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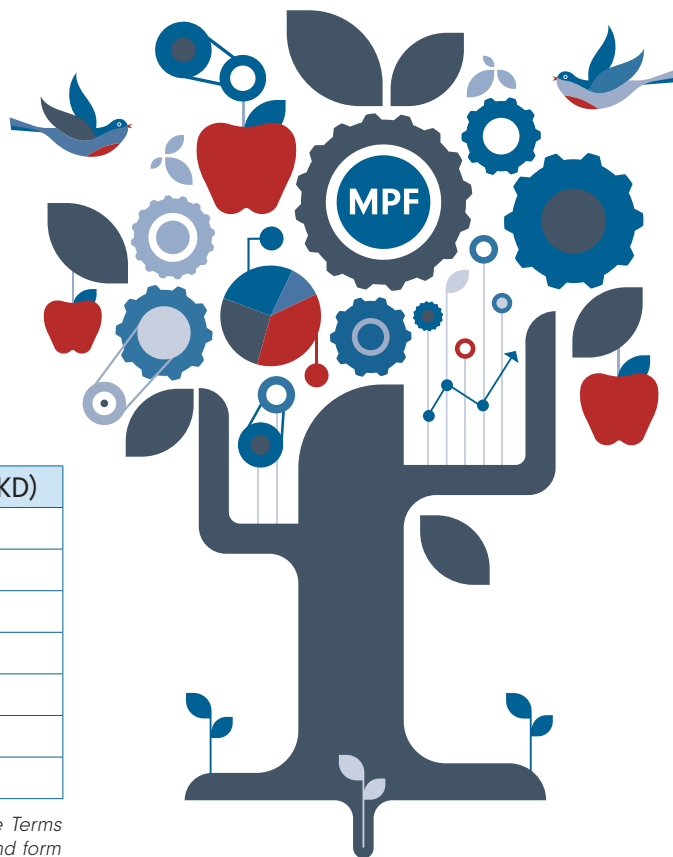
- The MPF Conservative Fund under the Fidelity Retirement Master Trust does not guarantee the repayment of capital. The purchase of a Unit in the MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit-taking company.
- Fidelity SaveEasy Funds are not savings deposits and involve investment risks and this product may not be suitable for everyone. Investors should also consider factors other than age and review their own investment objectives.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices or invest according to the Default Investment Strategy. When, in your selection of funds or the Default Investment Strategy, you are in doubt as to whether a certain fund or the Default Investment Strategy is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and make investment choices most suitable for you taking into account your circumstances.
- In the event that you do not make any investment choices, please be reminded that your contribution made and/or benefits transferred into the Master Trust will unless otherwise provided in this Principal Brochure be invested in accordance with the Default Investment Strategy which may not necessarily be suitable for you.
- You should not invest based on this document alone and should read the Principal Brochure of Fidelity Retirement Master Trust (including potential risks involved) for further information.
- Investment involves risks. You may suffer significant loss of your investments. Past performance is not indicative of future performance.

Fidelity MPF Asset Consolidation Reward

From now until 31 December 2018, you can enjoy bonus units rebate* **up to HK\$10,000** by transferring your MPF assets to Fidelity MPF.

Total transfer-in amount (HKD)	Bonus units rebate* (HKD)
\$10,000 - below \$50,000	\$100
\$50,000 - below \$100,000	\$300
\$100,000 - below \$200,000	\$600
\$200,000 - below \$300,000	\$1,000
\$300,000 - below \$500,000	\$1,500
\$500,000 - below \$1,000,000	\$3,000
\$1,000,000 or above	\$10,000

The bonus units rebate will be made in the form of bonus units and is subject to the Terms and Conditions. It will be allocated to your Fidelity Retirement Master Trust account and form part of your account value, and will be subject to the relevant fees and charges as mentioned in the Principal Brochure of Fidelity Retirement Master Trust.



 Fidelity.com.hk/acr

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*** Terms and Conditions:**

¹ The promotion period "Fidelity MPF Asset Consolidation Reward" ("the promotion") is valid from 1 June 2018 to 31 December 2018 (both days inclusive).

² The promotion is applicable to all members of the Fidelity Retirement Master Trust.

³ A member shall only be regarded as an "eligible member" if he/she completes and submits the required form(s) to trustee of the Fidelity Retirement Master Trust (HSBC Institutional Trust Services (Asia) Limited) within the promotion period (based on postal stamp date), and successfully transfers MPF assets of HK\$10,000 or above from other retirement scheme service providers to his/her Fidelity MPF account(s) on or before 31 January 2019. The eligible member is also required to retain the full amount of MPF assets transferred to his/her Fidelity MPF account(s) until 31 May 2019. The eligible member can receive bonus units rebate from HK\$100 up to HK\$10,000 ("rebate entitlement").

⁴ The rebate entitlement will be calculated based on the net aggregate amount of MPF assets transferred to the member's account(s) within Fidelity from other retirement scheme service providers under this promotion. The net aggregate amount will take into consideration of any benefit withdrawal request from the member during promotion period.

⁵ The rebate entitlement will be credited to the eligible members' respective Contribution Account, existing Personal Account, and/or new Personal Account as member's voluntary contribution on or before 31 July 2019 ("settlement date").

⁶ The allocation of the rebate entitlement will follow the investment allocation instruction specified for voluntary contribution portion of the relevant account(s). If there is no investment allocation instruction specified for voluntary contribution portion, the allocation of the rebate entitlement will be invested into Default Investment Strategy as set out in the Principal Brochure of Fidelity Retirement Master Trust at the time of allocating the rebate entitlement.

⁷ FIL Investment Management (Hong Kong) Limited ("FIMHK") will notify all eligible members in writing for the successful credit of the rebate entitlement in the month of July 2019.

⁸ All members must ensure the accuracy of personal particulars and instructions when completing the required form(s) to avoid any confusion and misunderstanding. FIMHK will not be responsible for any incomplete or incorrect forms/information received, which may cause a delay of processing or disqualification of entitlement to the promotion.

⁹ FIMHK reserves the right to vary or cancel the promotion or to modify and/or change the related terms and conditions at any time without further notice.

¹⁰ In case of disputes, the decision of FIMHK shall be final and conclusive.

Investment involves risks. Past performance is not indicative of future performance. Please refer to the Principal Brochure of Fidelity Retirement Master Trust for further information including the risk factors. Fidelity, Fidelity International, the Fidelity International logo and F symbol are trademarks of FIL Limited. FIL Limited and its subsidiaries are commonly referred to as Fidelity or Fidelity International. Fidelity only gives information about its products and services. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment. This material is issued by FIL Investment Management (Hong Kong) Limited. (R201805)