

PRESTIGE



**Boris Johnson Takes Reins
as UK Prime Minister
Pound Pricing Outlook
Expected to be Bleak**

**Plan Ahead for Retirement
A Closer Look at the
Voluntary Health Insurance Scheme
and Deferred Annuity Plan**



恒生銀行
HANG SENG BANK



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“Investment and Wealth Planning” Seminar

Findings from the Investor and Financial Education Council research reveal that about 60% of the interviewees aged between 50 and 69 are concerned about longer life expectancy and the inadequacy of personal savings for their retirement needs. How should people contemplating a worry-free retirement choose the right wealth management tools for asset allocation and plan ahead for retirement? On the other hand, Brexit has been dragging on for three years without progress. Will the new Prime Minister be able to turn the tide and inject certainty into the global financial market? How should investors prepare themselves for capturing the related opportunities?

Hang Seng Prestige Banking presents “Investment and Wealth Planning” Seminar featuring **Mr. Thomas Shik, Chief Economist & Head of Economic Research, Hang Seng Bank Limited**, to examine the global economic prospects and opportunities in the fourth quarter, helping you to make sense of important market information. Meanwhile, **Mr. Dennis Lo, Wealth Management and Retirement Planning Advisor**, will decipher the “30-year golden rule” of wealth planning with insights into the formulation of smart wealth management strategies at different stages of life.

Date	: 12 October 2019 (Saturday)
Time	: 2:00pm - 4:00pm
Venue	: 24/F, Penthouse, Hang Seng Bank, 83 Des Voeux Road Central
Language	: Cantonese
Registration	: Please register through the following channels on or before 6 September 2019: ☎ 2998 9188 (9:00am - 9:00pm) or 👤 “Hang Seng Hong Kong Personal Banking” WeChat Official Account 👤 HangSeng_HK (動態消息 > 尊尚活動)

Speakers:



Mr. Thomas Shik

Chief Economist &
Head of Economic Research,
Hang Seng Bank Limited



Mr. Dennis Lo

Wealth Management and
Retirement Planning Advisor

Seats are limited. Registrants (both successful and unsuccessful) will be notified of the registration result by SMS message on or before 30 September 2019.

Investment involves risk. Prices of investment products may go up as well as down, and may even become valueless. Investors should carefully read the offering documents and the Risk Disclosure Statement of the relevant investment products before making any investment decision.

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Arrangements under Severe Weathers

Attention: If Typhoon Signal No. 8 (or above) / Black Rain Storm Signal is hoisted on the seminar day, but is lowered at or before 9:00am, the seminar will take place as scheduled. If the relevant signal is lowered after 9:00am, the seminar will be cancelled.

Boris Johnson Takes Reins as UK Prime Minister Pound Pricing Outlook Expected to be Bleak



Results of the UK Conservative Party leadership election have been revealed. Hard Brexit advocate former foreign secretary Boris Johnson won 92,153 votes (66%) over Jeremy Hunt (46,656 votes) to succeed as the prime minister. Johnson's priority is to lead the country out of the Brexit cloud. Mark Wan, Chief Market Strategist, Hang Seng Bank Limited, believes that the UK is highly likely to withdraw from the European single market. The forecast for the pound remains dreary.

no more than a formality. The actual situation would not be much different from pre-Brexit times, Wan explains. A break from the European single market, however, would dampen London's standing as Europe's financial hub. Chances are, Northern Ireland and Scotland may even hold a referendum to leave the UK. Wan cautions that such consequences can prove intolerable to the UK economy.

Before the announcement of the election results, hopes were vocalised in the market for the UK to back down on Brexit or even to hold a second referendum. Such hopes have become much slimmer as Johnson took the UK prime minister reins. The focus of discussion in the market swiftly shifted to a "Yes Deal" or "No Deal"

Brexit. Mark Wan says however that the discussions as such are irrelevant. "This is not a question of yes or no. Rather, it is whether the UK would turn its back on the European single market."

Johnson won Tory support

Should the UK remain in the European single market, Brexit would become

Johnson won majority, which can be translated into strong Tory backing, Wan points out. It also means that the UK public backs his plots for leading the country away from the European single market. The Pound outlook has therefore turned bleak.

