

# Fidelity Investment Ideas

Helping you find investment opportunities

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## More options for your ISA allowance



### Stuart Welch

Head of Personal Investing  
and Wealth Solutions

It's been quite a few years since I started investing, but I can still remember agonising over the first fund I picked – and then, some months later, realising that while it was important to make careful decisions, they weren't life or death, as I could change my mind and move into a different fund if I wanted.

Back then, you had to do pretty much everything yourself – or pay an adviser to help you. Both of these options are still available now, but there's a third route that offers a middle ground. You can get some expert support that won't cost you anything

extra. It will make your decisions easier, but the trade-off is that they still have to be your decisions at the end of the day. It's called guidance, because it helps you get there, but doesn't make the choice for you.

It's part of our commitment to helping you prepare for all the important parts of your life that need money saved up to make them work – from a wedding to a house to the big challenge that we all face; saving for retirement. We know that these life moments aren't necessarily easy to plan for or easy to go through (as anyone whose son or daughter has got married will know), but we

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## CONTACT US

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and investments

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For existing ISAs, pensions,  
investments and queries

**fidelity.co.uk**

For more information  
about everything we offer



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INTERNATIONAL

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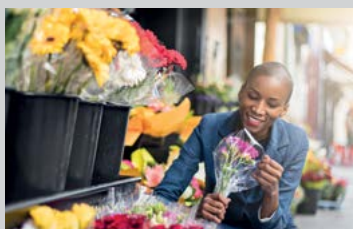
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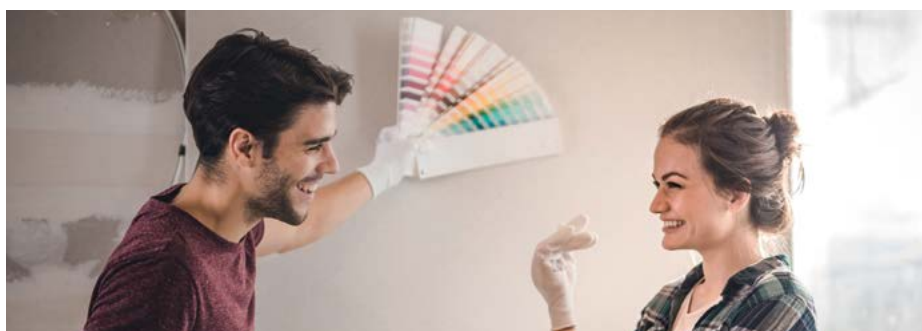
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think that investing for them should be easy.

That's why we have a wide range of investment options, plus free online guidance and a number of investment selection tools designed for people with different levels of knowledge, experience and enthusiasm for investing. We've even added to our range in the last 12 months with a new share dealing service, the Select 50 Balanced Fund and the Select ETF list. You can read about them, plus our old favourites – the PathFinder tool and the Select 50 – on the following pages.

One thing that hasn't changed is our low costs. The typical service fee is still 0.35% and that applies to shares in an ISA as well as funds wherever you hold them. There are also no exit fees. We even have a couple of special offers to make this month more interesting. You can get cashback and make your investments easier to manage by bringing everything together with us, while there's the chance to double your money by winning your Stocks and Shares ISA investment back in cash. Exclusions, terms and conditions apply.

I firmly believe that investment decisions should be carefully thought through and never rushed, so I'd just like to remind you that the end of the tax year is coming soon. If you want to use your allowances, you need to act by 5th April. After all, you have a £20,000 ISA allowance and a £40,000 pension allowance\*, so there's lots of opportunity to

make the most of your savings.

I know there's a lot of uncertainty around Brexit, not to mention challenges in other countries around the world, so if you don't want to put your money in the market right now, please remember that you can secure your allowances in cash and then leave investment choices for later. Alternatively, if you're happy to invest for the long term, you could find that taking a diversified approach and making careful decisions based on your personal goals can be an effective way to face the markets' ups and downs. This is why our team provide long-term insights and analysis as well as guidance for picking funds.

We also make it easy for you to invest through our secure website – and we have a highly trained UK-based team that are only a phone call away if you want to talk about anything in more detail.

I hope you find this issue of *Investment Ideas* helpful as you make investment decisions for the future for you and your family.



\* Please note, you only receive tax relief on up to 100% of your earnings in a tax year.

