

# FIDELITY RETIREMENT MASTER TRUST

## FORM GUIDE



### GOLD RATING

A best value for money MPF scheme that is well balanced across all key assessment criteria

### AWARDS



**Scheme of the Year** The highest Gold rated scheme, well diversified across all key criteria assessed by MPF Ratings



**5 Year Consecutive Gold Rating** A best value for money MPF scheme for 5 consecutive years



**Best Use of Technology** A scheme that demonstrates a leading standard or initiative in the use of technology to improve a customer's MPF experience



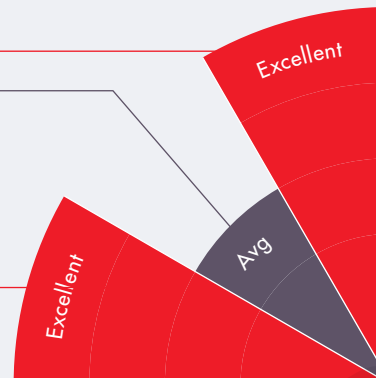
**Best Communication and Education** A scheme that demonstrates a leading standard or initiative in providing members with effective communication and education; thereby improving a customer's MPF experience



**10 Year Consistent Performer - Bond Fund** The best 10 year risk-adjusted performance within the Bond Fund category

## INVESTMENT

Absolute Performance  
Risk Rating  
Risk Adjusted Performance

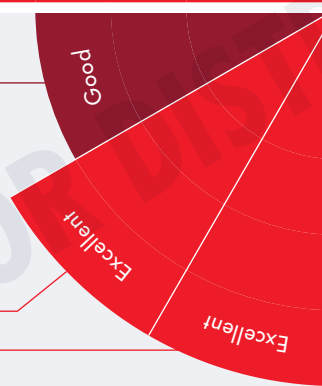


## FEES & CHARGES

Management Fee Competitiveness  
Fund Expense Ratio Competitiveness  
Investment Performance vs Fees

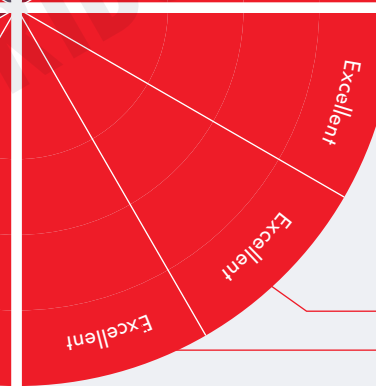


Employer Servicing  
Member Servicing  
Communication & Education



## SERVICE & EDUCATION

Governance  
Administration Efficiency  
Use of Technology



## ADMINISTRATION

Compared to all MPF Schemes:

Excellent - Top 25%

Good - Top 50%

Avg - Top 75%

Below Avg - Other 25%

## SCHEME SUMMARY

The **Fidelity Retirement Master Trust** is the 2019 MPF Scheme of the Year. The Scheme is one of only five schemes to be issued a Gold rating for 5 consecutive years. Gold rated MPF schemes offer members the **best value** which means they are generally well regarded across **all** key assessment criteria. The Scheme was also the MPF Scheme of the Year in 2014, 2015 and 2017. Additionally, the Scheme has received numerous quantitative and qualitative awards over the past few years. The Scheme was awarded the 10 Year Consistent Performer award for Bond Fund category, the Best Use of Technology award, and the Best Communication and Education award in 2019.

