

# 持續專業進修活動 — 自製長糧，精彩起飛

## CPD Activity – Start a Wonderful Journey



為了讓持牌人有更多的退休及財務策劃知識，並對「HKMC退休3寶」有更深入的了解，監管局與香港按揭證券有限公司（按揭證券公司）於2025年2月20日合辦一個題為「自製長糧，精彩起飛」的講座。

按揭證券公司代表阮煒婷女士於講座中向持牌人深入介紹「HKMC退休3寶」怎樣幫助退休人士將資產轉化為即時、穩定和終身的現金流，從而自製長糧。而當中的安老按揭計劃及保單逆按計劃，更可讓55歲或以上的人士利用他們在香港的住宅物業或壽險保單作為抵押品，每月收取年金，借款人同時亦可申請一筆過貸款以滿足個人需要，享受無憂的退休生活。

是次講座吸引了超過120位持牌人參加，反應熱烈。欲了解更多有關安老按揭及保單逆按詳情，請掃描下方的二維碼或致電HKMC退休3寶熱線 2536 0833。

To provide licensees with better knowledge of retirement and financial planning, and a more in-depth understanding of “HKMC Retire 3”, the EAA and The Hong Kong Mortgage Corporation Limited (HKMC) jointly organised a seminar “Start a Wonderful Journey” on 20 February 2025.

During the seminar, the representative of the HKMC, Ms Ginny Wai-ting Yuen, the keynote speaker, provided a detailed introduction on “HKMC Retire 3”, which allows retirees to create a self-made pension by turning their assets into immediate, stable and lifelong streams of income. In particular, the Reverse Mortgage Programme and the Policy Reverse Mortgage Programme enable people aged 55 or above to create their own steady income by using their residential properties in Hong Kong or life insurance policies as collaterals. They may also apply for lump-sum payouts to suit their personal needs, allowing them to enjoy a worry-free retirement life.

The seminar attracted over 120 licensees and was very well received. For more details on RMP and PRMP, please scan the QR code below or call the “HKMC Retire 3” Hotline at 2536 0833.