Plunging pound probably set to hit 1.145 marks

As at the end of July, the pound slumped to a 30-month low of 1.2442 to the dollar, representing a 17% plunge from the 2016 pre-referendum level of 1.5. The current pound prices have in general reflected the market's worries, says Wan. Investors should keep an eye on several issues. "First things first, the market should keep tabs on Johnson's speeches and behaviours and check how he materialises his election pledges. A decision to compromise and keep the UK in the European single market would be music to the market's ears. It might even spur the pound to bounce back to a 1.4 level. Of course, the chance of this happening is slim. The UK will likely leave the European single market in the end, causing the pound to dip further to a low of 1.145 dollar registered on 7 October 2016 in this case."

Wan emphasises that the market ought to examine how Johnson leads the UK into transformation on its exit from the European single market. He is sceptical of Johnson's various grand plans. "On various occasions in the past, Johnson also suggested a handful of solutions that may help the UK regain economic momentum. This included an income tax cut for easing the post-Brexit pressure on UK citizens. However, the post-Brexit UK would face mounting tariff stress. Income tax cuts alone may help

alleviate citizens' negative sentiments but not enough to offset the various unfavourable economic impacts. Leading the country out of its predicament can be a tough going."

Johnson also suggested setting up tariff-free special economic zones on the Singapore model so as to attract foreign capital. Wan however does not place high hopes on this. "If simply setting up special economic zones could drive economic development, every country would follow suit. The reality is that many such initiatives have failed. Only a few succeeded like the Shenzhen Special Economic Zone."

In an effort to strengthen the economic ties with Scotland and Northern Ireland, Johnson has proposed 15 billion pound earmarked for the construction of a bridge connecting the two regions. "The problem is that Scotland and Northern Ireland may sever their ties with the post-Brexit UK. Stepping up infrastructure may not yield the desired outcome," Wan states.

Bank of England to cut rates in rescue bid

Lastly, Johnson pledged to bolster economic ties with India and the US. He even quoted economists' forecast, claiming that industrialised countries across the globe are steadily losing economic steam due to population ageing. On the contrary, India can cash

in on its demographic dividend and is in line to become the world's third largest economy behind China and the US in 2050. Johnson stressed earlier that the UK would be better off fostering trade partnership with energetic India than clinging on to its EU reliance. "India seems to purchase only a handful of goods from the UK nowadays. It is too early to predict what the next 30 years hold for India," Wan continues.

"Tightening trade ties with the US is still going to be a long shot. US President Donald Trump has always prioritised American interests since he took office, picking trade fights with Mexico, Canada and the EU, aside from China. The UK may not be able to reap the benefits."

In sum, Johnson does not seem to have many tricks up his sleeve for an economic turnaround at the moment, Wan says. In the face of myriad uncertainties, he predicts, the Bank of England may cut rates or even roll out a new round of QE measures to stimulate the UK economy. "The outlook may remain weak for the pound as the eurozone economy shows slowing signs. Even if the US Federal Reserve restarts its rate cut cycle in the second half of the year, the dollar may remain strong on the weakness of other currencies."

The above information is quoted as of 7 August 2019.

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Keep your finger on the market's pulse! Please visit Hang Seng Investment Corner at hangseng.com/investmentcorner for the latest market information and analyses.

Plan Ahead for Retirement

A Closer Look at the Voluntary Health Insurance Scheme and Deferred Annuity Plan



To encourage citizens to prepare for their medical expenses and retirement, the HKSAR government in April this year launched the policies on Voluntary Health Insurance Scheme (VHIS) and Qualifying Deferred Annuity Plan (QDAP) which are tax deductible. These policies have triggered discussions among the citizens about choosing the most suitable insurance products for themselves.

Hong Kong people are known for their longevity. According to Census and Statistics Department's figures, the expectancy of life at birth for men and women in 2017 was 82 years and 88 years respectively, representing an eight-year increase approximately when compared with 30 years ago. The expectation of life at birth is among the longest in developed economies. Hong Kong's aging population poses a big challenge to the city's public healthcare system. The majority of in-patient beds at medical wards in public hospitals, for instance, are occupied by people aged 60 or above. In the meantime, the charges

in the private health sector are much higher than those of the public sector. In the face of the mounting financial burden of healthcare, how should one prepare for future medical expenses and retirement?

VHIS to cover unknown pre-existing conditions

The VHIS is expected to raise the protection level of hospital insurance products, provide the public with an additional choice of using private healthcare services through hospital insurance, and relieve the pressure on the public healthcare system in the long run.

