







Embrace the New Normal

















MANAGE YOUR MPF

Planning for retirement is a life-long commitment and needs regular review and adjustment at different life stages. Managing your MPF account(s) is one of the important steps!

Review your MPF portfolio regularly

Review your MPF investment regularly in terms of asset allocation and funds selection to ensure they are in line with your retirement goals. You can now access your Manulife MPF account info easily via Manulife HK mobile app: 回想課題

Consolidate your MPF Personal Account(s)

You may have several personal accounts under different MPF providers. You should consolidate them into your preferred MPF scheme for easy management. For more information, please visit our website at: https://scmpf.manulife.com.hk/

Make use of Employee Choice Arrangement (ECA) and select your preferred MPF provider

As an employee, you are allowed to transfer, once per calendar year, the accrued benefits derived from the employee mandatory contributions in your contribution accounts to a personal account under a scheme of your own choice.

Top up with Tax Deductible Contributions (TVC)

Boost your retirement reserves by making additional MPF contributions whilst enjoying tax benefits.

Standard Chartered Bank (Hong Kong) Limited is a distributor of the MPF scheme, a product of Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Investment involves risk. Past performance is not an indicative of future performance. Before making any investment decision to invest in a scheme, members should read the MPF Scheme Brochure for more detailed information (including risk factors, fees and charges) on the scheme and its constituent funds. This calendar has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.























Let's

be Positive

















January

SUN E	MON —	TUE =	WED 三	THU四	FRI五	SAT六
						1 世九
2 ≡+	3 臘月	4 初二	5 小寒	6 初四	7 初五	8 初六
9 初七	10	11 初九	12 初十	13	14 +=	15 +≡
16 十四	17 +五	18 +☆	19 ++	20 大寒	21 +h	22 =+
23/30 #-/#A	24/31 #=/#ħ	25 #≡	26 世四	27 #五	28 #☆	29



Let's Start be Positive

















Fuel up Your Passion

















February

SUN 日	мон —	TUE 二	WED Ξ	THU四	FRI五	SAT六
		1 正月	2 初二	3 初三	4 立春	5 初五
6 初六	7 初七	8 初八	9 初九	10 初十	11 +-	12 +=
13 +≡	14 十四	15 +±	16 +☆	17 +±	18 +八	19 雨水
20 =+	<mark>21</mark> #-	22 #=	23 #≡	24 世四	25 世五	26 世六
27	28 世八					





































March

SUN 日	MON —	TUE =	WED Ξ	THU四	FRI五	SAT 六
		1 世九	2 ≡+	3 二月	4 初二	5 驚蟄
6	7	8	9	10	11	12
初四	初五	初六	初七	初八	初九	初十
13	14	15	16	17	18	19
	+=	+≡	十四	+五	+☆	++
20	21 + n	22	23	24	25	26
春分		=+	#-	#=	#=	世四
27 世五	28	29	30	31		



Go for It

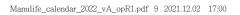






































April

SUN E	мон —	TUE 二	WED 三	THU四	FRI五	SAT六
					1 三月	2 初二
3 初三	4 初四	5 清明	6 初六	7 初七	8 初八	9 初九
10 初十	11 +-	12 +=	13 +≡	14 +m	15 +±	16 +☆
17 ++	18	19 +n	20 穀雨	21	22 #=	23 #≡
24 世四	25 世五	26 ₩☆	27	28 世八	29 世九	30 ≡+





































May

	мон —	TUE 二	WED Ξ	THU四	FRI五	SAT 六
1	2	3	4	5	6	7
四月	初二	初三	初四	立夏	初六	初七
8	9	10	11 +-	12	13	14
初八	初九	初十		+=	+≡	十四
15	16 +☆	17	18	19	20	21
+±		++	+八	+ħ	=+	小滿
22 #=	23 #≡	24 世四	25 世五	26	27	28 世八
29 世九	30 五月	31 初二				



















Tap into echnology



















June

SUN E	MON —	TUE =	WED Ξ	THU四	FRI五	SAT六
			1 初三	2 初四	3 初五	4 初六
5 初七	6 芒種	7 初九	8 初十	9+-	10 +=	11 +≡
12 +四	13 +五	14 + \(\tau \)	15 + t	16 +八	17 +ħ	18 =+
19 #-	20	21 夏至	22 世四	23 _{廿五}	24 ₩☆	25
26 世八	27 世九	28 ≡+	29 六月	30 初二		



Tap into Technology















Take Time to Make



















	MON —	TUE =	WED Ξ	THU四	FRI五	SAT六
					1 初三	2 初四
3 初五	4 初六	5 初七	6 初八	7 小暑	8 初十	9 +-
10	11 +≡	12 十四	13 +±	14 +>	15 +t	16 十八
17 +九	18	19 #-	20	21 #≡	22 世四	23 大暑
24/31 #六/初三	25	26	27 #h	28 ≡+	29 七月	30 初三



