



富達延續退休投資  
服務

Fidelity Rollover  
Services

## 長線投資慢慢煲 退休目標可到達

要在退休時累積一筆可觀的退休金，除了投資策略外，持續投資和定期檢討也是重要元素；就好像煮一窩粥，時間愈長，粥就會愈綿密，但卻要時時留意，不要讓它燒焦。無論您是轉工或退休，此指南提供相關資料，助您妥善處理您的退休資產，讓您可享受理想的退休日子。

## Reaching your retirement goals require persistence and hard work

Achieving the ideal return on your hard-earned money requires a fine balance of appropriate investment strategy, persistent investing and continuous monitoring before the fruits of your labour could be savoured. If you are changing jobs or retiring, this guide provides relevant information to assist you in managing your pension savings for your ideal retirement life.



## 轉職 Changing Jobs

### 轉工時候心思 投資策略要堅持

轉工時，您可能會為如何處理已累積的退休資產而煩惱。由於您距離退休還有一段日子，您應考慮堅持恰當的投資策略，保持長線投資視野。

#### 簡簡單單的幾步 資產去留處理好

在轉職時，您的強制性供款結餘必須保留在強積金計劃內直至65歲，請參考以下圖表，決定您的投資選擇，並填妥下列表格，信託人自會為您安排。

自願性供款結餘，除了可繼續留在強積金計劃內，您也可以選擇以現金方式提取。

### Maintain a long-term investment strategy as you advance your career

When changing jobs, you may worry about what to do with your accumulated pension savings. As you are still years from retirement, sticking to your long-term investment strategy could be the best course of action for you.

#### Managing your retirement assets with ease

Balance from mandatory contributions must be retained in MPF schemes until you reach the age of 65 when you change jobs. Please select your preferred investment option(s) from the following table. Simply complete the form and the trustee will take care of the rest for you.

In addition to keeping the voluntary contributions balance in the MPF scheme, you may also choose to cash out.

可供的選擇 Options Available		強制性供款結餘 Mandatory Contribution Balance	自願性供款結餘 Voluntary Contribution Balance
A	保留在富達強積金計劃內，作為個人帳戶 Retain in Fidelity MPF Scheme as a personal account	✓ 第 MPF(S) – P(M) 號表格 Form MPF(S) – P(M)	
B	轉移到您新僱主為您開立的供款帳戶 Transfer to your contribution account with your new employer		
C	轉移到您選擇的強積金計劃內的個人帳戶 Transfer to a personal account in an MPF Scheme of your choice		
D	轉移到富達強積金計劃的特別自願性供款帳戶 Transfer to a Fidelity MPF Special Voluntary Contribution Account	不適用 Not applicable	✓ 第 MPF(S) – P(M) 號表格 Form MPF(S) – P(M) + Form SVC 表格
E	提取現金 Cash out		✓ 第 MPF(S) – P(M) 號表格 Form MPF(S) – P(M)

## 退休 Retiring

### 退休繼續作投資 戰勝通脹可達到

經過多年為事業打拼，您將邁向悠閒的退休生活，何時提取您多年來累積的資產，是一項重大決定！提取退休權益並存放於銀行，看似可以保本，但卻可能不敵通脹侵蝕，繼續投資方為上策！

#### 退休資產策劃，部署隨您選擇

在退休後，延續您的退休投資策略，可讓您的生活更有保障。下圖首兩項的方案可令您的退休資產在退休後，繼續為您效勞。您也可以選擇以一筆過或分期方式提取您的累算權益，作其他用途。

### Investing in your retirement years to fence off inflation

You've worked hard for a good part of your life and as you retire, "when to withdraw your accumulated assets" becomes an important decision. While withdrawing your retirement benefits and putting it in a bank account seems to preserve capital, the real value of your money may get eroded by inflation. Staying invested with your retirement benefits may be a better choice.

#### Easy options to manage your retirement benefits

Managing your retirement benefits does not stop with your retirement. Continue investing with the first two options in the following table and let your money continue working for you. You may of course also choose to cash out in one lump sum or by instalments for other purposes.

可供的選擇 Options Available		強制性供款結餘及自願性供款結餘 Mandatory & Voluntary Contribution Balance
A	保留在富達強積金計劃內，作為個人帳戶 Retain in Fidelity MPF Scheme as a personal account	✓ 第 MPF(S) – P(M) 號表格 Form MPF(S) – P(M)
B	存入您的富達個人理財帳戶 <sup>†</sup> Payment into Fidelity Personal Investments Account <sup>†</sup>	✓ 第 MPF(S) – W(R) 號表格* Form MPF(S) – W(R)*
C	提取現金 Cash out	

\* 適用於已達到65歲退休年齡或提早退休作為理由而申索其累算權益的成員，詳情請參閱有關表格。以完全喪失行為能力、死亡、罹患末期疾病、永久性離開香港或小額結餘作為理由而申索其累算權益的成員，請填寫第 MPF(S) – W(O) 號表格，此表格可從富達網站下載。

Applicable to members who wish to claim their accrued benefits on the ground of attaining the retirement age of 65 or early retirement. For details, please refer to the relevant form. For a claim for payment on the ground of total incapacity, death, terminal illness, permanent departure from Hong Kong or small balance, please use Form MPF(S) – W(O). A copy of this form is available on Fidelity Website.

† 在處理有關申請時，或須提供其他表格或文件。同時，在處理申請期間，可能會涉及脫離市場的風險，詳情請參閱有關表格。

Other form(s) or document(s) may be required for processing the application. There may be out-of-market exposure risk during the process. For details, please refer to the relevant form.

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