**Important information:** Please note that investment performance is not guaranteed and the value of investments and income can go down as well as up, so you may get back less than you invest. You should regularly reassess the suitability of your investments to ensure they continue to meet your attitude to risk and investment goals. You cannot normally access money in a SIPP until age 55. Direct share investment is not right for everyone. Direct shareholdings should generally form part of a well diversified portfolio of other investments. This information and our guidance tools are not a personal recommendation for any particular investment. If you are unsure of the suitability of an investment, you should speak to an authorised financial adviser. Tax treatment depends on individual circumstances, and all tax rules may change in the future.

# Helping you find the help you need



We know that when it's time to invest, a little support can go a long way. That's why we've made some tools to help you with your decisions.

## How would you like to invest?



Show me a few ideas

### Who might this appeal to?

We created the PathFinder tool to make things more straightforward for investors. It could be a good fit for someone who hasn't built up their investment knowledge yet and needs a higher level of support – not just with choosing a fund but understanding what goes in to making the choice. It could also appeal to an experienced investor who doesn't have lots of time to manage their investments.

### So, what is it?

The PathFinder tool helps you choose a fund based on your risk preference. This fund will hold a range of other funds, so you effectively get an 'instant' fund portfolio that our experts manage for as long as you are invested.

Turn to page 9 to find out more



Show me your experts' picks

### Who might this appeal to?

Once they've got the basics, many people are ready to get more involved, but can be put off by the sheer range of options out there. Some ideas from the experts can make things much easier. This can also help experienced investors who feel they don't have time to research an extensive range of funds on their own. It doesn't commit people to any particular fund as they still have to do their own research to determine exactly which investments they want. However, it can be a great starting point.

### So, what is it?

The Select 50 contains a selection of funds recommended by our expert analysts. The team research and recommend funds for a living, so you can be confident that the funds they pick have the potential to be a long-term investment opportunity.

Turn to page 6 to find out more



Show me everything you offer

### Who might this appeal to?

Experienced investors can make their own decisions, but still need two things. First, they require information and analysis to help them work out where the best opportunities might be. Then, they need a way to search through thousands of funds to find what they require. They may even want to hold shares too, as this can be a way to target specific opportunities more effectively.

### So, what is it?

Our Investment Finder has numerous filters that help you turn a long list of funds, shares, investment trusts and exchange-traded funds (ETFs) into your own personal selection to research. You can then click on their names for more details, including fund factsheets that provide you with all the key facts.

Head to [fidelity.co.uk/investmentfinder](https://fidelity.co.uk/investmentfinder) to get started



# Make your savings work harder with an ISA



**Whatever you're saving for, there's a good chance a Stocks and Shares ISA can help you. On top of their tax benefits, they're easy to start, easy to use and easy to access, so whatever the future holds – and we know that there can be nice and not-so-nice surprises – you have full control of your money.**

## Tax savings

When you put your money in a Stocks and Shares ISA, you won't pay capital gains tax on any growth you achieve. There's also no tax on interest or dividends, so a Stocks and Shares ISA can give you a tax-free income.

This may be particularly appealing in retirement, but there are other times when you might find you need a top-up to your earnings. You might have a baby, for example, and discover just how expensive a little one can be or you could make a career change that involves stepping back to go forwards. You don't even have to declare ISAs on your tax return, which can be a time saver if you have to fill one of these out.

## Easy to put money in

It's easy to build up your ISA savings as you can invest lump sums with Fidelity from just £1,000 or make regular contributions (through a 'regular savings plan') from as little as £50. Just use whatever approach works best for you.

## Easy to take money out

ISAs are often compared with pensions and it's true they both have advantages. (You can see some of the benefits of pensions on page 10.) One of the key strengths of ISAs is that you can access your money whenever you want.

It may take a few days to receive it from a Stocks and Shares ISA, but that's a lot quicker than waiting until you're 55 (assuming you haven't got there already), which is the age you can normally start taking money out of a pension.

## Lots of choice

A Stocks and Shares ISA isn't an investment in itself. It's more like a box that you can place your investments inside. You can choose what you put in and there are lots of options. You can select anything from cash to investment funds holding shares, bonds, property and commodities. You can even invest directly in shares. Whatever goes in, you get the same tax benefits.

