



Report Summary (Bronze Award)



AIA Pension and Trustee Co. Ltd.
(Incorporated in the British Virgin Islands)

報告摘要 (銅獎)

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

AIA Pension and Trustee Co. Ltd. (AIAPT), an affiliate company of American International Assurance Company, Limited (AIA) who has been providing Provident Fund Schemes for more than 30 years in Hong Kong, was incorporated in 1992 and has been AIA's specialist company for administering retirement plans under the Occupational Retirement Schemes Ordinance and the Mandatory Provident Fund Schemes Ordinance.

AIAPT is dedicated to providing the highest quality service to its clients and their employees, with a wide range of pensions products and retirement savings solutions to cater for the needs of different individuals. A series of investment funds from aggressive high-risk to conservative low-risk are also offered under all of its retirement schemes.

Through relentless self-reviews, training programmes, talent development, improvement to our existing products and services and distribution models, we aim to achieve our VISION: To be market leader in providing innovative retirement savings and wealth management services, through a relentless focus on customers, distributors and employees.

Leadership

AIAPT has been fostering and adapting the best practices of its parent company - American International Group, Inc. (AIG), with special emphasis on staff management and compliance management. By identifying staff for mentoring and successor planning and through practicing the values early, we hope these stars of tomorrow will be equipped with the right mind set and the technical know-how as they step into their future roles as leaders of the company.

We not only care about our customers, but also those in the community. We meet our customers needs by offering them a boutique of fund choices with appropriate fee structures, i.e. being the first to respond to the MPFA's proposal of MPF

美國友邦退休金管理及信託有限公司 (友邦退休金) 為美國友邦保險有限公司 (友邦保險) 的附屬公司。友邦保險在香港提供退休金計劃已超過三十多年，其屬下友邦退休金則於一九九二年成立，專責管理職業退休計劃條例及強制性公積金計劃條例下之退休金計劃的運作。

友邦退休金一直致力為客戶及其僱員提供最優質的服務，並備有一系列多元化的退休金產品及儲蓄方案，以迎合不同人士的需要。友邦退休金旗下的退休計劃提供多元化的投資基金選擇，由高風險進取型以至低風險穩健型均一應俱全。

友邦退休金不斷進行檢討和培訓計劃，致力發掘優秀人才及提升現有產品與服務的質素，並採取積極的分銷模式，以實現我們的願景 — 透過持續聚焦於客戶、分銷商及僱員，提供創新的退休儲蓄和財富管理服務，穩佔市場領導地位。

領導才能

友邦退休金一直秉承母公司美國國際集團的最佳實務守則，特別強調僱員管理和合規管理。我們物色表現優秀的僱員，以參與員工指導與繼任計劃，並實踐公司的價值理念，希望藉此發掘「明日之星」，讓他們配備具啟發性的思維和知識技巧，為日後擔任公司的領導層而作好準備。

我們不但關注現有客戶的需要，也對社區關懷備至。我們以合適的收費結構，提供一系列的基金選擇，以滿足不同客戶的需要，並為他們引進方便、創新的服務。在二零零七年九月，我們更因應積金局的建議，率先調



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management fee reduction in September 2007, and provide them with innovative services at their finger tips.

Furthermore, AIAPT volunteers also actively participate in social activities to support charitable organizations, and have received a number of awards in recognition to its dedication to the community.

Strategic Planning

What works today may not necessarily work tomorrow. Therefore, being open-minded and flexible to explore new directions is critical in sustaining a business. Anticipating market trends and needs are factored in when formulating the strategic plan.

AIAPT carefully plans and sets strategies through disciplined research, assessment and consideration. Project teams, action plans, review and change of processes all add up to help the company adapt to the changing situations. With monitoring systems in place, vision is established and carried forth effectively and delivered on time.

Customer and Market Focus

Keeping our customers happy by offering them value for their money is one of the major initiatives for us. We keep abreast of market trends and launch products or services to our customers before they are even aware of such needs by obtaining market knowledge via independent consultancy reports, focus groups, news (both local and global), and internal research.

Since the Mandatory Provident Fund's (MPF) launch in 2000, AIAPT had taken proactive steps and is proud to be the first in offering different products and services in the MPF platform:

- First in offering unlimited free internet fund switching at launch of MPF
- Additional voluntary contribution on the MPF platform

減強積金管理費。

此外，友邦退休金的義工積極參與各項社區公益活動，並屢獲殊榮，以肯定我們對社會的貢獻。

策略性計劃

我們深明現行的政策措施，在未來可能不合時宜。因此，我們抱著開放和靈活的態度，開拓令業務持續運作的嶄新路向，並根據預期的市場趨勢和需要，制定策略性計劃。

友邦退休金透過嚴謹的研究和評估，深思熟慮，審慎規劃和制訂各項策略。我們設有多個項目團隊和行動方案，並不時進行檢討和改善程序，助公司迎接瞬息萬變的情況。此外，友邦退休金配備完善的監察系統，確保我們能有效和迅速地實現目標。

客戶及市場焦點

我們的主要目標之一，是不斷為客戶提升財富價值，讓他們坐享豐碩成果，安心無憂。我們致力與時並進，緊貼市場趨勢，並透過獨立顧問報告、關注小組、本地以至環球消息和內部研究，掌握市場訊息，以便在客戶瞭解其需要前，率先為客戶提供嶄新的產品與服務。

自本港在二零零零年實施強積金制度以來，友邦退休金貫徹其積極進取的策略，成為首家提供各類強積金產品與服務的機構，穩佔業界領導地位：

- 在推行強積金時，率先推出不設限免費網上轉換基金服務



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- Greater China Equity Fund – first to offer this type of fund
- Green Fund – one and only still in the MPF market
- Online application and contribution payment for additional voluntary contribution

Measurement, Analysis, and Knowledge Management

To deliver best-in-class services to our customers, AIAPT matches the strengths of technology and human intelligence to enhance our system designs, workflow and operation processes.

