

*lifetime*

**A solution for your  
clients' retirement needs**

*Fidelity's Retirement  
Funds – the facts*

NEW RETIREMENT SOLUTIONS FROM FIDELITY

**rewriting retirement**



# Fidelity Retirement Funds

Fidelity's innovative new Retirement Funds offer your clients a professionally managed, lifetime solution for retirement saving. Providing diversification across four asset classes – equities, property securities, bonds and exposure to commodities\* – these funds are dynamically managed to provide the optimal balance of risk and return at all stages of an investor's life.

Investors planning to save for retirement can select from six 'target' dated funds, which allows them to match the investment to their retirement plans. For investors with income needs, Fidelity has launched a dedicated Retirement Income Fund.

The following retirement issues may sound familiar to you. While some of these issues are dependent on the type of product used, as mutual funds that have been specifically created for retirement, our innovative Funds offer a possible solution to these problems and help put you and your clients in control of retirement planning.

Retirement Issue	How Fidelity's Retirement Funds can help
No access to retirement assets and little flexibility	Access to capital when and if required – unlike some traditional retirement products – with full flexibility on contributions
Asset allocation within 'retirement pot' is often too cautious given increasing life spans and inflation	Exposure to more growth oriented assets maintained into retirement in order to combat the effects of inflation
Many retirement saving schemes have to be annuitised at some point in time	A fund for life – no need to annuitise at 75
Insufficiently diversified portfolios	A managed solution that aims for attractive risk-adjusted returns by investing in equities, bonds, property securities and commodities*
Uncertainty as to how a retirement portfolio should be positioned throughout life stages	Dynamic asset allocation that changes over time
A lifetime of savings that might not be passed on if the investor dies	The ability to bequeath the investment
Retirement plans with many different providers	An opportunity to consolidate retirement assets into an easy to understand, professionally managed portfolio that is diversified across asset classes

\*Fidelity Retirement Funds will gain exposure to commodities by purchasing futures contracts on a commodities index. These versatile instruments allow us to gain exposure to a range of individual commodities in much the same way as a mutual fund would provide exposure to a variety of individual company stocks.

## Fund Benefits

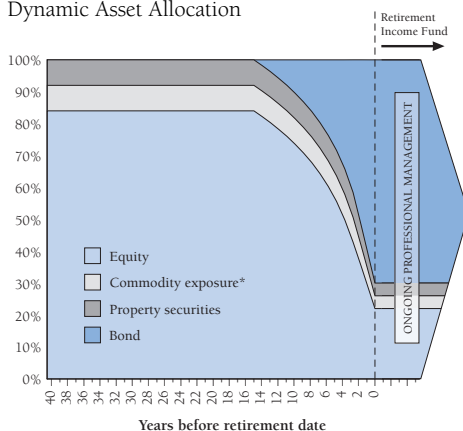
- A lifetime retirement solution designed to meet your clients' wealth building and income needs
- Offers your clients flexibility and control over their retirement assets
- Provides diversification throughout a client's lifetime
- Offers dynamic asset allocation and a retirement income designed to last a lifetime
- Professionally managed by Fidelity's Investment Strategies Group
- Available within an ISA, for tax-efficient growth and income, and within the FundsNetwork™ SIPP, for tax-efficient investment
- Ongoing commission available on the Retirement Funds and the Retirement Income Fund throughout a client's lifetime

## Who might these funds be suitable for?

- Fidelity's Retirement Funds may be suitable for investors seeking to build up retirement savings through a professionally managed diversified portfolio
- The Retirement Funds offer a flexible investment vehicle suitable for investors at any stage of their life, which transitions into an income fund specifically designed for retirement. (Fidelity's Withdrawal Facility can be used for regular capital withdrawals)
- The Funds are designed for investors who want control over their retirement assets

## What do they look like?

Fidelity Retirement Funds:  
Dynamic Asset Allocation



Source: Fidelity. For illustrative purposes only

## Fund Facts

<b>Launch Date:</b>	30 April 2007
<b>Managed by:</b>	Richard Skelt and the Investment Strategies Group
<b>Initial Charge:</b>	3.5%
<b>AMC:</b>	1.5% (Reduces to 1.25% from 5 years prior to target date.)
<b>Initial Commission:</b>	3.0%
<b>Ongoing Commission:</b>	0.5%

### Fund

Fidelity Retirement 2015 Fund  
 Fidelity Retirement 2020 Fund  
 Fidelity Retirement 2025 Fund  
 Fidelity Retirement 2030 Fund  
 Fidelity Retirement 2035 Fund  
 Fidelity Retirement 2040 Fund  
 Fidelity Retirement Income Fund

### Suggested investor profile

Those planning to retire in 7 – 11 years time  
 Those planning to retire in 12 – 16 years time  
 Those planning to retire in 17 – 21 years time  
 Those planning to retire in 22 – 26 years time  
 Those planning to retire in 27 – 31 years time  
 Those planning to retire in 32 – 36 years time  
 Retirees and those close to retirement  
 (within 7 years of retirement)

Note: Free switching is available between these funds

*Literature and tools!!!*

**Adviser brochure** for more detail on the Funds

**Client sales aids** to assist you to raise interest  
and generate leads from your clients

**Client brochures and application forms** (including simplified prospectus)  
which will assist you in the sales process

**MyPlan 'Know your number' illustration calculator** enables clients  
to see how prepared they are for retirement  
(available at [www.rewritingretirement.com](http://www.rewritingretirement.com))

*Available from launch*

For more information or to request literature,  
call BrokerLine on 0800 41 41 81  
or visit [fidelity.co.uk/adviser](http://fidelity.co.uk/adviser)

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