## A reason to act now

You have a yearly allowance (currently £20,000) and it has to be used by 5 April each year or you will lose it. (There's also a £40,000 pension annual allowance, so you have even more ways to save. Find out more on page 10.)

If you're thinking about making the most of your ISA allowance, don't wait.

Find out more  
about our Stocks  
and Shares  
ISA today at  
[fidelity.co.uk/isa](https://fidelity.co.uk/isa)

# The 'hands-on' way to invest

**Buying a fund is like hiring someone to landscape and maintain your garden. You will, hopefully, get a good result and you won't have to do much of the work. But there are times when you might want to get stuck in and do it yourself. In the investing world, this means choosing your own shares, rather than picking a fund where they are chosen for you. It's a great way to get more involved and it's something we know that many investors like to do, which is why we introduced a share dealing service last year.**

## An idea for your ISA?

You can hold shares in your Stocks and Shares ISA (and your Investment Account), so this could be an interesting option if you're thinking about making the most of your £20,000 tax-efficient allowance this year.

Soon, you'll be able to hold them in our Self-Invested Personal Pension (SIPP) as well, which will give Fidelity investors even more opportunities to make the most of their long-term savings.

## Over 1,000 investment options

We offer over 700 UK shares. This covers most of the FTSE All-Share Index, plus an increasing number of companies on the Alternative Investment Market. We know many investors are interested in these potential stars of the future; though, of course, there are no guarantees and smaller companies can involve more risk. On top of this, we offer ETFs and investment trusts. All in, there are over 1,100 investments on our platform that are traded on stock exchanges, with more on the way soon.

## Low charges

When you hold shares in our Stocks and Shares ISA, you just pay the same service fee as you do for your funds. It's typically 0.35%; falling to 0.20% when you invest at least £250,000 with us. However, the service fee for shares is capped at £45 a year, no matter how much you invest.

(Normal charges still apply to your other investments.) On top of that, there's no service fee at all when you hold shares in our Investment Account.

Buying and selling shares costs £10 for an online trade and it's just £1.50 a deal for regular savings and dividend reinvestment. For more information, please visit [fidelity.co.uk/charges](https://fidelity.co.uk/charges).

## Helping you choose

We know that even experienced investors might like a little help making sense of this many investment options. That's why our website has investment selection tools to help with your decisions, including heatmaps, news, articles, insights and market data.

We've also included all these investments in our Investment Finder, so you can search through them in the same way that you would research our fund range. Visit [fidelity.co.uk/investmentfinder](https://fidelity.co.uk/investmentfinder) to learn more.

## Easy to use

It's easy to start buying shares with Fidelity. Just log in online, place the money you want to invest in your share dealing account and pick the shares you want. You'll see them alongside any other investments you have with us whenever you log in, so managing them is easy too. There's even a straightforward transfer service, so you can move any shares you hold elsewhere over to us.

We also have an employee compliance

reporting service to meet employers' requirements and our shareholder rights service makes it possible to receive information and vote on decisions affecting your shareholdings.

## More on the way

Our share dealing service could be a great option whether you are dipping your toe into the market or you're already an old hand at running a share dealing portfolio – but we also know there's even more we can offer.

As we've mentioned, holding shares in our SIPP is coming soon, but we're also adding to our asset range. We plan to offer fixed income assets (such as gilts and corporate bonds), overseas shares, access to IPOs and enhanced capability around our limit orders.

Transfer your shares  
to Fidelity today  
at [fidelity.co.uk/  
transfershares](https://fidelity.co.uk/transfershares)

Start your Stocks and  
Shares ISA today at  
[fidelity.co.uk/shares](https://fidelity.co.uk/shares)



# Expertly selected ideas for your ISA

As well as offering funds from many investment companies (over 100 at the last count, including our own range), we have Fidelity funds that contain selections of these funds chosen by our Multi Asset team. This includes the multi-asset funds used by our PathFinder tool. There are 32 experts in this team and they look after more than £32 billion.

## Sharing our expertise

A little while ago, it occurred to us that we should do more to share our team's expertise with our customers, so we created the Select 50. It highlights the funds that the team recommends from all the companies in our range.

