

A home for all your investments



Investment made easy

Fidelity is an investment and retirement services company that enables you and your adviser to efficiently view and manage your investments all in one place. Put simply, we are a convenient one-stop shop offering a comprehensive range of investment products and 'wrappers', such as ISAs and a pension. Along with your adviser, we're here to help you achieve your long-term financial goals.

Your adviser works with you to select the right combination of investments and wrappers for your needs, which are then managed within our service. If and when you need to make changes, your adviser can efficiently switch your investments in line with your new requirements. Adding to your investments or making withdrawals is easy too – your adviser can arrange everything for you. In short, our aim is to make managing your investments a simple and straightforward process for both you and your adviser.

Contents

About us	4
The complete investment service	6
A simple, low-cost pricing structure	8
Keeping in touch with your investments	10

Important information

Please remember that the value of an investment and any income you take from it can go down as well as up and you may not get back as much as you invested. Eligibility to invest in an ISA or pension and the value of tax treatment depends on personal circumstances and all tax rules may change in the future. Please note, you cannot normally access your pension until age 55 (57 from 2028).



About US

Financial strength and reliability

Established in 1969, Fidelity International is one of the UK's largest investment companies. You therefore have the comfort of knowing that your investments are being administered by a longstanding and financially-strong organisation. Reassuringly, we are a privately-owned and independent company who stick to what we know best – investing. This philosophy has stood us in good stead and we now look after over £500 billion on behalf of more than 2.8 million customers around the world*.

In the UK, you can access over 6,500 investment options through our platform service, including funds, shares, investment trusts and other exchange-traded investments. In 2021, we were named 'Platform of the Year' at the UK Platform Awards and in 2023 we won 'Best Platform for Advisers' at the Professional Adviser awards in recognition of the service we provide to advisers and their clients. Our service has also achieved the top 'Gold' rating from Defaqto, a company who specialise in analysing financial products.

* Source: Fidelity as at March 2023.





Embracing diversity and inclusion

We are committed to diversity and inclusion and we continue to build a culture where everyone's voice is heard. As such, we have set five priority strands for our global D&I activities:

- Respecting and increasing our cultural diversity.
- Ensuring accessibility and enablement for people with disabilities and health conditions.
- Achieving a greater gender balance and parity.
- Embracing our LGBT+ people and communities.
- Ensuring social mobility is no barrier to success.



A commitment to sustainability

As a company, Fidelity International advocates and works with others in the industry to effect meaningful change. This includes being active in our engagement around climate change and in calling for companies to do more to support the transition to a low-carbon economy.

We are signatories of the Principles for Responsible Investment and currently have an A+ rating. We joined Climate Action 100+ in 2017, are a supporter of the Taskforce on Climate-Related Financial Disclosure (TCFD), a member of the Carbon Disclosure Project and a partner of the Climate Bond Initiative.