Certified VHIS products are available for people aged between 15 days to 80 years with guaranteed renewal up to the age of 100. The coverage has also been extended to include unknown pre-existing conditions which are fully covered in the fourth year after policy inception. At present, the coverage of certified products include treatments of congenital conditions occurred or diagnosed at or after the age of eight, day case procedures, prescribed diagnostic imaging tests, non-surgical cancer treatments and psychiatric inpatient treatments in Hong Kong hospitals. Citizens may take their picks in accordance with their protection needs and financial capability.

Tax deduction up to HK\$8,000 per insured person under VHIS

A key feature of the VHIS is that tax deduction under salaries tax and personal assessment is applicable

to taxpayers who pay premiums for themselves or their eligible relatives*. To be eligible, the taxpayers should keep the premium receipts or the annual premium statement issued by VHIS providers as the supporting document for a tax deduction of up to HK\$8,000 per insured person. There is no limit to the number of people insured. For instance, if a taxpayer purchases a VHIS product as well as one for a spouse and a daughter, the maximum tax deduction amount will come to $\text{HK\$}8,000 \times 3 = \text{HK\$}24,000$.

* Eligible relatives include the taxpayer's spouse and children, and the taxpayer's or his/her spouse's parents, grandparents and siblings.

Many Hong Kong people have already owned a health insurance policy. Whether or not to transfer their existing policies to VHIS plans depends on the individuals' needs. It would be wise to make an informed decision by comparing the coverage and benefit amounts of the existing policy and a VHIS plan, and checking if re-underwriting would be required by the insurance companies prior to the transfer.

Deferred annuity, a self-made life pension

Deferred annuities constitute a key pillar of retirement protection system. The rising cost of living and inflation are driving up the anticipated monthly expenses during retirement. Some Hong

Kong people are not confident in their ability to manage personal finances for retirement. They may have started putting money aside but still lack a concrete savings plan. Meanwhile, the trend towards delayed retirement continues, reflecting a general lack of confidence in retirement protection. People are expecting to extend their working life to better prepare for retirement.

A deferred annuity is a long-term insurance product aimed at helping the insured to convert their money into a steady, long-term income stream. A plan requires that the insured pays the premium to an insurance company which will provide regular annuity income to the insured after a designated period of years or a certain age until the end of the period specified in the contract. This is similar to a self-made "pension". The total minimum premium of tax deductible QDAP is set at HK\$180,000 over a payment period of at least 5 years while the minimum annuity period for receiving income is 10 years. The insured can only receive an annuity income at or after the designated age of 50 to support retirement income.

Insurance for different life stages with tax deductions

Deferred annuities are suitable for everyone. People in their 30s may not have a great deal of dispensable capital but can surely build it up steadily for

higher returns. Annuities with a lower minimum threshold but greater flexibility may be ideal. They may opt for a step-up as their available funds increase.

The over-40s, in turn, are by and large at the peak of their career with relatively higher earnings power. They may consider allocating additional funds to build up their retirement savings. As for people in their 50s who are approaching retirement towards clear and specific retirement goals, shorter-term annuities may be considered so as to keep some cash handy for unexpected needs.

QDAPs are entitled to a tax deduction of up to HK\$60,000 annually from the tax payable under salaries tax or personal assessment. A married couple may allocate tax deductions for qualifying deferred annuity premiums between them so as to claim the total deduction of HK\$120,000.

Reap top benefits of great flexibility and tax deductible deferred annuities and VHIS plans

How much can the VHIS and QDAP help a taxpayer save on taxes? That depends on the individuals' income, eligible tax deductions and allowances, as well as the amount of premiums.

A tip for saving on taxes: a family can reap the biggest tax savings if the higher income earner within the household applies for tax deductions. For example, if both husband and wife hold a VHIS plan and a QDAP of their own, the couple can enjoy the most tax benefits when the higher earner applies for tax deductions. Calculated at the highest tax rate of 17% currently, in particular, the couple can expect a total tax deduction of up to HK\$136,000, which translates into an annual savings of HK\$23,120 in tax expenses.

The above information is quoted as of 18 July 2019.

The above article is written by Hong Kong Economic Times and for reference only. It should not be considered as a recommendation, offer or solicitation to invest in any of the insurance products and services that are mentioned in the article.



