

Whatever  
your goals, we  
can help guide  
you there

The Fidelity guide  
to choosing funds

Personal Investing



## Introducing guidance

When you're looking at funds, it's easy to be tempted by the latest 'flavour of the month'. However, we believe it's essential for investors to build diversified portfolios that are targeted towards their goals, their time frames and their attitudes to risk. This guide focuses on choosing funds, but you may be interested to know that we now offer a selection of Exchange Traded Instruments including shares, investment trusts and exchange traded funds.

Whatever your level of knowledge or experience, and however far you are along your investment journey, we believe our guidance services could help you achieve better investment outcomes.



### Important information

Please note that the value of investments can go down as well as up so you may get back less than you invest.

## Ways we can help

**Building a diversified portfolio normally involves combining a selection of funds from across a mix of asset types (such as equities, bonds, property shares, commodities and cash). Once you've made your initial choices, you then need to manage them over the years in line with changing market conditions, so you can be sure they continue to meet your needs.**

Some people enjoy this aspect of investing, but others find it especially challenging. The choice of funds to select from can be overwhelming and many investors don't have the support or the time to manage their money on an ongoing basis. We have developed a range of guidance services that aim to help everyone find the right funds for their situation. These are introduced below.

While many investors reading this guide may already have decided on the account they want to invest in (such as our Stocks & Shares ISA or our SIPP), we know that some people might

also like a bit of help with this decision. Our account selection tool allows you to find an account that meets your needs. Turn to page 11 to find out more.

### Important information

The value of tax savings and eligibility to invest in an ISA or SIPP will depend on individual circumstances and all tax rules may change in the future. You will not normally be able to withdraw money from a pension until you reach age 55.

#### ► Navigator

This is our option for those who lack experience or confidence; or those who don't have lots of time to manage their own funds. It gives you a choice of multi-asset funds, selected and managed by our experts. This means you get a fully diversified investment. **Turn to page 4.**

#### ► Select 50

Select 50 is designed to help investors who want to choose their own individual funds. The list contains around 50 funds that our experts believe stand out from their peers. **Turn to page 6.**

#### ► Select ETFs

This is a great way of achieving broad market access at low cost. Our experts have identified exchange-traded funds with potential for the long term. **Turn to page 8.**

#### ► Investment Finder

Our Investment Finder allows you to build your portfolio by researching our full range of investments. The tool can help you filter through a wide range of investments, offered by over 100 of the UK's leading fund managers. **Turn to page 9.**

#### ► Easy Invest

Deciding to invest can be exciting, but with so many things to consider it's hard to know where to begin. That's where Easy Invest comes in - If you are not sure where to get started, The Fidelity Index World Fund invests in a variety of well know companies. Learn more here: [fidelity.co.uk/easy-invest](https://fidelity.co.uk/easy-invest)



# Navigator

Making it easier  
to invest

**If you want more support and guidance with your investments, our Navigator tool could be what you're looking for.**

Our Navigator tool points you towards a single investment that holds a selection of funds chosen by the Fidelity Multi Asset team. This specialist group of experienced analysts and fund managers is dedicated to developing investments designed to meet a wide range of investor needs. They have been managing our portfolios for over 20 years. Our Navigator tool makes it easier to invest as all you have to do is make a few straightforward decisions and it will then show you a fund to consider based on the selections you have made within the tool.

## Three decisions

Your first decision is whether you would prefer to invest for income or growth. Income funds produce regular sums that can be reinvested back into the fund or placed in 'cash within your account' and paid out at a later date.

Growth funds cover a wide range of strategies, from investments targeting capital preservation to those aiming for the highest-possible performance.

Next, there's the sort of funds you would like to invest in:

- **Expert Focus**

Our in-house investment experts spread your money across a range of best-in-class fund managers and stay on top of the best opportunities in the market on your behalf so you don't have to.

- **Cost Focus**

Our in-house investment experts spread your money across global markets and asset classes to keep you well diversified, while keeping costs low.

Finally, for some of our investment options within this tool, you need to choose a level of risk that you are comfortable with. We know this is sometimes difficult to do, so we've created short descriptions to help you. Just have a read through and you may find one that matches your views.

