

One home
for all your
investments



Personal Investing





easy way to manage all your investments

Keeping track of your investments with different providers can be complicated. Bringing your investments together with Fidelity can make your money much easier to manage.

It's free to transfer, and we'll even cover any exit fees you may incur, up to a total of £500 per person. T&Cs apply see [fidelity.co.uk/exitfeeterms](https://www.fidelity.co.uk/exitfeeterms)

Important information: Please note that the value of investments and the income from them can go down as well as up so you may get back less than you invest. Before you invest, please ensure you have read the Key Features Document and the Moving Your Investments to Fidelity guide, along with the relevant key information document for your chosen fund(s). These documents give you all the information you need to know about Fidelity and details of the objective, investment policy, risks, charges and past performance associated with the fund(s). Instructions on how to access these documents can be found at [fidelity.co.uk/importantinformation](https://www.fidelity.co.uk/importantinformation). If you do not have a computer or access to the internet please call Fidelity on **0800 085 4263** to request a printed copy of the documents. The Full Prospectus for Fidelity funds is also available on request from Fidelity. 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 a Fidelity Adviser or an authorised financial adviser of your choice.

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Secure centralised location

It doesn't matter how many investments you have, or the number of providers you've chosen, you'll see everything in one place. One login and one online connection to view all your investment accounts. Not only does this cut down on paperwork, it means you'll get single view of your investment portfolio. In addition, we'll send you a consolidated tax summary for these investments that can help you fill out your tax return.

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website

Whether you need to know what's going on in the markets, want to learn more about investing or are simply keen to check the value of your portfolio, you'll be able to do it all at **fidelity.co.uk**. Our website has the latest news from top investment commentators and easy to use planning tools that can help you make the most of your money. We also have a special online service area where you can check the value of your investments and actively manage your portfolio.

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phone number

Once you have brought your investments together, you can make changes to some of your personal details such as change of address, email or phone numbers online. Or you can call **0800 085 4263** and we will update your details for you. If you have any questions about anything to do with your investments, just call us and we'll do our best to help. Our lines are open 8.30am to 5.30pm Monday to Friday and 9am to 12.30pm Saturday.



extra reason to bring your investments together with Fidelity

Our Wealth Management service is a unique service for customers who invest over £250,000 with us. The service offers extra investment support tailored to your needs, a range of exclusive benefits, and guidance from a personal Relationship Manager or Adviser.

Our Wealth Management service offers a number of additional benefits to help you make future investment decisions:

Access to the personal support you need

Our Relationship Managers can guide you on everything from investment strategies and your retirement savings plan to fund performance and portfolio reviews. They can also talk to you about the ways we can support you further, including referring you to one of Fidelity's advisers.

If you become a Fidelity advice service customer, your Financial Adviser will provide the personal support you need.

Dedicated customer service experts

A passionate team that specialises in supporting clients with larger and more complex portfolios. They're able to help you with day-to-day queries, portfolio administration and help arrange meetings with your dedicated Relationship Manager or Adviser.

Exclusive events with leading industry experts

To help maximise your investment knowledge and understanding, we organise a range of exclusive seminars and events that give you the latest insights and perspectives from leading experts.

Quarterly portfolio reports

You'll receive a quarterly portfolio report or statement that gives you an at-a-glance guide to your holdings, a summary of recent transactions and an in-depth analysis that looks under the surface of your investments.

Annual portfolio review

Every year, you will have the option of booking a portfolio review with your Relationship Manager, at no extra charge, which aims to keep you informed about new investment opportunities and help you ensure you are on track to achieve your goals. If you take ongoing advice from us, you can contact your Adviser to discuss the performance of your investments when you need to.

We'll support your family too

All Wealth Management benefits are automatically extended to everyone in your household who invests with us, even if they don't meet our minimum investment level. This covers everything from your partner's ISA to a child's Junior SIPP.