Investment Fund Offers for Prestige Banking Customers

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Fund Subscription Fee Offer

Subscribe for designated funds to enjoy

as low as net **1% subscription fee**

(Promotion period: 2 July 2019 to 30 September 2019)

Fund Units Transfer-in Offer

Successfully transfer-in Eligible Fund Units to our bank with specific accumulated investment amount to enjoy

up to **HK\$12,000**

Cash Rebate

(Promotion period: 2 July 2019 to 31 December 2019)

For more details of the above offers and other exclusive promotions, please contact your Relationship Manager or call Prestige 24-Hour Manned Hotline at 2998 9188.

Notes:

1. The promotion period for Fund Subscription Fee Offer is from 2 July 2019 to 30 September 2019.
2. The promotion period for Fund Units Transfer-in Offer is from 2 July 2019 to 31 December 2019.
3. Terms and conditions apply to the above offers. For details, please visit hangseng.com or contact our branch staff.
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Remarks:

About the Investment Fund Unitholdings Transfer-in Service

- Customers who intend to transfer their investment fund unitholdings from other financial institutions or fund houses to Hang Seng Bank Limited ("the Bank") should note that such transfers are subject to the consent of the fund managers and/or trustees of the investment funds and/or any other applicable restriction. In addition, customers should bear the fees (if any) charged by the relevant financial institutions or fund houses in respect of the transfer-out of their investment fund unitholdings. For the relevant details, customers should check with the relevant financial institutions or fund houses and/or refer to the terms and conditions for the investment fund accounts held with the relevant financial institutions or fund houses (if applicable). The processing of the transfer-in of investment fund unitholdings will take around 4 weeks. Customers cannot redeem or switch the relevant fund unitholdings during the processing period. Retail banking customers should also note that the Bank will not accept any investment fund transfer-in applications with other financial institutions or fund houses which involve a change of beneficial ownership.
- The investment fund unitholdings have to be transferred-in from other financial institutions or fund houses and then have to be registered and held in the name of Hang Seng (Nominee) Limited. Customers should note that registering their fund units in a nominee's name instead of their own names can avoid the onerous administrative work involved, and can also save time and administrative formalities. Nevertheless, customers should be aware that in this case, even if they, as the investors, hold the beneficial interest in the fund units, they are not regarded in law as the "holders" of the fund units. Hence, the fund manager has no direct legal responsibilities towards them as the investors. In case any dispute arises, they can only resort to the distributor/nominee company but not the fund manager directly.
- Please contact the Bank's staff for details of the Investment Fund Unitholding Transfer-in Service.

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We understand wealth and health are of equal importance. We therefore provide you with PrimeLife Deferred Annuity Life Insurance Plan* and Bupa MyBasic VHIS Plan# that can cater to your wealth and health management needs, helping you to plan a comprehensive retirement solution. What's more, the premiums are eligible for tax deduction.



PrimeLife Deferred Annuity Life Insurance Plan

Features

- Premium qualified for tax deduction⁽¹⁾
- Guaranteed 20 years of annuity income payment⁽²⁾
- Enjoy guaranteed bonus after the commencement of annuity period⁽²⁾
- Easy application with guaranteed acceptance
- Flexible payment term and accumulation period cater to your different needs

Offer

During the promotion period^Δ, you can enjoy up to **10%** first-year premium discount

Bupa MyBasic VHIS Plan

(VHIS Certification Number: S00020-01-000-01)

Features

- Premium qualified for tax deduction⁽³⁾
- Worldwide medical coverage⁽⁴⁾ up to HK\$420,000 per year
- Guaranteed renewal up to the age of 100
- Wide coverage

Offer

During the promotion period^Δ, you can enjoy up to **HK\$500** personal care products chain store gift voucher

* The above life insurance plan is underwritten by Hang Seng Insurance Company Limited and certified by the Insurance Authority as Qualifying Deferred Annuity Policy.

The relevant health insurance scheme is a VHIS Standard Plan certified by the Food and Health Bureau of Hong Kong and is underwritten by Bupa (Asia) Limited.

Please contact your relationship manager for details of other Life Insurance and Medical Insurance Schemes and planning your retirement.

^Δ The promotion period of PrimeLife Deferred Annuity Life Insurance Plan is from now until 30 September 2019. Terms and conditions apply, please visit hangseng.com/retirement for details. The promotion period of Bupa MyBasic VHIS Plan is from now until 31 August 2019. Terms and conditions apply, please visit hangseng.com/vhis-offer for details.