## SCHEME FACTS

Scheme Size (\$m)<sup>1</sup>  
**36,649.46**

Commencement Date  
**1 Dec 2000**

No. of Fund Choices  
**21**

No. of Member Benefit Statements (Per Year)  
**1**

Website  
**[www.fidelity.com.hk](http://www.fidelity.com.hk)**

Contact Number  
**2629 2629**

Member Complaint Hotline  
**2629 2629**

Fund Fact Sheets  
**[Click here for fund fact sheets](#)**



# 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)

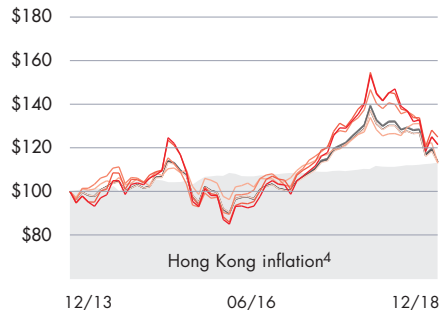
- Global Equity Fund

## MIXED ASSET FUND (81-100)<sup>3</sup>

- 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

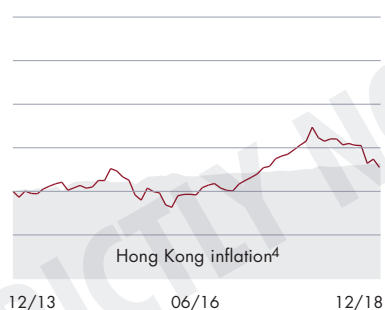


## MIXED ASSET FUND (61-80)<sup>3</sup>

- Balanced Fund

## DEFAULT INVESTMENT STRATEGY FUND

- Core Accumulation Fund

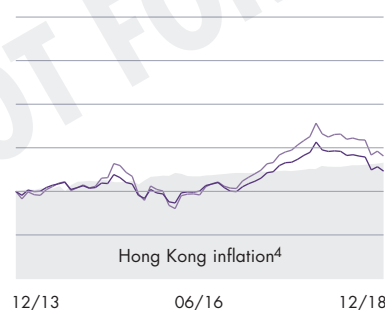


## MIXED ASSET FUND (41-60)<sup>3</sup>

- Stable Growth Fund

## MIXED ASSET FUND (TARGET DATE)

- Fidelity SaveEasy 2020 Fund



## MIXED ASSET FUND (21-40)<sup>3</sup>

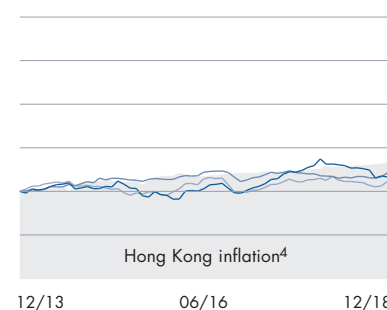
- Capital Stable Fund

## DEFAULT INVESTMENT STRATEGY FUND

- Age 65 Plus Fund

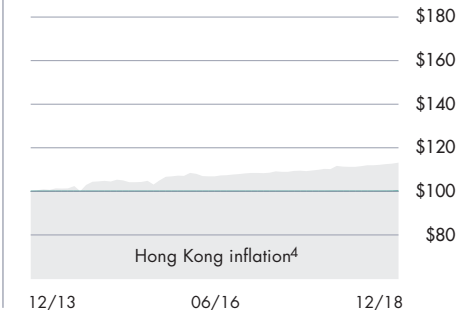
## BOND FUND

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



## MONEY MARKET FUND (MPF CONSERVATIVE FUND)

- MPF Conservative Fund



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

<sup>3</sup> Represents percentage of equity or equity like investment within the fund

## INDUSTRY PERFORMANCE TABLE<sup>1</sup>

This table shows year-to-date cumulative returns, 1yr, 3yr, 5yr and 10yr annualised returns of the MPFR Equity Fund (HK & China), Mixed Asset Funds 81-100, 61-80, 41-60 & 21-40 Indices, compared to Hong Kong inflation over the same periods. Inflation is measured by Hong Kong Consumer Price Index (CPI).

	FYTD	1 Year	3 Years	5 Years	10 Years
MPFR INDEX - EQUITY FUND (HK & CHINA)	-13.30	-13.30	6.52	3.09	7.61
MPFR INDEX - MIXED ASSET FUND (81-100)	-13.27	-13.27	4.10	1.97	6.67
MPFR INDEX - MIXED ASSET FUND (61-80)	-10.35	-10.35	3.62	1.66	5.64
MPFR INDEX - MIXED ASSET FUND (41-60)	-7.97	-7.97	2.94	1.21	4.24
MPFR INDEX - MIXED ASSET FUND (21-40)	-5.92	-5.92	2.10	0.68	2.77
CONSUMER PRICE INDEX (CPI)	2.56	2.56	1.82	2.51	3.04

<sup>1</sup>As at 31 December 2018

<sup>4</sup>Hong Kong inflation = Consumer Price Index (CPI)

## DO YOU NEED ADVICE?

mpf@f-p.hk

## FURTHER INFORMATION

For ratings methodology :  
[www.mpratings.com.hk/ratings-methodology](http://www.mpratings.com.hk/ratings-methodology)

For awards methodology :  
[www.mpratings.com.hk/awards-methodology](http://www.mpratings.com.hk/awards-methodology)

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