

**YFLife**  
**萬通保險**

雲鋒金融集團成員



| 退休 Retire |

## 澳門非強制性 中央公積金計劃

Macau Non-Mandatory  
Central Provident Fund Scheme

MCPS

## 非強制性中央公積金制度

第7/2017號法律《非強制性中央公積金制度》已於2018年1月1日起生效，其設立目的是加強澳門居民的社會養老保障和對現行社會保障制度作出補足。自制度實施後，居民原有的公積金個人帳戶已自動成為政府管理子帳戶，繼續由社保基金管理政府的撥款分配，居民可把政府管理子帳戶的結餘作出靈活調動，或透過供款計劃繳納供款，進行投資增值，累積財富，為自己未來更充裕的養老保障創設條件。

### 計劃特點

非強制中央積金的供款計劃分為公積金共同計劃及公積金個人計劃，一般年滿18歲的澳門永久居民或非永久居民均可參與。

- 公積金共同計劃由僱主自願設立，僱員自願參與，雙方共同供款。為鼓勵企業主動承擔社會責任，完善僱員的養老保障，僱主向公積金共同計劃作出的供款視為經營成本或從事業務的負擔，從可課稅利潤中扣除
- 至於公積金個人計劃，則由澳門居民自願設立與供款

## Non-Mandatory Central Provident Fund System

Law No. 7/2017 (Non-Mandatory Central Provident Fund System) came into force on 1 January 2018. The purpose of its establishment is to strengthen social protection for the residents of the Macao SAR in their golden years and to complement the existing social security system. Since the implementation of the Non-Mandatory Central Provident Fund System, the original individual provident fund accounts of residents have automatically become government-managed sub-accounts, and the allocation of government funding continues to be managed by the Social Security Fund (FSS). Members of the public may transfer the balance of their government-managed sub-account flexibly, or pay contributions through the contribution schemes in order to create savings through investment, thus helping secure a more comfortable retirement life.

### Scheme Highlights

The Non-Mandatory Central Provident Fund Scheme is composed of the joint provident fund scheme and individual provident fund scheme. Generally speaking, Macao SAR permanent residents or non-permanent residents aged 18 or above are eligible to participate in the schemes.

- The joint provident fund scheme is set up voluntarily by the employer and voluntarily participated in by the employee, with both parties making contributions together. In order to encourage enterprises to shoulder social responsibilities on their own initiative and to improve retirement protection for their employees, the contributions paid by the employer towards the joint provident fund scheme may be considered as an operating cost, and can be deducted from the taxable income under the profits tax and from group II of the salaries tax
- As regards the individual provident fund scheme, this is voluntarily set up by Macao SAR residents who make contributions themselves



# 萬通保險澳門非強制性中央公積金計劃

## YF Life Macau Non-Mandatory Central Provident Fund Scheme

### 投資概略

計劃致力為計劃成員爭取理想回報，並提供四種基金，分別為：

- 萬通保險保守基金
- 萬通保險環球穩定基金
- 萬通保險環球均衡基金
- 萬通保險環球增長基金

### 優質服務

萬通保險的專業隊伍具備豐富的退休基金管理經驗，配備先進的電腦化行政系統，為計劃成員提供優質快捷的行政支援服務。

全面服務包括協助僱主制定計劃、註冊登記、為僱主及僱員計算及支付利益、編製累算權益周年報表等。萬通保險更設有先進的網上服務，讓計劃成員全日24小時隨時於網上享用各項服務，包括查詢基金價格以及下載表格等。

### Investment Strategies

The Scheme is aimed at achieving ideal returns for scheme members and offers four funds:

- YF Life Capital Conservative Fund
- YF Life Global Stable Fund
- YF Life Global Balanced Fund
- YF Life Global Growth Fund

### Quality Services

YF Life has an experienced professional team in charge of the management of retirement funds. The support of an advanced fintech administration system provides quality administrative support for scheme members.

Best of all, we offer comprehensive services, from plan structuring to registration, from employer and employee benefits calculation to payments, as well as the preparation of annual benefits statements, etc. YF Life also provides cutting-edge online services around the clock, enabling employers and employees to view payment records, fund balances, and fund prices, as well as download various forms, etc.



## 常見問題 (個人/ 僱員)

1. 參與公積金個人計劃有什麼條件？會否要求於前一曆年內至少有183日身處澳門特別行政區？  
年滿18歲、或未滿18歲但已在社會保障制度登錄的澳門特別行政區居民，可設立公積金個人計劃，並沒有其他規定。
2. 帳戶擁有人可否同時於多間基金管理實體參與公積金個人計劃？  
可以。但帳戶擁有人僅可在每一基金管理實體設立一個公積金個人計劃。
3. 若僱主沒有加入非強制中央積金，僱員可否參加公積金個人計劃？  
可以。
4. 僱員可否同時參與公積金共同計劃及公積金個人計劃？  
可以。
5. 倘公積金個人計劃供款人欠交或遲交供款，是否會有罰則？  
需視乎個人計劃供款人所選擇的基金管理實體會否有罰則。
6. 可否一次過提前繳交一年的供款？  
不可以。公積金個人計劃供款應按月繳交，且設有上限，目前為3,300澳門元。
7. 公積金個人計劃的每月供款額可否於規定供款的上下限內，因應自己的供款能力而有所增減？  
可以，由帳戶擁有人以書面方式通知基金管理實體，並於通知之日的翌月生效，供款的調整金額須為一百澳門元的整倍數。

