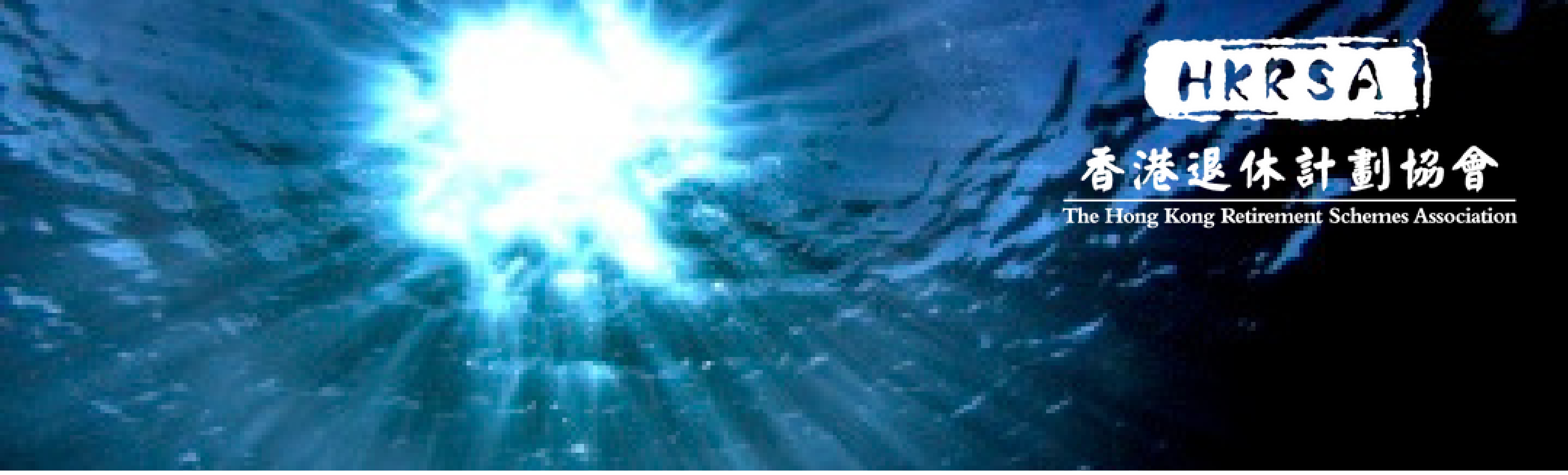

Retirement Planning - A Decumulation Strategy

When we talk about retirement planning, people usually pay a lot of focus on the "accumulation" stage. However, "decumulation" is also part of the retirement planning. For investors, decumulation refers to the stage in your life where you are relying on your investments and savings for income, typically during your retirement. Investors may need to change their investment strategies as they go into retirement, as their previous 'accumulation' objectives used may no longer be appropriate. Fidelity will share with you why a decumulation strategy is important, and some useful tips in designing your decumulation strategy.

Event Details

Please join Mr Joseph Zhang of Fidelity International on a webinar sharing via Zoom

Date & Time: **28 January 2021 (Thursday) 10:00 am - 11:00 am**

Login: **Details will be emailed to participants on 27 January 2021 (Wednesday)**

Language & Fee: **English | Free**

Register now

Note

1. This webinar is eligible for 1.0 hour of non-core CPD/CPT training hours, subject to approval by relevant accreditation bodies. Attendees must log in the Zoom link with the same name and email address registered with the HKRSA.
2. Zoom platform will be provided by Fidelity. By registering to this event, you are providing your consent to the HKRSA to pass your personal particulars (including name, title, organisation and email address) to Fidelity to create access to the Zoom facility for you.
3. Enquiry or RSVP to events@hkrsa.org.hk or call (852) 2147-0090.