Note:

1. The PrimeLife Deferred Annuity Life Insurance Plan ("PrimeLife") is certified by the Insurance Authority ("IA") as Qualifying Deferred Annuity Policy ("QDAP"). However, the IA certification is not a recommendation or endorsement of the policy nor does it guarantee the commercial merits of the policy or its performance. It does not mean the policy is suitable for all policyholders nor is it an endorsement of its suitability for any particular policyholder or class of policyholders. The policy has been certified by the IA but such certification does not imply official recommendation. The IA does not take any responsibility for the contents of the product brochure of the policy, makes no representation as to its accuracy or completeness, expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the product brochure of the policy. 2. Annuity Period refers to the period during which Annuity Income is payable. The Annuity Period of "PrimeLife" is 20 years. 3. Any Hong Kong taxpayer who has purchased an eligible health insurance plan (certified by the Food and Health Bureau as VHIS) can claim a tax deduction on qualifying premiums up to HKD8,000 per insured person each year. The relationship between the taxpayer and the insured person must be included in the list of "specified relatives" in the Inland Revenue (Amendment) (No. 8) Ordinance 2018 (which may change from time to time). You can claim the deduction in the same tax year when the premium was paid. The deduction is available for certified plans with policy effective date of 1 April 2019 or later. There is no limit on the number of insured persons and/or policies claimed by each taxpayer. Policies purchased for a domestic partner, grandchild(ren) or domestic partner's parents/children are not eligible for tax deduction. For details about tax deduction, please refer to hangseng.com/vhis_tax_faq_en 4. Subject to eligibility of the related expenses and the annual limit. For psychiatric treatment, the territorial scope of cover is Hong Kong. Please refer to the Policy and Benefit Information for details.

Disclosure Statement:

The above information is a product summary of information for reference only. Please refer to the promotion leaflet/flyer and the policy provisions will be considered final. Please refer to the product brochures for the relevant product risk.

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The above information is a product summary for reference only. Please refer to the policy for the detailed coverage, exact terms and conditions and exclusions of the relevant Voluntary Health Insurance Scheme. This Plan is underwritten by Bupa (Asia) Limited ("Bupa") which is authorized and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorized by Bupa for the distribution of this Plan. Premium will be payable to Bupa upon enrollment of this Plan. Bupa would provide Hang Seng Bank the relevant commission and performance bonus in accordance to the selling of this Plan. The existing sales staff remuneration policy offered by Hang Seng Bank would take into account various aspects of the staff performance but not solely on the sales amount. In respect of an eligible dispute arising between the Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the policy terms or performance (claims and service) of the product should be resolved directly between Bupa and the customer.

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• **Perpetual annual fee waiver**

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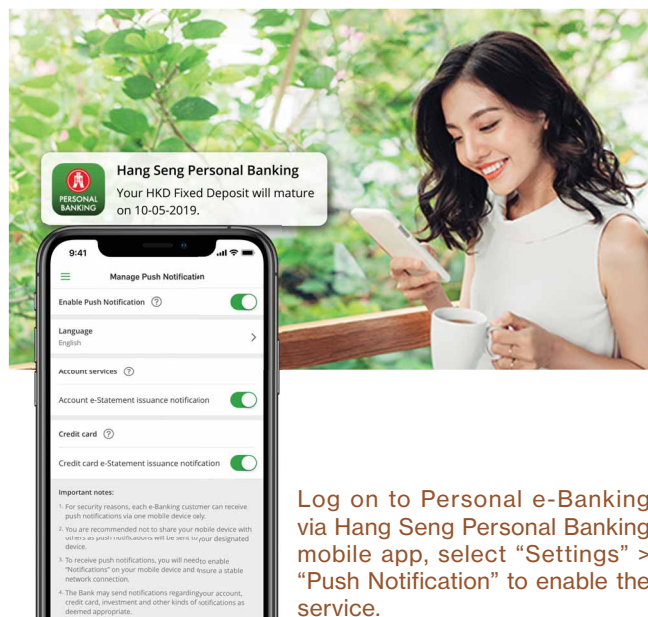


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To borrow or not to borrow? Borrow only if you can repay!