### **A fund that works like an ‘instant portfolio’**

Once you’ve made your decision, you’ll be investing in a single fund that invests in a range of funds chosen by our experts. Our team will use their research and expertise to make the most of opportunities in all economic conditions, as well as managing the day-to-day decisions needed for an effective investment strategy. Although risk is an important aspect to investing, it is not the only consideration and you should also look at the length of time you wish to invest for.

■ **Visit [fidelity.co.uk/navigator](https://fidelity.co.uk/navigator) to start investing today**

### **Important information**

Please note that the Navigator tool is not a personal recommendation in respect of a particular investment. If you need additional help, please speak to an authorised financial adviser. You should regularly reassess the suitability of your investments to ensure they also continue to meet your preferred level of risk and investment goals.



# Select 50

Fund ideas direct  
from Fidelity's  
experts



**If you want to build an investment portfolio from scratch, or add to an existing portfolio, but you'd like a bit of help along the way with some funds to consider, you may be interested in the Select 50.**

It contains funds from the market that we believe stand out from their peers. They are chosen by Fidelity Multi Asset, who apply the same criteria to Fidelity and third party funds, so you can be sure you are receiving a balanced selection.

## Using the Select 50

Select 50 is divided into eight broad categories which cover the major stock markets and other key asset classes to help you find what you're looking for.

For most investors, the first decision will be to decide which categories you want to invest in. If you are building a portfolio from scratch, you may want to combine multiple categories to create a portfolio that meets your needs.

## Important information

Whatever approach you choose, please make sure you understand your chosen funds before you invest, including the risks they take. While the Select 50 represents funds that our experts particularly rate, we are not recommending these funds are right for you. Additionally, you may own a fund that is not listed on the Select 50 and we are not recommending that you sell it. You must ensure that any fund you choose to invest in is suitable for your own personal circumstances.

■ Visit [fidelity.co.uk/select](https://fidelity.co.uk/select)  
to start investing today

Our Multi Asset range and the Select 50 are managed by Fidelity Multi Asset, a global team of investment professionals (located in London, Hong Kong, Tokyo and Singapore) who manage £37bn\*. This gives them on-the-ground access to markets and fund managers across the world.

As a result, they have a great deal of experience in identifying the best fund managers – from within Fidelity and from other investment management companies all over the globe. They are also experts in asset allocation, so they are able to design mixes of asset classes that they believe offer the right combinations of risk to deliver on the fund's parameters.

\*Source: Fidelity Multi Asset as at 31st July 2020.



## Select ETFs



Our experts specialise in researching funds and finding great opportunities. For Select ETF, they've used their skills and knowledge to identify exchange-traded funds with potential for the long term, although this is not guaranteed.

Exchange-traded funds (ETFs) are an increasingly popular way to invest. These low-cost passively-managed funds track the performance of specific markets or certain types of investments, such as companies that pay a high level of dividend income.

- Our experts researched our full range of ETFs to pick out the best-in-class based on a range of measures, including cost
- They then divided this list into eight categories to help you find what you're looking for
- These are the ETFs they believe have the best chance of delivering on their objectives.

### Important information

Please note that Select ETF is not a personal recommendation to buy ETFs. Equally, if an ETF you already own is not on the list, we're not recommending you sell it. You must ensure that any investment you choose to invest in is suitable for your own personal circumstances. Please remember that the value of investments can go down as well as up so you may get back less than you invest.

- Visit [fidelity.co.uk/shares/select-etf](https://fidelity.co.uk/shares/select-etf) to start investing today

# Investment Finder

All the tools you need to research our full range



**If you like doing your own investment research, it's easy to analyse the full range of funds offered by over 100 of the UK's leading fund managers.**

## Instant evaluation

To create your own personal investment short list all you have to do is first choose your investment type and the criteria you're interested in and we will show you the funds they apply to so that you can make your decision. Example criteria include:

- asset class
- Morningstar category and ratings
- costs
- past performance
- measures of risk and volatility

## Greater detail

When you've identified a fund that you're interested in, click on its name to open a factsheet. In addition to past performance and ratings, you can see the composition of the fund's portfolio, its charges and key facts, and information about the manager and investment company.

