

## Letter to Graduates (English Version)

Dear Student,

### **Start your MPF Journey today!**

Congratulations! You are about to complete your university education and will enter the workforce soon. There is a saying, “Youth is the best capital!”. To start planning for your future, it is essential to understand the Mandatory Provident Fund (MPF) System and MPF investment as early as possible.

The aim of the MPF System, launched on 1 December 2000, is to help the employed population of Hong Kong accumulate retirement savings through regular contributions by both employers and employees (including self-employed persons). Under the MPF System, all full- and part-time employees between 18 and 64 who are employed for 60 days or more must join an MPF scheme. A person’s career normally spans several decades, so the MPF is a long-term investment. Once you begin working, it is important that you plan for your long-term future by managing your MPF investment in the smartest way possible.

As a new member of the workforce, you should quickly familiarize yourself with the MPF System and your obligations and rights. You are invited to visit the MPFA website and browse our educational publication [Embarking on My MPF Journey](#) (《積金初體驗》). This includes information on understanding the six major decision points on your MPF investment journey, on calculating your MPF contributions, and much more.

To receive up-to-date information about the MPF and money management, as well as smart tips on job hunting and the workplace, we invite you to do the following:

- Follow our Instagram page [office meme hk \(職場 meme\)](#)
- Like our Facebook fan page [Rolling My Money \(滾續達人\)](#)
- Download our free app **MPF@workplace (職場 MVP)** from the [App Store](#) or [Google Play](#)

If you have any questions about the MPF, please contact us by email at [schoolservicempf@mpfa.org.hk](mailto:schoolservicempf@mpfa.org.hk).

We wish you every success in your future career!

The Mandatory Provident Fund Schemes Authority (MPFA)