## More options

This proved very popular, so we developed the Select 50 Balanced Fund to give customers another way to access the team's research, by wrapping an expert's picks taken predominantly from the Select 50 into one fund. More recently, we have launched the Select ETF list to help people who are interested in exchange-traded funds, as these 'passively managed' tracker investments are rising in popularity.

## Please keep in mind

You can find out more about all these options on this page. While you're reading, please keep in mind that the Select 50 and the Select ETF list are not personal recommendations to buy funds. Equally, if a fund you own is not on the Select 50 or the Select ETF list, we're not recommending you sell it.

You must ensure that any fund you choose to invest in is suitable for your own personal circumstances. If you'd like help with this decision, you may want to speak with an authorised financial adviser.

## The Select 50



### What it is

The Select 50 aims to help you get a head start on your investment decisions. It contains around 50 actively-managed funds recommended by Fidelity experts and divided into eight categories to help you find what you're looking for.

### How it works

When our team members recommend funds for the Select 50, they aren't simply highlighting the top performers. Funds are chosen for the quality of their fund management and their potential for long-term performance through the markets' good times and the more difficult conditions.

At the core of their approach, team members want to understand where returns come from. They want to find funds that are managed by experts with real skill, who make sound decisions, rather than fortunate ones.

From a statistical point of view, this means analysing individual holdings and even transactions. They also include the personal perspective by interviewing managers about their plans and investment aims.

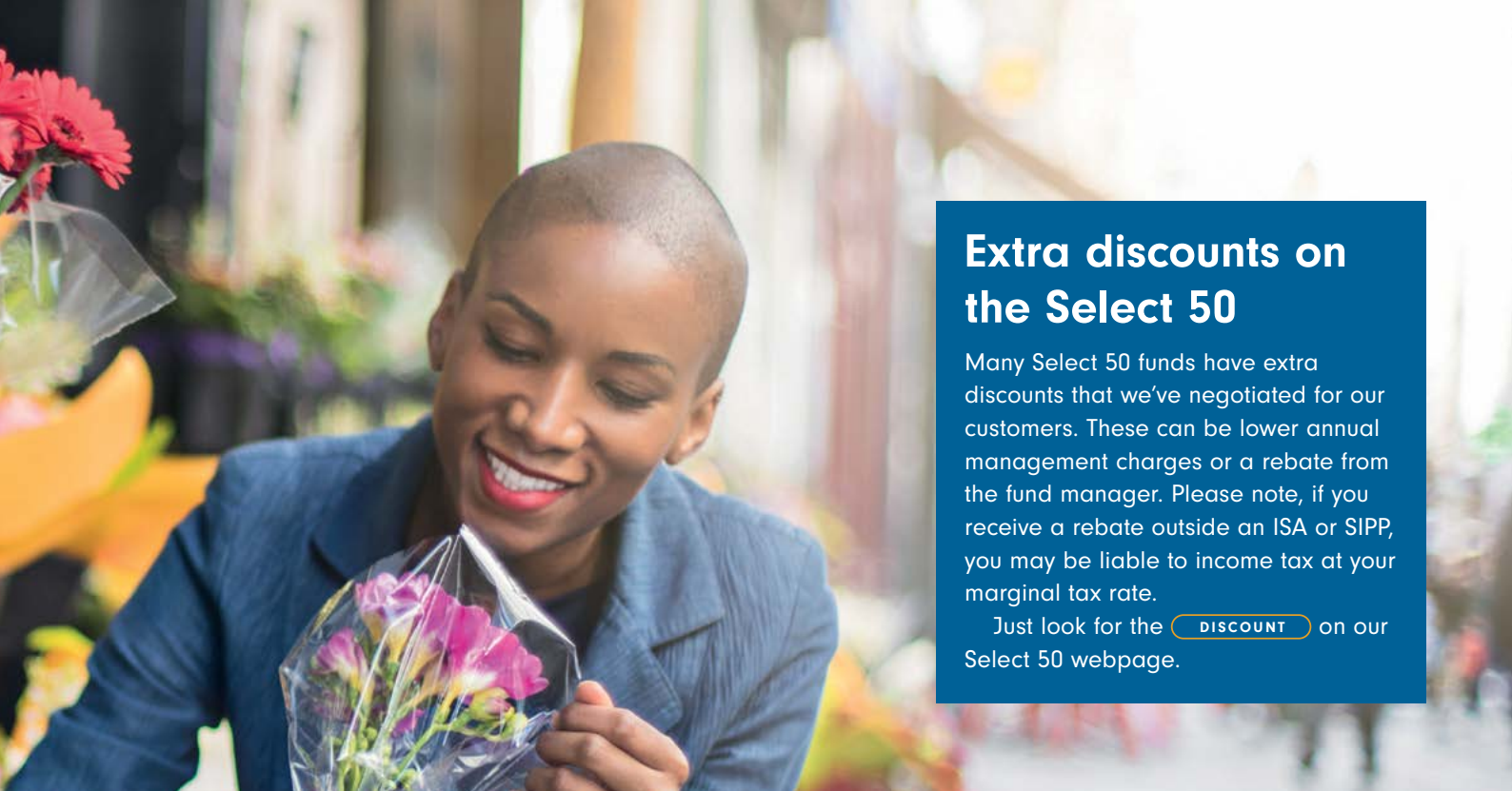
Finally, team members consider elements that can help them find a reliable fund. These vary from a long-standing management team to investment decisions that are in line with the fund's process and philosophy.

