

Report Summary

(Certificate of Merit)

報告摘要

(優異獎)

20th
Anniversary



AIA PENSION AND TRUSTEE CO. LTD.
(Incorporated in the British Virgin Islands with limited liability)

Incorporated in 1992, AIA Pension and Trustee Co Ltd (AIAPT) is a member of the AIA Group, dedicated to developing AIA's pension business in Hong Kong. We specialize in the administration of retirement plans established under the Occupational Retirement Schemes Ordinance (ORSO) and the Mandatory Provident Fund (MPF) Schemes Ordinance. Our business also extends to Macau, where we provide fund administrative and customer service support to the retirement schemes offered by AIA Macau. Among our various businesses, the MPF business in Hong Kong is our primary focus. Over the years, we have developed into Hong Kong's third-largest MPF service provider today.

AIAPT's vision is to be the undisputed benchmark in the market. We work to achieve this by pioneering products and services that are the best of breed in the market, and offering them to customers at great value. This is supported by our well-established service platform and reliable system infrastructure, along with one of the industry's largest teams of licensed MPF intermediaries. These core competencies allow AIAPT to adapt and rise to challenges in Hong Kong's dynamic MPF market.

Leadership

AIAPT is led by an experienced management team that maintains open communications with all of our stakeholders. Every effort is made to promote active staff engagement at all levels. Compliance, ethics and risk management are also strong parts of our culture, and a number of well-established governance controls are in place to ensure ethical behaviour and accountability from top management through to individual employees.

As a socially responsible organization, we also show leadership in the industry and the community. Our senior management team contributes broadly to industry development, while a number of programmes are held to educate various segments of the public on their MPF options. Significant resources are also invested in maintaining strong links with the community through charitable events.

Provided by AIA Pension and Trustee Co. Ltd.
本報告摘要由美國友邦退休金管理及信託有限公司提供

美國友邦退休金管理及信託有限公司（友邦退休金）成立於一九九二年，是友邦保險控股有限公司成員之一，致力發展友邦在香港的退休金業務，專責處理職業退休計劃（公積金）和強制性公積金計劃（強積金）條例下成立之退休計劃的行政管理工作。另外，我們的業務亦擴展至澳門，為友邦澳門管理的退休計劃提供行政及客戶服務支援。在我們經營的各項業務中，香港的強積金業務是我們的首要重點。經過多年發展，今天我們已成為全港第三大的強積金服務供應商。

友邦退休金的願景是成為市場的公認領導指標。為實現這個願景，我們積極為客戶提供創新、卓越及具優越價值的產品和服務，並以完善的服務平台、可靠的系統基建，及業界其一最龐大的持牌強積金銷售團隊作為強大後盾。憑藉這些核心優勢，友邦退休金得以在多變的強積金市場穩步前進，順利跨越挑戰。

領導才能

友邦退休金由經驗豐富的管理團隊所領導，管理層與所有持份者都保持開放的溝通，並致力培養各級員工的歸屬感。守法合規、堅守道德和審慎管理風險的精神，構成了友邦退休金卓越的企業文化；我們一系列完善的管治措施，有效確管理層以至個別員工均符合道德操守及秉承問責精神。

在履行社會責任方面，我們亦是業界和社會的翹楚。我們的高級管理團隊對推動業界的發展貢獻良多；我們曾舉辦多項具教育意義的活動，以加深社會大眾對強積金投資的認識。另一方面，我們亦投入大量



Strategic Planning

AIAPT's vision is supported by six strategic pillars. All of our strategic initiatives are formulated to achieve goals encompassed by these pillars.

A four-step development process guides decision-making for all of our strategies and initiatives. This prompts senior management to address environmental challenges, leverage on our core competencies and determine Key Performance Indicators (KPIs). Each project is systematically deployed and documented, and all key deliverables are tracked to maximize accountability. Strategies and projects are also reviewed regularly to ensure that they remain relevant to the changing market.

Customer Focus

AIAPT has a well-established customer service platform with various channels to engage all types of customers. Our customer service team is able to offer effective customer support through our portfolio-management service structure, as well as through client segmentation. These strategies allow for more targeted service and a more efficient use of resources. Frequent customer engagement also keeps our service team abreast of customer needs.

To ensure that our products and services remain the best of their breed, AIAPT also engages in extensive primary and secondary research and market positioning analysis to ensure that the needs of our customers are being met. Member behaviour analysis and customer feedback are also important mechanisms by which we determine customer satisfaction. This enables us to remain proactively engaged with customer needs and to implement enhancements according to market demand.

Measurement, Analysis, and Knowledge Management

AIAPT has established tracking systems to monitor strategic projects against pre-defined KPIs. Our financial performance is tracked through regular sales and production reports generated by a central data warehouse called "Cognos", while internal service benchmarks track customer service. Such measures ensure that our business

資源支持慈善活動，藉此與社區保持緊密的聯繫。

策略性規劃

友邦退休金的願景建基於六大策略發展支柱，而我們所有策略性計劃均為達成六大策略發展支柱的目標。

我們所有策略和計劃的決策，均依從四個步驟進行。有關程序引領高級管理層應對市場環境的挑戰、充份利用我們的核心優勢及釐定主要表現指標。而各個項目都有系統地推行和紀錄，並確實監察所有成果，以提高問責性。我們亦會定期檢討各項策略和計劃，以確保我們在不斷轉變的市場環境下仍然保持優勢。

客戶焦點

友邦退休金擁有一個完善的客戶服務平台，提供不同渠道以服務各類型的客戶。我們的客戶服務團隊採用一條龍客戶服務架構，有系統地將客戶分層，以專屬的客戶服務代表為客戶提供支援和服務。這獨特的服務架構能讓我們為客戶提供更專注和貼心的服務，令資源用得其所。服務團隊能與客戶保持緊密的聯繫，亦有助我們了解客戶的需要。

為確保我們優越的產品和服務能滿足客戶的需要，我們不時進行大規模的研究及市場定位分析。另外，計劃成員的態度分析和客戶意見亦是我們量度客戶滿意度的重要指標。這些都有助我們積極回應客戶需要，並根據市場需求進一步改進。

評估、分析和知識管理

友邦退休金設有完善的審核系統，按預先



performance is under constant review.