運動融合正念 尋找心靈平靜

正念是一項心靈運動，既能強身，也能修心。所謂「正念」，意思是用心感受當下的時刻。正念修行可成為日常生活的一部分，察覺身體和情緒的感受，以至外在事物發展，從而提升專注、判斷和決策能力，甚至改善情緒智商。在香港，有正念倡導者把這項心靈修習融入運動，透過觀察呼吸，學習專注當下，於鍛練身體的過程尋找內心平靜。

學習慢活 重整身心

黃紫薇 (Athena) 是一位正念倡導者，未接觸正念生活前，以未滿 30 之齡當上社福機構行政總監。惟工作壓力沉重，使健康亮起紅燈，被診斷患上「腸化生」，這種慢性胃炎若不理會，有機會病變成頑症。為了健康，2014 年她毅然放下工作，遠赴「梅村」靜修。

位於法國南部多爾多涅省的「梅村」，乃「正念運動之父」一行禪師之禪修中心。Athena 回憶在「梅村」的日子，每天都有不同的靜修環節：用膳、洗碗、運動皆是修行。半年的靜修歲月，不再一邊走路一邊回覆電話、不再一邊工作一邊吃飯，讓她學懂如何生活，壓力及胃病隨之消失。

Athena 靜修返港後創辦了一間運動中心，積極把正念延伸至瑜伽及懸掛式訓練等運動，藉此分享自己如何在鍛鍊過程中體會到身心靈的平靜。

專注呼吸 用心感受當下

運動與靜修，一動一靜，相輔相成。她解釋，運動時身體會發出訊號，例如某些動作可能會令身體疼痛或讓人有情緒釋放出來。她建議在鍛鍊時宜專注呼吸，透過呼氣忘記痛楚。學習如何處理和調和身體訊號，就能達至正念。

對 Athena 來說，學習正念最大益處是心靈滿足。套用一行禪師的話：「生命只在此時此刻，活在當下，就能活出真正的快樂。」

上述資料由受訪者提供

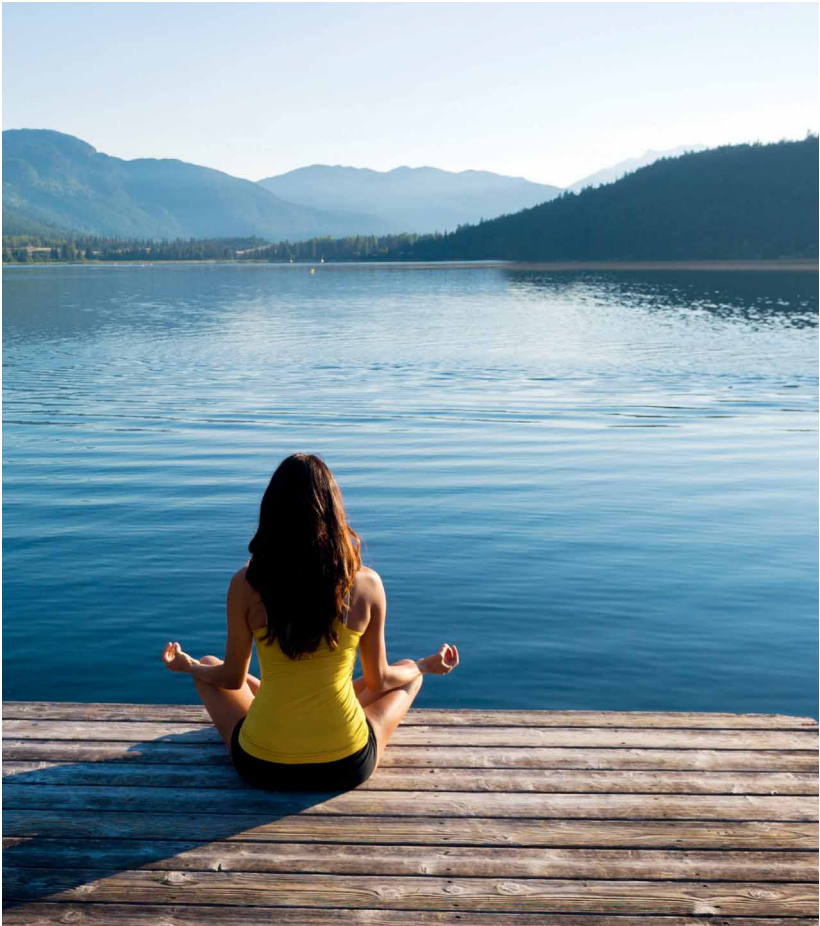
黃紫薇

社福機構前行政總監，目前是瑜伽導師。2015 年遠赴「梅村」靜修，返港後致力推廣正念生活。



Athena Wong

Former social enterprise Executive Director, now a yoga instructor focused on promoting mindful living after a 2015 mindfulness retreat in “Plum Village”.