## Frequently Asked Questions (Individual/ Employee)

1. **What are the requirements for participating in an individual provident fund scheme? Is a person required to stay in the Macao Special Administrative Region for at least 183 days during the preceding calendar year?**  
Any resident of the Macao Special Administrative Region who has reached 18 years of age, or is under age 18 but has already enrolled in the social security system, may establish an individual provident fund scheme, and there are no other requirements.
2. **May an account owner participate in the individual provident fund scheme of a number of fund management entities at the same time?**  
Yes. However, the account owner can only establish one individual provident fund scheme with each fund management entity.
3. **If an employer does not participate in the Non-Mandatory Central Provident Fund Scheme, may his or her employees participate in the individual provident fund scheme?**  
Yes.
4. **May an employee participate in the joint provident fund scheme and an individual provident fund scheme at the same time?**  
Yes.
5. **Will there be any penalties for a contributor to the individual provident fund scheme who defaults or pays contributions late?**  
It depends on whether the fund management entity selected by the contributor of the individual provident fund scheme imposes penalties or not.
6. **Can I pay one year's contributions in advance?**  
No. The contributions of an individual provident fund scheme should be paid monthly and a cap is placed on the contribution amount, which currently stands at MOP3,300.
7. **If within the upper and lower limits of the contributions required by law, may the amount of monthly contributions of an individual provident fund scheme be increased or decreased according to one's own ability to contribute?**  
Yes. The account owner should inform the fund management entity in writing and the change will take effect in the month following the date of notification. The amount of adjustment for the contributions must be an integral multiple of MOP100.

**8. 非強制中央積金個人帳戶內的款項何時才可提取？**

一般情況下，年滿65歲的帳戶擁有人可申請提取個人帳戶內的全部或部分結餘。如未滿65歲，但符合法律要件的帳戶擁有人可申請提前提取款項，詳情可瀏覽社會保障基金網頁上的「款項的提取」。另外，帳戶擁有人每年只可提取個人帳戶內全部或部分款項一次。

**9. 非強制性中央公積金制度共同計劃的供款上限及下限？**

供款計算基礎上限為33,280澳門元，僱主及僱員可豁免就超出的部分供款。供款計算基礎下限則為7,007澳門元，如僱員基本工資低於下限，僱員可豁免供款，而僱主則仍須供款，但法律容許僱主及僱員共同，或分別就超出部分進行供款。

**10. 倘勞動關係未終止，根據權益歸屬比率，僱員供款時間滿三年至未滿四年可取得僱主供款部分30%，僱員是否有權主宰該僱主的30%供款的投放分配？**

否。由於僱主及僱員的供款是分開記錄的，因此只有當僱員的供款時間符合取得僱主全部供款結餘時，方可由僱員全權選擇投放項目。

**8. When can I withdraw funds from my Non-Mandatory Central Provident Fund Scheme individual account?**

Under normal circumstances, an account owner may apply to withdraw all or part of the balance from his or her individual account when he or she turns 65 years old. For an account owner who is under 65 years of age but meets the requirements of the law, he or she may apply for early withdrawal of the funds. For more details, please refer to the Withdrawal of Funds on the Social Security Fund's website. In addition, the account owner may withdraw once a year for all or part of the funds from his or her individual account.

**9. What are the upper and lower limits of the calculation base of contributions for the joint provident fund scheme of the Non-Mandatory Central Provident Fund System?**

The upper limit for the calculation base of contributions is MOP33,280. The employer and employee may be exempted from paying contributions in respect of the excess amount. The lower limit for the calculation base of contributions is MOP7,007. If the employee's basic salary is less than the lower limit, the employee may be exempted from paying contributions, but the employer is still required to make contributions. However, the law allows employer and employee to make contributions, either jointly or separately, in respect of the excess amount.

**10. If a labor relationship has not been terminated, under the vesting scale, an employee will be entitled to 30% of the employer's contributions if the employee's contribution time is three years but less than four years. In this case, does the employee have the right to decide the investment allocation of the employer's 30% of contributions?**

No. Since the contributions paid by the employer and employee are recorded separately, only when the employee's contribution time fulfils the requirement for obtaining the entire contribution balance of his or her employer can the employee have the sole discretion to decide the investment allocation.

# YFLife

## 萬通保險

萬通保險國際有限公司為港交所上市公司雲鋒金融集團成員，集團的主要股東包括雲鋒金融控股有限公司以及「全美5大互惠壽險公司」之一的美國萬通人壽保險公司。憑藉雄厚實力及穩健可靠的背景，我們承諾為客戶提供專業及科技化的一站式風險及財富管理，以及強積金服務，一起建構非凡未來。

YF Life Insurance International Limited is a member of publicly listed Yunfeng Financial Group Limited, whose major shareholders include Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company, one of the “Five Largest US Mutual Life Insurance Companies”. Leveraging our robust financial background and solid reliability, we are committed to creating a brighter future for our customers by providing professional and technology-enhanced one-stop risk- and wealth-management consulting services, as well as MPF services.

### Own the future.

註：雲鋒金融控股有限公司及美國萬通人壽保險公司間接持有雲鋒金融集團。「全美5大互惠壽險公司」乃按2022年5月23日《FORTUNE 500》公佈的「互惠壽險公司」2021年度收入排名榜計算。

Remarks: Yunfeng Financial Holdings Limited and Massachusetts Mutual Life Insurance Company have an indirect shareholding in Yunfeng Financial Group Limited. The “Five Largest US Mutual Life Insurance Companies” is ranked according to the results of “Insurance: Life, Health (Mutual)” on total revenues for 2021, and based on the FORTUNE 500 as published on May 23, 2022.

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