As everyone becomes more internet savvy, we have taken steps to revamp our website and have improved it to become more user friendly to allow customers to manage their accounts at their convenience.

Apart from ensuring the smooth running of daily operations, AIAPT also has a well-designed business continuity plan that can be triggered in the event of disasters so as to react and recover from disasters quickly in ensuring operations can be continued as soon as practicable.

Workforce Focus

AIAPT has made every endeavour to develop and improve the existing HR practices to capitalize on our “people”. Strategies on areas such as staffing, compensation, performance management and training are targeted to create and maintain competitive edge for the company.

Apart from attending classroom training, online and on-the-job coaching are also available to equip our staff with the right skills. Having the necessary skill set and completing the prerequisite courses would help them provide quality service.

Like any other large corporations, AIAPT offers a comprehensive employees benefits programme to all permanent staff. What's more, a staff welfare committee was also formed in 2005 to

- 在強積金平台作額外自願性供款
- 大中華股票基金 — 市場上首項同類型基金
- 綠色退休基金 — 市場上首隻並仍然是獨有的基金
- 網上申請及繳付額外自願性供款

評估、分析和知識管理

友邦退休金匯聚科技強勢和人類智慧，以提升系統的設計、流程和操作程序，為客戶提供超卓的服務。

隨著互聯網日漸普及，我們已進行網頁革新，方便客戶瀏覽和管理其個人賬戶。

除確保日常運作順利外，我們亦已制訂妥善的業務持續計劃，以應付突如其來的災難和迅速恢復運作，確保業務不受影響。

工作團隊焦點

友邦退休金，致力拓展和改善現有的人力資源守則，以招攬和保留優秀的人才。我們制訂各項有關人員編制、薪酬福利、績效管理和培訓計劃，藉此締造和維持公司的競爭優勢。

除舉辦培訓班外，我們還設有網上和在職指導，讓僱員掌握適當的技能。僱員透過基本的培訓和學習所需的技巧，有助他們為客戶提供優質的服務。

正如其他大型企業一樣，友邦退休金為所有全職僱員提供完備的僱員福利計劃，並在二零零五年成立僱員福利委員會，以籌辦各項社交聚會、興趣班、體育和公益活動，讓員工自由參與，藉此加強僱員的歸屬感和士氣。



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organize social gatherings, interest classes, sports events and charitable activities for staff to participate in. Such initiative also acts as a bonding tool to enhance staff morale.

Process Management

It is necessary to monitor the organization's operations and processes in order to maintain optimal capacity. AIAPT performs studies on operation efficiencies by conducting user feedback and focus group to seek input for improvement in workflow and system, thus contribute client satisfaction as well as the General Operating Expense. Careful allocations of resources, like setup of a data capture team in China, is one of the arrangements which helps ensure the best results.

Results

Our MPF business under AIA-JF enjoys a healthy business growth in terms of market share and Asset Under Management (AUM). We remain to be one of the top 3 MPF service providers, with increasing market share, a double in AUM growth.

In terms of customer satisfaction, according to ORC International Customer Satisfaction Survey 2007, half of the respondents rated the fund choices currently available at AIA-JF as quite / very good. Also, the level of overall satisfaction with AIA-JF's MPF services from Employers (ER) and Employees (EE) scores an average of 68% (3.4 on a 5 point scale).

We are happy to know that a vast majority of ER and EE customers said they would probably / definitely continue using AIA-JF as their MPF service provider.

Conclusion

Recalled from our vision, AIAPT is committed to delivery quality products and services to our customers, colleagues, business partners and stakeholders. Gaining the accolade from the HKMA does not mean an end to our desires to achieve quality, but an encouragement and motivation to another summit of excellence.

程序管理

作為一家企業，我們必須緊密監察內部營運與程序，以維持最佳的運作效率。

友邦退休金成立用戶回饋與關注小組，就改善工作流程和系統提供意見，藉此對公司的營運效率進行研究，讓客戶感到稱心滿意，並致力節省一般營運開支。我們審慎分配資源，如在中國設立數據收集團隊，以爭取佳績。

業績

我們旗下的友邦摩根富林明強積金業務，過去多年持續錄得穩健的業務增長（以市場佔有率及管理資產計算）。隨著市場份額不斷提升，加上管理資產總值倍增，我們穩佔強積金服務提供者的三甲之列。

客戶滿意度方面，根據 ORC International 的二零零七客戶滿意度調查結果顯示，半數受訪者對友邦摩根富林明目前所提供的基金選擇非常滿意 / 滿意。此外，僱主及僱員對友邦摩根富林明強積金服務的整體滿意度評分平均為百分之六十八（即三點四分，滿分為五分）。

大部分僱主及僱員均表示會 / 必定繼續選用友邦摩根富林明作為其強積金服務提供者，我們對此感到欣喜和榮幸。

總結

友邦退休金致力實現願景，承諾為客戶、員工、業務夥伴及利益相關者提供卓越的產品和服務。我們獲香港管理專業協會頒授優質管理獎項，並非標誌著我們已完成優質服務的目標，而是激勵和推動我們繼續努力不懈，再創佳績。