

# Fidelity Retirement Master Trust Form Guide



## Gold Rating

A best "Value for Money" MPF scheme delivering exceptional aggregate value across key assessment criteria

## Scheme Summary

The Fidelity Retirement Master Trust is one of five schemes **rated Gold** for 5 consecutive years. Gold schemes offer members the **best** "Value for Money" and likely to deliver **exceptional** value across key assessment criteria. The Scheme was the MPF Scheme of the Year in 2014, 2015, 2017, 2019 and 2020. The Scheme has received the **Best Use of Technology** award for 3 consecutive years from 2019 to 2021. Additionally, the Scheme was awarded the **Best Communication and Education** award for 5 consecutive years from 2017 to 2021 for comprehensive, relevant and highly engaging content on its online platform.

## Scheme Facts

**Scheme Size (\$m)<sup>1</sup>**  
52,547.14

**Scheme Website**  
www.fidelity.com.hk

**Commencement Date**  
1 Dec 2000

**Contact Number**  
2629 2629

**No. of Fund Choices**  
21

**Member Complaint Hotline**  
2629 2629

**Trustee**  
HSBC Provident Fund Trustee (Hong Kong) Limited

**Administrator**  
HSBC Institutional Trust Services (Asia) Limited

## Awards



### 5 Year Consecutive Gold Rating

A best "Value for Money" MPF scheme for 5 consecutive years



### Best Use of Technology

The MPF Scheme that demonstrates a leading standard or initiative in the use of technology to improve a customer's MPF experience



### Best Communication and Education

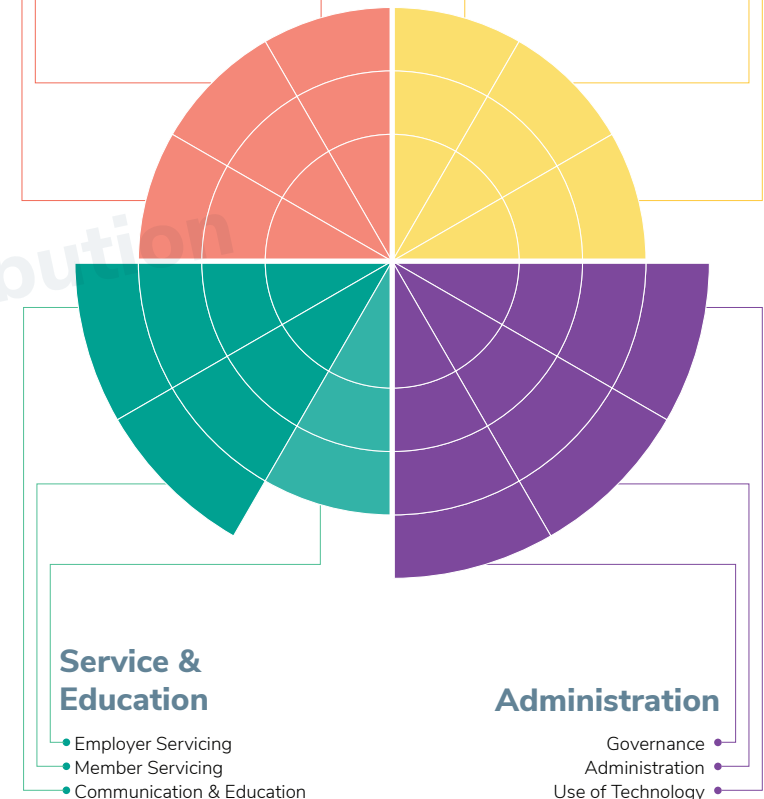
The MPF Scheme that demonstrates a leading standard or initiative in providing members with effective communication and education; thereby improving a customer's MPF experience

## Investment

- Investment Choices
- Absolute Performance
- Risk Adjusted Performance

## Fees & Charges

- Management Fee Competitiveness
- Fund Expense Ratio Competitiveness
- Investment Performance vs Fees



