



了解一下扣稅年金怎樣做？

### 【扣稅神器】扣稅年金回本最快要幾耐？如何用盡扣稅額？

「扣稅年金」（合資格延期年金保單，QDAP）是一種旨在協助投保人規劃退休生活和增加現金流的產品，因其稅務優惠而受到上班族的青睞。隨著薪俸稅減免上限的調整，加上一些打工仔在 2019 年已經完成了年金的供款，今年他們可能會重新考慮「扣稅神器」，尋找新的扣稅年金保單，以免錯失扣稅好處，因此對於扣稅年金的熱烈討論不斷升溫。

不少保險公司推出了吸引性的優惠，將保費折扣延長至 5 年，讓投保人在供款期間每年都能享受折扣，這樣不僅加速了扣稅年金的回本時間，還進一步提升了投資回報率。

扣稅年金的稅務扣除上限為 60,000 港元，根據最高 17% 的薪俸稅率計算，每年可節省最多 10,200 港元的稅款。

許多打工仔購買扣稅年金主要是為了節稅，並希望「快回本」。雖然市場上有一些產品可以在第五年內回本，但更重要的是，扣稅年金作為退休規劃的工具，其長期收益潛力不容忽視，投保人應特別關注這些年金的長期表現，直到期滿。



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### **【Tax Deduction Tool】 How Long Does It Take to Recoup Investment in Tax-Deductible Annuities? How to Maximize Tax Deductions?**

"Tax-deductible annuities" (Qualified Deferred Annuity Policies, QDAP) are designed to help policyholders plan for retirement and increase cash flow, making them popular among employees due to their tax benefits. With adjustments to the salary tax deduction limits and many workers having completed their contributions to annuities in 2019, there is a growing interest in reconsidering the "tax deduction tool" and seeking new tax-deductible annuity policies this year to avoid missing out on tax advantages. Consequently, discussions around tax-deductible annuities are heating up.

Many insurance companies have introduced attractive offers, extending premium discounts for up to five years, allowing policyholders to enjoy discounts annually during the contribution period. This not only accelerates the breakeven time for tax-deductible annuities but also enhances the investment return rate.

The tax deduction limit for tax-deductible annuities is HKD 60,000, which can save up to HKD 10,200 in taxes each year based on the highest salary tax rate of 17%.

Many employees purchase tax-deductible annuities primarily for tax savings and hope for a quick return on investment. While some products in the market allow for breakeven within five years, it is essential to recognize that tax-deductible annuities, as retirement planning tools, have significant long-term income potential.

Policyholders should pay particular attention to the long-term performance of these annuities until maturity.