The research doesn't stop when a fund makes the list. The team keeps everything under constant review – not just the funds on the list, but potential new additions as well – and removes funds whenever necessary.

### Might appeal to

People interested in actively managed funds who like making their own decisions, but want some help getting started.

Explore the Select 50 today at  
[fidelity.co.uk/select50](https://fidelity.co.uk/select50)



## Extra discounts on the Select 50

Many Select 50 funds have extra discounts that we've negotiated for our customers. These can be lower annual management charges or a rebate from the fund manager. Please note, if you receive a rebate outside an ISA or SIPP, you may be liable to income tax at your marginal tax rate.

Just look for the **DISCOUNT** on our Select 50 webpage.

### The Select ETF

NEW THIS  
TAX YEAR



#### What it is

A list of recommended ETFs that are chosen from our share dealing service by Fidelity's experts. It is then divided into the same eight categories as the Select 50 to help you find what you're looking for.

#### How it works

In many ways, ETFs look like shares. Their price can change from moment to moment, rather than once a day, and they have different buying and selling prices (though these are often very close together). Under the bonnet, many work much like tracker funds. The managers hold all the shares in a specific index or a representative sample of them, with the aim of producing returns that are as close to those from the index as possible. Others will filter shares based on a particular characteristic, such as a high level of dividend income.

Obviously, an ETF can't match the index return, as it has an ongoing charge – though this can be extremely low. There are ETFs on our share dealing service with an annual ongoing charge of just 0.07%, for example.

As there are lots of ETFs out there, we created the Select ETF list to help investors find some initial ideas with long-term potential. Our research is purely statistical, as there are no fund managers to interview about their styles and choices. We look at a range of fund details, such as charges, assets under management, share price, trading volumes and how closely they follow their indices. The funds that are best rated by our team make the list and we review it every year to keep it up-to-date.

#### Might appeal to

People interested in passively managed funds who like making their own decisions, but want some help getting started.

### The Select 50 Balanced Fund

#### What it is

The Select 50 Balanced Fund is a one-stop option for investors who want to access the expertise that goes in to the Select 50.

#### How it works

Fund manager Ayesha Akbar invests around the world in the search for long-term capital growth. Most of the funds she picks are from the Select 50, as we've already researched these funds in depth. However, she can invest elsewhere as well to benefit from opportunities and limit risks.

It's a kind of pick-and-mix approach to investment; where she is free to hold shares, bonds, alternatives and cash. Her first task is to pick the best managers for the fund. Then the underlying funds need to be mixed together in a way that combines styles and approaches with the aim of creating a smooth ride for investors through the markets' ups and downs. Ayesha does all this behind the scenes; thinking about the markets and tracking down the best fund managers so you don't have to.

#### Might appeal to

People who like the idea of the Select 50 but want an option where they get a little more support.

Find out more at  
**[fidelity.co.uk/selectetf](https://fidelity.co.uk/selectetf)**

Visit **[fidelity.co.uk/balanced](https://fidelity.co.uk/balanced)**

# Getting help with your retirement decisions



**When it comes to taking money out of your pension, it's not always easy to make sense of everything. Getting help can be a good idea. But what sort of help do you need? You can do much of the research yourself, with some free guidance, or you can take paid-for advice. They both have advantages, so to help you understand more about them, we've interviewed two specialists in our retirement service – Alastair Cole and Charlie Nicol.**



**Alastair Cole**



**Charlie Nicol**

## An overview of your options

Guidance can mean different things to different people, so Alastair Cole is keen to point out that when you choose guidance from Fidelity, you are given a lot of help from highly trained specialists.