### Important information

Whatever approach you choose, please make sure you understand your chosen funds and their level of risk before you invest. You must ensure that any fund you choose to invest in is suitable for your personal circumstances. This information is not a personal recommendation for any particular investment. If you are unsure about the suitability of an investment you should speak to an authorised financial adviser. Please remember, the value of investments can go down as well as up, so you may not get back the amount you invest.

- **Visit [fidelity.co.uk/investmentfinder](https://www.fidelity.co.uk/investmentfinder) to start investing today**



## Registering your account online



### Looking ahead

Whichever option you choose, please remember to review your investments regularly. The easiest way to do this is through our online account services, which give you the latest performance information for all your investments at any time of the day or night.

To get started, just go to **[fidelity.co.uk/register](https://fidelity.co.uk/register)**.

You should also regularly reassess the suitability of your investments to ensure they continue to meet your attitude to risk and investment goals, making changes to your funds if necessary. Although we are here to help you make your investment decisions, you are in charge of your investment portfolio, so you will have to make any necessary changes to your chosen funds.

## If you'd like help in deciding on the most tax-efficient ways to invest in your chosen funds, try our account selection tool.

Simply visit [fidelity.co.uk/getstarted](https://fidelity.co.uk/getstarted) and just answer a few questions about your reasons for investing and the time frame that you will be investing for. The tool will then provide an at-a-glance breakdown of the Fidelity accounts that you may wish to choose from based on the information you have supplied.

### Using our account selection tool

All you have to do is select one of the four key areas we have identified that investors tend to focus on and then answer a few other questions. These areas are:

- invest for my retirement
- save for a specific goal
- build up my general savings
- open an account for my children

### Your analysis

From the information you have supplied you will be given a range of options that you will be eligible to open. There is also at-a-glance information about each account's tax efficiency, eligibility rules, features, accessibility and investment limits.

In addition, we highlight any Fidelity services that we think might help you achieve your aims, such as our online investment guidance service, which helps you choose funds (as shown in the previous pages) and our investment transfer service, helping you bring all your investments together in one place. You can then follow the links from this page to find out more about the options we introduce.

This information is not a personal recommendation for any particular investment. If you are unsure about the suitability of an investment you should speak to an authorised financial adviser.

### Important information

For more information and before you invest, please ensure you have read Doing Business with Fidelity, which incorporates the Fidelity Client Terms, and the relevant key information document for your chosen fund(s). These documents give you all the information you need to know about Fidelity, including details of the objective, investment policy, risks, charges and past performance associated with the fund(s). These documents can be found at [fidelity.co.uk/doingbusiness](https://fidelity.co.uk/doingbusiness). If you do not have a computer or access to the internet, please call Fidelity on **0800 41 41 61** to request a printed copy of the documents. The Full Prospectus is also available on request from Fidelity.

## Extra benefits for investors with larger portfolios

If you invest £250,000 or more with Fidelity or use our ongoing advice service you become a member of the Fidelity Wealth Management service. We know that many of our members share investments with their families, so any Fidelity investors in your household automatically become part of Fidelity Wealth Management as well. This means you are all eligible for a range of free benefits:

- Your own Relationship Manager, or Financial Adviser. They will partner with you to help you achieve your investment goals.
- Insights and perspectives from our investment experts.
- A complimentary quarterly portfolio report or statement that provides a detailed analysis of your investment portfolio.
- Free events and inspiring seminars where you can learn from industry and subject-matter experts.
- Lower service fees on non-advised assets that reflect the value of your holdings with us – and that your family can benefit from too. Ongoing fund charges and transaction charges still apply, and our advice service is separate and has its own charges.

To find out more, call us on **0800 222 456**.



### Your investments at your fingertips with our App

The Fidelity App is now available, so it's even easier to manage your investments on the go, with the security of a fingerprint login.

Checking the performance and latest values of your holdings is straightforward – and you can also buy, sell and switch whenever you want, with over 3,000 funds to choose from, plus shares from across the UK market.

You can even set up Watchlists to track the performance of any investments you're interested in and link family members' accounts with yours, so you can keep an eye on everything in one place.



For more information go  
to **fidelity.co.uk/guidance**

Call **0800 41 41 61**

Call times

Monday to Friday 8am  
to 6pm and Saturday  
9am to 2pm

