

## **Staff Association Lunch Talk: the “Smart Strategies for Retirement Fund Investment & Protection”**

Are you ready for a relaxing, happy and worry-free retirement life?

Retirement is a very challenging change in your life.  
It is very important to prepare yourself well before retirement time.

In this Talk, you will be able to get some ideas about:

- How to develop an investment strategy for your own retirement fund;
- How to increase return without increasing risk, and
- Enrich your understanding of some important concepts about retirement fund investment and strategies for investment.

at the “Smart Strategies for Retirement Fund Investment & Protection”

**To be held on 15 Nov 2017 (Wed) at 1 pm in Room 1504**  
**Language: Cantonese (supplemented with English)**

Speaker: Ms. Chiny Liu, Principal Adviser, Reliance International Financial Planners Ltd

Chiny has over 20 years' experience in wealth management, financial planning, retirement and estate planning. Chiny started her career as a business reporter specializing in banking and finance for the Hong Kong Economic Journal. After working as a journalist for three years, Chiny pursued her study in the Oxford Polytechnic (renamed as Oxford Brooks University in 1992) in the United Kingdom and acquired a MBA degree in 1991 before coming back to Hong Kong to work.

After her return to Hong Kong, Chiny joined a British owned Independent Financial Advisory (IFA) firm in April 1992. During her 4 years' of service with the firm, Chiny was promoted from an Adviser to Director and General Manager of the Company before her departure. Chiny is a licensed person supervised by the Hong Kong Securities and Futures Commission, providing services in regulated activities of Type 1: Dealing in securities; Type 4: Advising on securities and Type 9: Asset management. Besides, Chiny is also a registered Subsidiary Intermediary under the Mandatory Provident Fund Schemes Authority. Her clients include professionals, professors, government officials, businessmen and chief executives, etc.