Alastair says, "When I talk with a potential customer, I make sure I take the time to get to know them and their requirements. I then provide a general overview of the options available on the market and talk to them about the things they need to remember. Finally, if it's relevant, we look at the services that Fidelity offers and how they can take advantage of them."

## Reassurance – and no charge

When asked to pick out the key benefit of guidance, Alastair suggests that it provides "reassurance". He explains, "Guidance

helps you understand the choices you have and prompts you on the things you need to consider, including the potential pitfalls. We find many customers feel more confident about making their own decisions after a 'guidance' conversation."

Alastair adds, "We can help clients with annuities as well as drawdown, so we can be a one-stop shop if you want a broader view".

The Government's Pension Wise service also offers free, impartial guidance to help you understand your options at retirement. You can access the guidance online at [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) or over the telephone on 0800 138 3944.

## A personal recommendation

With pension advice, you get a much more comprehensive service, with a personal recommendation at the end. This is designed to help you make the best decisions possible, whether you are thinking about transferring pensions or taking money out of them.

Charlie Nicol says, "This recommendation takes into account everything about your current position, plans and pension accounts – and it can take around 40 hours of work

from the retirement team to complete."

He adds, "This is why advice is very popular with those who have enough knowledge to make their own choices, but value having a second opinion from a specialist. Of course, it is also needed by people who don't know where to start and want someone to walk them through it all."

Alongside these two groups, Charlie points out that there are some cases where you have to take advice, such as transferring a pension with certain benefits and guarantees. These are important decisions, so it makes sense to talk to advisers who specialise in retirement income issues.

## A fee that can pay for itself

Charlie finishes by saying that advice really can pay for itself, as pensions are far more complicated than some people realise. He says, "We look at thousands of pensions every year, but I still find circumstances and conditions that I haven't seen before."

"Although there's a fee for advice, I find that people who could benefit from it do recognise the value once they've had a chance to talk with us. After all, pensions represent a lifetime of savings, so it's important to make the right decisions."

## Advice or guidance: At a glance

Guidance	Advice
You make the decisions on your own	We double-check your plans, advise you on a suitable course of action and give you a personal recommendation, in writing
You get information and support, from our website and over the telephone	We take you through everything you need to think about – either over the phone or in person at our London Investor Centre
You get general information to help you avoid potential pitfalls	We make sure you don't get caught by any potential pitfalls
You don't pay a fee for guidance	We charge a low flat-rate fee for advice of typically £2,500
Visit <a href="http://fidelity.co.uk/retirementguidance">fidelity.co.uk/retirementguidance</a>	Find out more at <a href="http://fidelity.co.uk/advice">fidelity.co.uk/advice</a>

## Get £500 off the cost of advice

If you decide you need retirement advice, our flat-rate advice fee is usually £2,500, depending on your requirements, but until 28 February 2019 we're offering you a **£500 discount**. T&Cs and exclusions apply. Find out more at [fidelity.co.uk/advice](http://fidelity.co.uk/advice)



# A sat nav for your investment decisions

Let's say you know you want to go somewhere, but you're not sure about the best way to get there. You're visiting a friend's new house, for example, or heading off on a driving holiday. What do you do? Once upon a time, maps and road signs were the best option but it took time and effort to find your way. These days, sat navs make everything a lot easier. They'll show you where to go and there's less chance of going wrong.

## Helping with many goals

The PathFinder tool is like a sat nav for your investments. It could save you time if you know what you're doing and suggest a way to go if you need more help.

There are many different investment goals – from retirement to supporting your children, houses to holidays – and even more ways to get from here to there. Our tool helps you find a route that might be right for you, by suggesting a fund based on your risk preferences. All you have to do is answer a few questions, which we've highlighted on the right. These aren't your usual funds either. Everything in the PathFinder tool is a special type of investment called a 'multi-asset fund'.