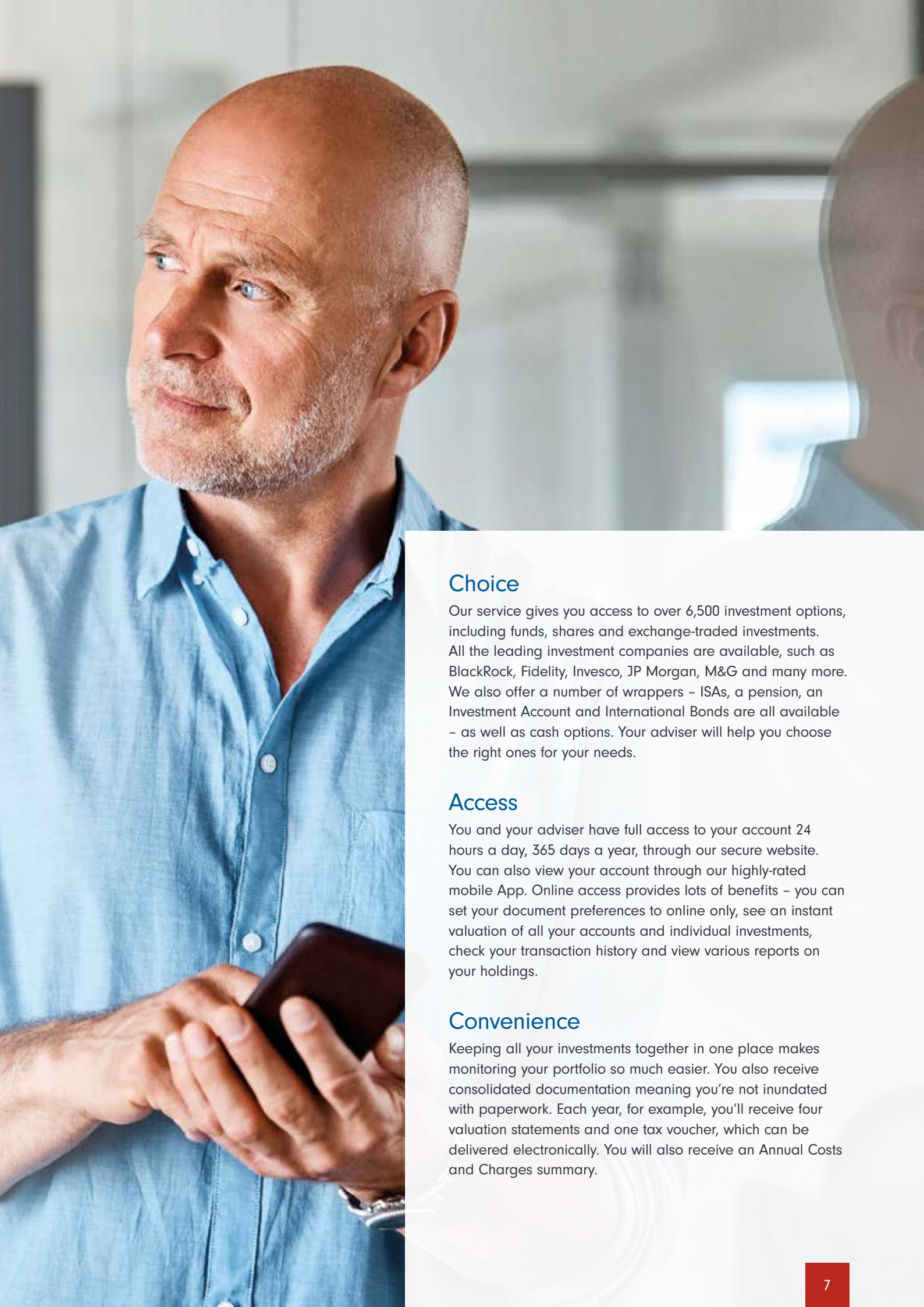
Keeping your money safe

Our service is provided by Financial Administration Services Limited (FASL), a part of the Fidelity group. FASL is authorised and regulated by the Financial Conduct Authority (FCA), who ensure that we put measures in place to protect your investments with us.

Your savings and investments are held in separate accounts from our accounts. This means that they are protected in the unlikely event that FASL becomes insolvent. To give you additional peace of mind, FASL is also covered by the Financial Services Compensation Scheme (FSCS). This means that, however unlikely, if FASL should get into financial difficulty, then you may be entitled to compensation from the FSCS. Please see [fscs.org.uk](https://www.fscs.org.uk) for more information.

The complete investment service





Choice

Our service gives you access to over 6,500 investment options, including funds, shares and exchange-traded investments. All the leading investment companies are available, such as BlackRock, Fidelity, Invesco, JP Morgan, M&G and many more. We also offer a number of wrappers – ISAs, a pension, an Investment Account and International Bonds are all available – as well as cash options. Your adviser will help you choose the right ones for your needs.

Access

You and your adviser have full access to your account 24 hours a day, 365 days a year, through our secure website. You can also view your account through our highly-rated mobile App. Online access provides lots of benefits – you can set your document preferences to online only, see an instant valuation of all your accounts and individual investments, check your transaction history and view various reports on your holdings.

Convenience

Keeping all your investments together in one place makes monitoring your portfolio so much easier. You also receive consolidated documentation meaning you're not inundated with paperwork. Each year, for example, you'll receive four valuation statements and one tax voucher, which can be delivered electronically. You will also receive an Annual Costs and Charges summary.

A simple, low-cost pricing structure

Our philosophy is to keep costs low so your money works even harder for you. Here are the key points you need to know about our fees:

- Investor Fee of £45 a year.
- Service Fee, typically 0.25% a year, based on the value of your investments (excluding cash).
- No initial charges on lump sum and regular savings plan investments, and there are no platform switching fees.

The funds that you and your adviser choose to invest in will also have ongoing charges, which will vary depending on your selection. For some funds, we may receive some of the ongoing charges back as a rebate from the fund manager. So that you benefit from any rebates, we will reinvest them into your account (after deducting any tax that is due).

The following charges are also made when investing, switching and on dividend reinvestments:

- Dealing fees when buying or selling exchange-traded investments such as shares, exchange-traded funds (ETFs), exchange-traded commodities (ETCs) and investment trusts.
- Stamp duty when investing in investment trusts and company shares. Financial Transaction Tax (FTT) is applied to purchases of some European exchange-traded instruments, including some domiciled in Europe and traded on the other exchanges, such as the London Stock Exchange (LSE). It is charged as a percentage of the transaction value, and may vary between countries.
- There is a flat rate charge of £1 that will be made on a purchase or sale of UK shares with a transaction value of over £10,000 if your trade is the only one made at the time if the trade is aggregated (such as those made via your adviser or intermediary), or if the trade was placed by you online as a Market Order or Limit order. It is used to finance the Panel on Takeovers and Mergers.
- There is also flat rate charge of €1.25 (in the Sterling equivalent) that will be made on a purchase or sale of Irish shares with a transaction value of over €12,500* if your trade is the only one made at the time if the trade is aggregated (such as those made via your adviser or intermediary), or if the trade was placed by you online as a Market Order or Limit order. It is used to finance the Irish Takeover Panel.
- Fund manager's buy or sell charges where these are levied by the fund provider.
- A bid-offer spread when buying dual-priced funds.