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Event Programme

10:00 - 10:10

Opening Remarks
Ms Charlotte Chan, CFA, CAIA
Head of Distribution
Hong Kong Workplace and Personal Investing
Fidelity International

10:10 - 10:40

Keynote Speech
Mr Joseph Zhang
Client Solutions Investment Director
Fidelity International

10:40 - 10:55

Q & A

10:55 - 11:00

Closing
Ms Rosemarie Kriesel
Member of Profile & Events Sub-committee, HKRSA
Director, Harneys

Opening Remarks

Charlotte Chan, CFA, CAIA
Head of Distribution,
Hong Kong Workplace and Personal Investing
Fidelity International

Charlotte Chan is Head of Distribution for the Hong Kong Workplace and Personal Investing business, where she oversees various distribution channels including digital, direct sales and relationship management teams, and leads product and platform innovation.

Charlotte brings over 20 years of experience in investment advice, focusing on managed solutions for both institutional and individual clients for their pensions and private wealth. She has held various roles at Fidelity, including Portfolio Strategist for North Asia intermediary business Director for Hong Kong defined contribution business where she focused on business development and client relationships, and investment directing for the Hong Kong institutional business.

Previously, she was Managing Director, Asset Allocation at Manulife Asset Management, where she was responsible for investment communication for multi-asset strategies in Asia. Earlier in her career, she worked in Citigroup, GAM and Merrill Lynch in investment analysis and in an advisory capacity for private clients.

Charlotte holds a Master of Science in Statistics from Stanford University and a Bachelor of Science in Economics (Honors) and Statistics from the University of Michigan, Ann Arbor, as well as Chartered Financial Analyst and Chartered Alternative Investment Analyst certifications.

Speaker

Joseph Zhang
Client Solutions Investment Director
Fidelity International

Joseph Zhang is the Client Solutions Investment Director at Fidelity and is based in Hong Kong. He is primarily responsible for providing strategic investment advice and multi-asset portfolio solutions to retail and institutional clients in Asia, including representing Fidelity's range of Multi-Asset funds.

Joseph has over 11 years of industry experience and joined Fidelity Multi-Asset Team in 2018. Prior to his current position, Joseph was a multi-asset solution designer at BlackRock from 2013 to 2018, focusing on designing customised solutions for APAC institutional clients, including sovereign wealth fund, central banks, insurance companies, endowments and foundations. From 2011 to 2013, Joseph worked in the portfolio analytics function at BlackRock focusing on systematic fixed income business. Joseph Zhang started his finance career in 2009 as an investment banking analyst in J.P.Morgan.

Joseph has an MSc in Financial Economics degree from University of Oxford and BA in Management Information Systems from Tsinghua University. He is a CFA charterholder and a CAIA charterholder.

Closing

Rosemarie Kriesel
Member of Profile & Events Sub-committee, HKRSA
Director, Harneys

Rosemarie Kriesel is head of Client Relations Asia Pacific at Harneys Fiduciary. She oversees a team of relationship managers who support institutional and retail clients with the incorporation and servicing of their companies domiciled in BVI, Cayman, Hong Kong and Singapore. She works closely with their sister company; Harneys Law Firm which focuses on BVI and Cayman legal matters.

She has over 25 years' experience in financial services across 3 continents and has worked in HK since 1993. Prior to joining Harneys in 2019, she spent 3 years at Royal Bank of Canada as Managing Director, Global Client coverage and 10 years at BNY Mellon as Head of Global Client Management and Country Executive for the HK branch. Before joining BNY Mellon she spent over 15 years with HSBC (formerly Bank of Bermuda) where she focused on the provision of Global Custody and Administration services for Institutional investors including global Asset Managers and Pension clients. Rosemarie has been involved with the HKRSA since 2004 in various roles including Executive committee member, Chair of the Profile and Events sub-committee as well as Chair of the Annual dinner sub-committee

Rosemarie began her professional career in Canada where she qualified as a Chartered Accountant working with one of the 'big four' Accounting firms as well as The Auditor General of Alberta. She graduated from the University of Alberta with a Bachelor of Commerce degree (with distinction).