Take Time to Make Time



































SUN E	MON —	TUE =	WED Ξ	THU四	FRI五	SAT六
	1 初四	2 初五	3 初六	4 初七	5 初八	6 初九
7 立秋	8 +-	9+=	10 +=	11 +四	12 +五	13 +☆
14 ++	15 +八	16 +h	17 =+	<mark>18</mark> #-	19	20 ₩≡
21 _{廿四}	22 _{廿五}	23 處暑	24	25 世八	26	27 八月
28 初二	29 初三	30 初四	31 初五			



Restore Your Wellness

















Move the



















September

	мон —	TUE =	WED Ξ	THU四	FRI五	SAT 六
				1 初六	2 初七	3 初八
4 初九	5 初十	6+-	7 白露	8 +≡	9 十四	10 +±
11 +☆	12 +±	13 +^	14 +h	15 =+	<mark>16</mark> #-	17 #=
18 #≡	19 世四	20 世五	21	22	23 秋分	24
25 ≡+	26 九月	27 初二	28 初三	29 初四	30 初五	



Move the Needle







































October

SUN E	MON —	TUE =	WED Ξ	THU四	FRI五	SAT六
						1 初六
2	3	4	5	6	7	8 寒露
初七	初八	初九	初十	+-	+=	
9	10	11	12	13	14	15
十四	+五	+>	+±	+A	+ħ	=+
16 #-	17 #=	18 #≡	19 廿四	20 世五	21 ₩☆	22
23/30	24/31	25	26	27	28	29
霜降/初六	世九/初七	十月	初二	初三	初四	初五



Take the Lead







































November

	MON —	TUE 二	WED Ξ	THU四	FRI五	SAT六
		1 初八	2 初九	3 初十	4 +-	5 +=
6	7	8	9	10	11	12
+≡	立冬	+±	+☆	+±	+л	+h
13	14	15	16	17	18	19
=+	#-	#=	#≡	世四	世五	₩☆
20	21	22	23	24	25	26
#±	#八	小雪	≡+	十一月	初二	初三
27 初四	28 初五	29 初六	30 初七			



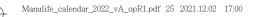
Win by Changing



































December

SUN E	мон —	TUE 二	WED Ξ	THU四	FRI五	SAT六
				1 初八	2 初九	3 初十
4+-	5	6	7	8	9	10
	+=	+≡	大雪	+五	+☆	++
11	12	13	14	15	16	17
+л	+ħ	=+	#-		#≡	廿四
<mark>18</mark>	19	20	21	22	23	24
#五	₩☆		世八	冬至	臘月	初二
25	26	27	28	29	30	31
初三	初四	初五	初六	初七	初八	初九



Head for a New Beginning



















AWESOME















aBreak













































































2023

January									Fe	February						March						April						
S	М	Т	w	Т	F	S	S	М	т	w	Т	F	S	S	М	Т	w	т	F	S	S	М	Т	w	т	F	S	
1	2	3	4	5	6	7				1	2	3	4				1	2	3	4							1	
8	9	10	11	12	13	14	5	6	7	8	9	10	11	5	6	7	8	9	10	11	2	3	4	5	6	7	8	
15	16	17	18	19	20	21	12	13	14	15	16	17	18	12	13	14	15	16	17	18	9	10	11	12	13	14	15	
22	23	24	25	26	27	28	19	20	21	22	23	24	25	19	20	21	22	23	24	25	16	17	18	19	20	21	22	
29	30	31	20	20	LI	20	26	27	28	LL	23	24	23	26	27	28	29	30	31	23		24	25	26	27	28	29	
29	JU	31					20	LI	۷0					20	LI	20	29	30	31		²³ /30	24	20	20	LI	۷0	29	
May								June							July							August						
S	М	Т	W	Т	F	S	S	М	Т	W	Т	F	S	S	М	Т	W	Т	F	S	s	М	Т	W	Т	F	S	
	1	2	3	4	5	6					1	2	3							1			1	2	3	4	5	
7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8	6	7	8	9	10	11	12	
14	15	16	17	18	19	20	11	12	13	14	15	16	17	9	10	11	12	13	14	15	13	14	15	16	17	18	19	
21	22	23	24	25	26	27	18	19	20	21	22	23	24	16	17	18	19	20	21	22	20	21	22	23	24	25	26	
28	29	30	31	20	20		25	26	27	28	29	30	24	23/30	2/401		26	27	28	29	27	28	29	30	31	20	20	
20	L1	JU	JI				20	20	LI	20	<i>L</i> 1	JU		23/30	²⁴ /31	20	20	LI	20	L 7	LI	20	L1	JU	JI			
September								October							November							December						
S	М	Т	W	T	F	S	S	М	T	W	T	F	S	S	М	T	W	T	F	S	S	М	T	W	Т	F	S	
					1	2	1	2	3	4	5	6	7				1	2	3	4						1	2	
3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9	
10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16	
17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23	
24	25	26	27	28	29	30	29	30	31					26	27	28	29	30			²⁴ /31	25	26	27	28	29	30	

