These governance structures are dependent on our complex data systems. To ensure accuracy, integrity, reliability, timeliness, security and confidentiality, human intervention is minimized and all information is recorded, while strict protocols ensure that statutory requirements and customer expectations are met.

Workforce Focus

AIAPT aims to be the employer of choice. To this end, staff engagement is maintained through townhall meetings and surveys that promote open, two-way communication, as well as informal support channels such as the “Voice of WE Ambassadors” and the Staff Welfare Committee. Protective health measures, and safety and security guidelines are also in place to ensure the continued health and safety of our workforce.

Because we foster a performance-based culture, there is a strong element of training and personal development within the workplace. Performance reviews take place on an annual basis, and clear training roadmaps are in place to assist our employees with their professional and personal development. E-training platforms and professional qualification sponsorships provide further opportunities for learning, while programmes such as job rotations and leadership training serve to nurture career development within the company.

Process Management

AIAPT’s key work processes are constantly updated in response to evolving customer needs. Operational systems are designed according to a structured process that factors in our organizational mission and core competencies as well as the market environment. Development and deployment are fully monitored at every stage.

To protect these systems, formal business continuity policies and high level emergency measures are in place and regularly communicated to all staff. Drills take place at least once a year, and emergency call tree exercises are performed semi-annually to ensure that all operations are guaranteed to resume within a given timeframe, protecting the interests of all of our stakeholders.

界定的關鍵績效指標監察及評核策略發展項目的進度及成績。我們亦透過中央數據庫「Cognos」，定期編製銷售和生產報告以監察公司的財政表現，而客戶服務水平則由一系列清晰的服務指標評核及監察。這些監察指標有助我們定期檢討業務的表現。

另外，這些管治架構的有效執行有賴我們精密的數據系統支持。為保持資料準確、完整、可靠、及時、安全和保密，我們盡量減少人手操作，所有資料均有完善記錄，同時確立嚴格的標準，確保達到法定和客戶的要求。

工作團隊焦點

友邦退休金的目標是成為員工心中的最佳僱主。為提高員工的投入度，我們定期舉行員工大會和調查，鼓勵開明及雙向溝通，並設立支援渠道，例如「Voice of WE Ambassador」和員工福利小組，以增進員工的歸屬感。此外，我們亦有一系列保健措施及安全指引，以保障員工的健康和安全。

我們致力營造以表現為基礎的文化，因此在工作上提供不同的培訓和個人發展機會。我們每年會進行表現評核，並設定清晰的培訓進程，以協助員工的事業和個人發展。我們的網上培訓平台和專業資格考試資助，為員工提供進一步的學習機會。職務輪換和領袖培訓等計劃則有助推動員工在公司的事業發展。

程序管理

友邦退休金因應客戶需求的轉變，定期更新主要工作流程。我們會考慮公司的企業

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Results

AIAPT has been able to report outstanding fund performance over the past ten years, demonstrating our commitment to providing MPF offerings with great value to customers. We have received a number of third-party accolades for several years running in recognition of our outstanding fund performance and service excellence.

AIAPT's exceptional performance is built on a set of interrelated core competencies. The strength of our visionary leadership and engaged body of staff is reflected in our high leadership score of 81%, as well as in rising trends in staff satisfaction. Our systematic improvement-driven business model has led to outstanding financial performance, with significant improvements in net MPF inflow in recent years. Looking into the future, we will continue to leverage these core competencies to deliver best-of-breed products and services at great value, driving our organization towards our goal of being the undisputed benchmark in the market.

使命、核心價值及市場環境，根據不同的工作流程設計合適的營運系統，而各階段的發展和實行均受到全面監察。

為保護整個營運系統的良好運作，我們設有完備的業務連續性政策和周全的應急措施，並定期向每位員工清楚解說。我們每年最少進行一次業務連續性演習，並每半年進行緊急聯絡演習，以確保業務運作在遇突發事件時可在指定時間內恢復正常，保障我們所有持份者的利益。

業績

友邦退休金在過去十年持續締造優越的基金表現，引證我們提供優越價值的強積金產品和服務這承諾。憑藉卓越的基金表現和服務質素，我們已連續多年榮膺多個第三方嘉許的獎項。

友邦退休金超卓的佳績建基於一系列環環相扣的核心優勢。我們在員工調查中領導能力一項的評分高達百分之八十一，員工的滿意度亦持續上升，這些充份反映我們高瞻遠矚的領導能力及員工對工作的熱誠投入。另一方面，我們精益求精的業務模式亦締造出強勁的財政表現及近年強積金淨流入的顯著上升。展望未來，我們將繼續發揮核心優勢，提供出類拔萃及優越的產品和服務，向成為市場的公認領導指標這目標全力邁進。