This means they hold other funds rather than investing directly in shares, bonds and so on. When you pick funds yourself, you're trying to build your own fund portfolio that suits your needs. These investments aim to skip a stage in that process by giving you an instant fund portfolio that may cover different asset classes, and is designed to suit your specific risk preference. By investing across a range of funds, it also means you get instant 'diversification', which can help you benefit from opportunities and limit the effects of any market turbulence.

## Understanding risk

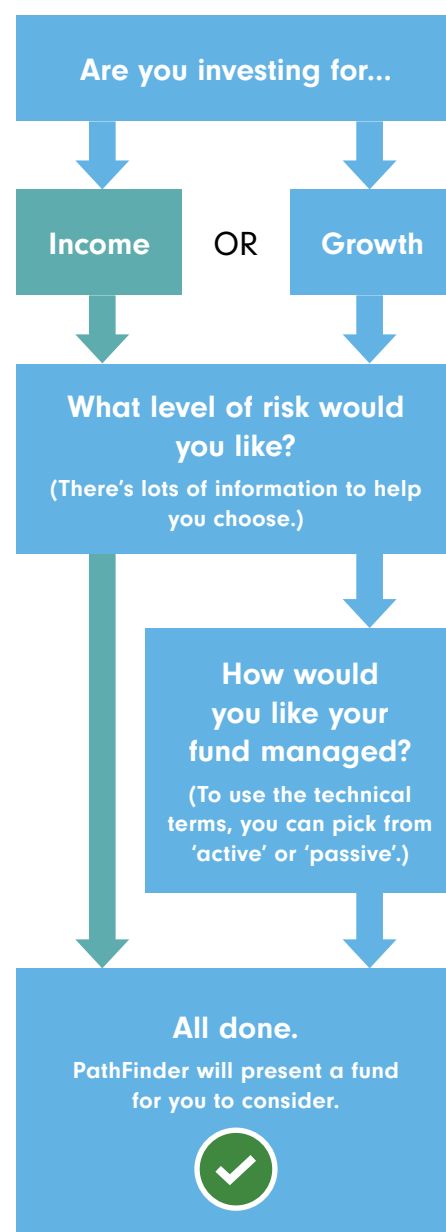
Your 'risk preference' might sound complicated, but it's really just a way of looking at how you would feel if your investments fell in value. In brief, more risk means more growth potential, but more chance of your investments falling as well, which could mean you get back less than you invest. There are quick risk descriptions on our website to help you decide which one might be right for you. Just as you would keep an eye on your own fund portfolio, our team carefully monitors all their holdings and makes changes whenever necessary. They're aiming to deliver consistent outcomes for you, while also ensuring the level of long-term risk doesn't change – making it easier to understand your risk and plan your investments over the years.

## Easy to make changes

Obviously, your needs can change over the years – you might get married, have children or start your own business, for example. You may also start to feel differently about the markets and risk. That's why it's easy to move between any of the multi-asset funds we offer whenever you like. There's no charge for doing this, as all you pay is the ongoing management fee and the Fidelity service fee. And, of course, you can always come back to the PathFinder tool if you want some more help.

Find out more  
at [fidelity.co.uk/  
pathfinder](https://fidelity.co.uk/pathfinder)

## A few quick questions



# The easy and flexible way to save for retirement



**With people generally living longer and having more active lives, retirement isn't about slowing down any more. It's about looking to the future. You could travel, enjoy hobbies or set up a new business – to name just a few ideas – but this means it's even more important to get your finances right, so you can afford the lifestyle you want.**

The Government has responded to rising life expectancies by raising the state pension age, so a personal pension could be a good way to save for your future. The good news is that personal pensions have some powerful benefits, such as tax relief on your contributions. This boosts whatever you put in by 25% – and if you're a higher rate or additional rate taxpayer, you have the potential to get more tax relief through your tax return.\*

One type of personal pension that can make life even easier is a SIPP. It gives you the freedom to manage your savings in the way you want and can be a good home for your money if you want to bring your pensions together (as long as you have more than one, of course). This can help you take control of your savings, plan ahead more effectively and make sure you're on track for the retirement you want.