## Compared to all MPF Schemes:

**Outer Ring:**  
Excellent  
Top 25%

**2nd Outer Ring:**  
Good  
Top 50%

**2nd Inner Ring:**  
Average  
Top 75%

**Inner Ring:**  
Below Average  
Other 25%

# Fidelity Retirement Master Trust

## Available Fund Choices<sup>2</sup>



### Equity Fund (HK & China)

- Hong Kong Equity Fund
- Fidelity Hong Kong Tracker Fund

### Equity Fund (Asia)

- Asia Pacific Equity Fund

### Equity Fund (Global)

- Global Equity Fund

### Mixed Asset Fund (81-100% Equity)

- Growth Fund

### Mixed Asset Fund (Target Date)

- Fidelity SaveEasy 2025 Fund
- Fidelity SaveEasy 2030 Fund
- Fidelity SaveEasy 2035 Fund
- Fidelity SaveEasy 2040 Fund
- Fidelity SaveEasy 2045 Fund
- Fidelity SaveEasy 2050 Fund



### Mixed Asset Fund (61-80% Equity)

- Balanced Fund

### Default Investment Strategy Fund

- Core Accumulation Fund



### Mixed Asset Fund (41-60% Equity)

- Stable Growth Fund



### Mixed Asset Fund (21-40% Equity)

- Capital Stable Fund

### Mixed Asset Fund (Target Date)

- Fidelity SaveEasy 2020 Fund

### Default Investment Strategy Fund

- Age 65 Plus Fund

### Bond Fund

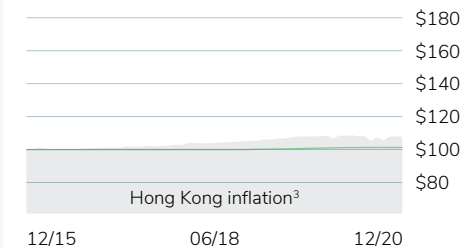
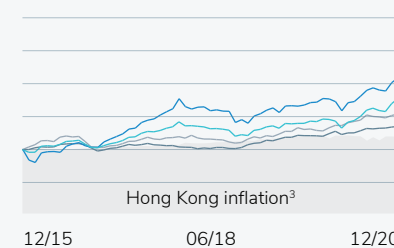
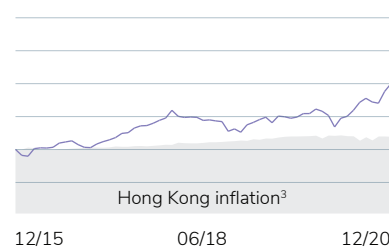
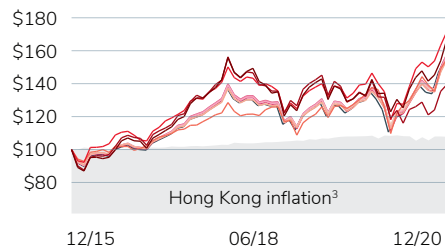
- Hong Kong Bond Fund
- World Bond Fund
- RMB Bond Fund



### Money Market Fund (MPF Conservative Fund)

- MPF Conservative Fund

Strictly Not For Distribution



### Industry Performance Table<sup>1</sup>

MPFR Index Returns	YTD (%)	1 Year (%)	3 Years (% p.a.)	5 Years (% p.a.)	10 Years (% p.a.)
Equity Fund (HK & China)	15.85	15.85	5.22	10.08	4.61
Mixed Asset Fund (81-100% Equity)	15.23	15.23	5.37	8.67	5.42
Mixed Asset Fund (61-80% Equity)	14.67	14.67	5.42	7.78	4.83
Mixed Asset Fund (41-60% Equity)	13.13	13.13	5.06	6.57	3.97
Mixed Asset Fund (21-40% Equity)	10.19	10.19	4.03	4.91	2.74
Consumer price index (CPI)	-0.63	-0.63	1.58	1.53	2.84

### Do You Need Advice?

mpf@bis.hk

### Further Information

www.mpratings.com.hk

### Methodology

For ratings methodology :

www.mpratings.com.hk/ratings-methodology/

For awards methodology :

www.mpratings.com.hk/awards-methodology/

### Disclaimer

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<sup>1</sup>As at 31 December 2020

<sup>2</sup>Funds with less than 5 year track record have not been compared to Hong Kong inflation

<sup>3</sup>Hong Kong inflation = Consumer Price Index (CPI)