初學者正念練習

(建議由基本開始，每天花 3 分鐘練習)

1. 用最舒適的姿勢坐下
2. 從頭到腳放鬆下來，可以閉上眼，但保持意識
3. 深呼吸 3 次，慢吸慢呼
4. 留意呼吸的節奏，把注意力放在一呼一吸上
5. 腦海如有雜念浮現，毋須刻意制止
6. 讓思緒流動，將注意力重回呼吸上

訓練目的：

察覺雜念的存在，每次意識自己分心，重新將注意力移回呼吸。建議初學者重覆上述練習 3 分鐘，就完成一次專注練習。

實用手機程式：

Insight Timer：
由世界各地專家指導冥想方法

Calm：
教導呼吸法，提供 10 分鐘至 21 天的靜修實踐



Athena 說在「梅村」不時聽到鐘聲，鐘響時需要立即停止正進行的事情，提醒人回到當下。

Athena says that bells ring throughout the day in “Plum Village” to remind people to leave their matters at hand and refocus on the present moment



盤腿冥想，用意是把氣聚集在丹田之下，有助專注。

Cross-legged meditation helps improve attention by focusing the qi in the body's energy centre



瑜伽牽涉一些高難度動作，毋須追求完美、執意完成動作，更重要是認識身體的能力和限制。

Advanced yoga poses aim at enhancing people's awareness of their physical strength and limits rather than immaculate execution

Mindfulness for beginners

(Start with the basics for 3 minutes a day)

1. Sit comfortably
2. Relax from head to toe with eyes closed and remain mentally aware
3. Take 3 deep breaths - inhale and exhale slowly
4. Pay attention to the rhythm of breathing and stay focused on the breath
5. Need not suppress miscellaneous thoughts
6. Allow thoughts to flow while keeping a focus on the breath

Training objectives:

Refocus on breathing when feeling distracted by miscellaneous thoughts. Beginners are recommended to repeat the above exercise for three minutes at a time.

Useful Mobile app:

Insight Timer:

Meditation techniques from worldwide experts

Calm:

Breathing techniques for meditation programmes lasting from 10 minutes to 21 days



合十有感謝之意，瑜伽課一般會以合十手勢結束，象徵把感恩的心延續。

A yoga session usually ends with the folded hands gesture that symbolises gratitude

A mental exercise for both physical and mental strength, “mindfulness” as a part of daily life espouses living in the present with an aim to bring people closer to their senses, emotions and surroundings for improved attention, judgement, decision and emotional intelligence. A mindfulness advocate in Hong Kong integrates mindfulness meditation into physical exercise, helping people to achieve inner peace by focusing the mind on breathing during exercise.

Downshifting to a healthy life

Mindfulness advocate Athena Wong was once an Executive Director of a social enterprise. Still in her twenties then, the heavy workload already took a toll on her health. She was diagnosed with “gastric intestinal metaplasia” - a kind of chronic gastritis that can develop into acute diseases if left untreated. To regain her health, she left her job in 2014 for meditation in “Plum Village”.

Nestled in the Dordogne region of southwestern France, “Plum Village” is the retreat centre of “father of mindfulness” Zen Master Thich Nhat Hanh. Athena recalls that her days in “Plum Village” were filled with meditation sessions in the form of everything, from eating to washing up and exercising. In the absence of on-the-move business calls and working lunches, the six-month Plum Village retreat allowed her to enjoy life in the slow lane and keep stress and the gastritis at bay.

On her return to Hong Kong, Athena set up a training centre and integrated mindfulness into yoga exercise and suspension training, sharing her experience in attaining mindfulness through exercise.

Breathe and Feel

Physical exercise and mindful meditation complement each other. Physical exercise can trigger health signals such as an ache or emotional discharge, Athena explains. She suggests that people keep a focus on breathing during exercise because the act of breathing out can help put pains out of the mind. Learning how to manage and moderate health signals can help achieve mindfulness.

The biggest benefit of practicing mindfulness is emotional fulfillment, Athena notes. As Zen Master Thich Nhat Hanh once said, “Life is only available in the present moment. You live now in the moment to experience true happiness.”

The above information is provided by the interviewee