## Five reasons to like SIPPs

- 1** You are free to decide what you invest in and when, as SIPPs tend to be extremely flexible.
- 2** You may have more to choose from, as SIPPs tend to offer a wide range of investments, particularly compared with what you'll find inside workplace pension schemes.
- 3** You can select how you invest, with lump sums, regular savings or a combination of the two.
- 4** You get the same tax perks as a normal pension, so your money grows free of income tax and capital gains tax
- 5** You can take withdrawals when and how you like normally from the age of 55, with up to 25% as a tax-free lump sum

## Five extra reasons to like our SIPP

- 1** You get even more choice, as we offer funds from over 100 providers – giving you more ways to aim for long-term growth. Shares are being introduced as well. If you can't already invest in them, they'll be there soon.
- 2** You'll find it easier to choose with our free investment selection tools or you can opt for a ready-made portfolio if you prefer.
- 3** You can make the most of your savings, as our typical low-cost service fee is just 0.35%. Ongoing charges still apply to your funds, but we've negotiated discounts on many of them.
- 4** You'll see even more benefits if you invest more than £250,000, as your service fee drops to 0.20% and you get a Relationship Manager to provide extra guidance when you need it.
- 5** You'll find your decisions easier at retirement, with our flexible income options, plus guidance and advice from our team of retirement specialists.

Find out more about our SIPP at [fidelity.co.uk/sippbenefits](https://fidelity.co.uk/sippbenefits)  
Transfer your SIPP to Fidelity and get cashback – see back cover

\*You can receive tax relief on up to 100% of your earnings in a tax year (up to a maximum of £40,000).

# Let us help make your investment choices easier

Whatever you are saving for, no matter how far away your goals are, we want to make it easier for you to get there. This means giving you support you can rely on and access to our expertise to help you navigate the markets' ups and downs, so you can build a better financial future.

## We give you lots of choice

- Funds from over 100 investment companies
- More than 700 UK shares
- Investment trusts and ETFs
- More options on the way soon
- ISAs, our SIPP and our Investment Account

## We help you find what you need

- Our PathFinder tool, Select 50 and the Select ETF list
- More guidance tools and services
- Regular market updates and analysis
- Tom Stevenson's *Investment Outlook*
- Articles, videos and podcasts from our experts

## We give you great value

- A typical service fee of 0.35% on all funds and on shares in a Stocks and Shares ISA
- When you transfer to us, we pay up to £500 exit fees if they are charged by your current provider. T&Cs apply
- We don't have exit fees ourselves
- No additional charges for funds and a £10 dealing fee for shares
- A complimentary Wealth service when you have over £250,000 invested, which cuts the service fee to 0.20% and gives you access to a Relationship Manager

## We make it easy to invest

- Secure website to make investments and manage your money
- UK-based phone team, open six days a week, to answer your questions
- Free service to bring your investments together
- Administration support, including document filing
- Tax reporting to help you minimise your tax bill

## Want to know more?

**Read:** [fidelity.co.uk](https://fidelity.co.uk)

**Call:** 0800 368 1720

**Visit:** Our Investor Centre at 25 Cannon Street, London

**Log in:** [fidelity.co.uk](https://fidelity.co.uk)

**Secure message:**  
When logged in



# Get your pensions and investments working harder

**Plus get  
£20 to £1,000  
cashback**

Exclusions and  
T&Cs apply

If you've built up several pensions and investments, moving them to Fidelity could make them easier to manage and help get your money working harder.

- Easy to see and manage everything in one place
- Wide investment choice and award-winning guidance
- Low cost, so you keep more of your money

We'll also cover up to £500 if your current providers charge exit fees (T&Cs apply).

The value of investments can go down as well as up, so you may not get back the amount you originally invest. You cannot normally access money in a SIPP until age 55. Company shares are not yet available for all Fidelity SIPP holders and are not eligible for this offer within a SIPP. Pension transfers can be complex and pensions with safeguarded benefits and advised transfers are not eligible for this offer. Please read our pension transfer factsheet, cashback T&Cs and exit fees T&Cs.

## Get cashback

Get £20 to £1,000 cashback if you apply to transfer your pensions, ISAs or other investments to us by 1 March 2019 (exclusions, T&Cs apply).

For more information:



**0800 368 1731**

**[fidelity.co.uk/cashback](https://fidelity.co.uk/cashback)**

Lines are open Monday to Friday 8am-6pm and  
Saturdays 9am-6pm

**Investments** | **ISAs** | **Pensions**