Our Investor Fee explained

The annual £45 Investor Fee is charged as follows:

- **Single accounts** – only one Investor Fee is payable for accounts in your sole name, regardless of how many you have.
- **Joint accounts** – one Investor Fee is payable for accounts where named individuals are the same. If you hold more than one joint account and the named individuals are different, an Investor Fee is payable for each different combination of named account holders. For example, you may hold an account jointly with your spouse and one with your children.

Keeping in touch with your investments

As well as the valuable service you receive from your adviser, we know it's very reassuring to be able to regularly check your accounts. We offer a number of convenient ways for you to do this.



Your secure online account

Your easy-to-use and secure online account allows you to:

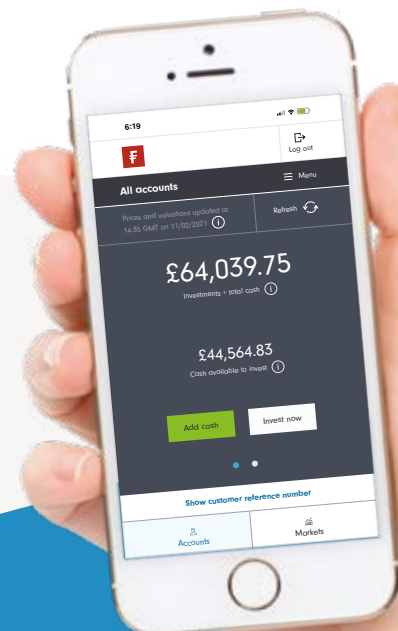
- Monitor the value of your accounts and individual investments.
- Check transaction details including regular savings plans and any reinvestment of income.
- Deal or switch investments online (you should consult your adviser before doing so).

You'll need to register to use your online account. Once we have set up your plan, we will send you your Account Number and a Customer Reference Number, which will give you access to the service.

Get upwardly mobile with the Fidelity App

Our popular and secure App – which uses proven, industry-recognised security tools and processes to help keep everything safe – is available if you have registered for an online account. Rated the top mobile proposition by Platform*, it lets you stay in touch with your accounts wherever you may be.

* Platform Investor Experience Report October 2020.





Online documentation service

Our online document service is a convenient, flexible, and above all, secure way to receive, store, view and print your important documents. Electing to go paperless also helps us to reduce our carbon footprint.



Online help and support facility

If you need help when using our service – or require any information on our products and wrappers – our online help and support function is the quick and easy way to find the answers you need.

Simply visit fidelity.co.uk/clients and click on 'help and support'.



0800 41 41 24

Fidelity Self Service

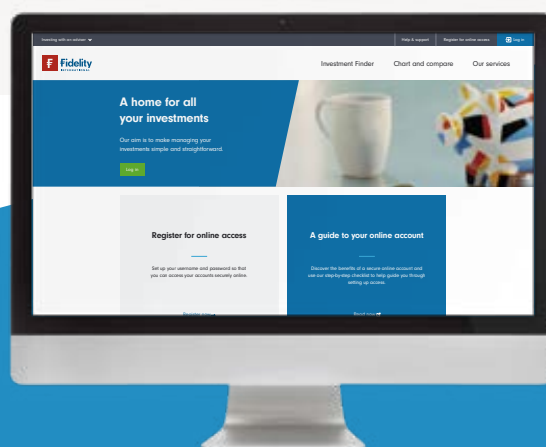
This secure, interactive phone service offers 24-hour access to fund or share prices and your account balance. It's completely automated, with voice-recognition and touch-tone modes.



0800 358 4060

ServiceLine

Should you need to speak to one of our associates about your account, they are available from 9am to 6pm on any business day.



If you have any questions about our service – or the investments within your accounts – please speak to your adviser in the first instance. If you do need to contact us, visit fidelity.co.uk/clients or call us on **0800 358 4060**.

The Fidelity service at a glance

- ✓ Offers choice, easy access and convenience
- ✓ Enables your adviser to efficiently manage your accounts
- ✓ Provides a consolidated view of your portfolio
- ✓ A cost-effective way of investing and switching
- ✓ Simplified paperwork and portfolio valuations
- ✓ Help and support should you need it

When making decisions about investing, we recommend that you always consult with your adviser. As you will be aware, they work with you to understand your needs and then offer broad-based advice to help you achieve your long-term goals.

For more information, visit [fidelity.co.uk/clients](https://www.fidelity.co.uk/clients) or call us on **0800 358 4060**