Low service fees

Our Wealth Management service is designed to help you get the most from Fidelity. In addition to the extra benefits you can also take advantage of reduced service fees. Ongoing fund charges still apply. Our advice service is separate and has its own charges.

If you are interested in learning more about the Wealth Management service, please call

0800 222 456



decision for more than one benefit

If you want to take advantage of all these benefits by moving your investments to Fidelity, it is important to read the key documents mentioned on page 2 first. The rest of the process is as simple as taking a few minutes to fill out an online or printed form. You'll then need to sign and return the documents to us and we'll arrange for your investments to be moved.

What is the process for moving ISAs to Fidelity?

Many of the investments you hold with your current account provider(s) will also be available with Fidelity. We have more than 5,800 investment options available today from across many different providers. When moving your ISA to Fidelity we will keep all those investments you hold that we have available as they are. They will simply move into your Fidelity account. This process is known as 're-registration'.

If you currently hold investments in a different share class to the one we offer, we will work with your current provider to convert them into a share class we offer, so we can move your investments as they are. Where this is possible, we will try to convert those investments into the cheapest share classes available on our platform. If this is not possible or the investments you hold with the other provider are not available with us at all, we will transfer your investments as cash within your ISA wrapper.

Re-registering your Investments

All fund providers have a register of all the investment holders in the fund. This means the register will be changed to show that Fidelity has taken over the administration of them, leaving your monies exactly where they are invested. If you hold funds in our available clean share class, we will move your units straight over and you will not be out of the market.

Converting your investments

If you currently hold the funds in a different share class to the one we offer, we will work with your current provider to convert them into a share class we offer, so we can move your investments as they are. A conversion is the process of changing your investment holdings from one share class to another within the same head fund. You will remain invested throughout the conversion process. Where Fidelity has negotiated a discount on the annual management charge from the provider and if available, we will convert your holding into this share class of the same fund. The share class conversion activity might take a few days to complete but you'll not be out of the market if we need to move you into the clean or super clean share class (if available) of the same fund. This means you will probably have a different number of units in the fund after you move as the prices of different share classes of the same fund are normally different. When you initiate the transfer online, a tool is available to help you identify whether your investments need to be converted once re-registration has been completed. Please note, we cannot re-register cash funds or ISAs that contain an insurance element.

What is a cash transfer?

When we do not have the investments you're invested in on our platform, they will be sold and moved to us as cash within your ISA account. Your investments will maintain their ISA status and the tax benefits during this process. When you have received confirmation that the move has completed, you can then select new investments from our platform. Currently, completion times can be up to 8 weeks but could be considerably longer.

Cash to Stocks and Shares ISA transfer

If you have decided that you wish to transfer your cash ISA into our Stocks and Shares ISA, this would transfer across as cash and then you would need to choose your investments when you are ready. Cash held in the long term can be at risk from the effects of inflation. However, remember that when investing for potential greater growth or income, your capital value is not secure like it is when held as cash.

Important Information: The value of investments and the income from them can go down as well as up so you may get back less than you invest.

Tax treatment depends on individual circumstances and all tax rules may change in the future.

What is the process for moving investments outside of an ISA (Investment Accounts)?

We will only move investments to Fidelity where we offer the same investment on our platform. Where this is possible, we will try to convert those investments into the cheapest share classes available on our platform. The share class conversion activity might take a few days to complete but you'll not be out of the market if we need to move you into the clean or super clean share class (if available) of the same fund. This means you will probably have a different number of units in the fund after you move as the prices of different share classes of the same fund are normally different. If the investment you hold is not available on our platform or your current provider is unable to send us a common share class of the fund which is essential for re-registration, we will not be able to move those investments and they will remain with your current provider. You can then choose to sell them and use the proceeds to buy investments with us. However, it's important to understand that you may incur a capital gains tax liability, depending on your circumstances. We suggest you speak to a financial adviser should you require further information on this.



location to manage your accounts

You can consolidate all your investments in one place, therefore making them easier for you to manage. It means you will receive one statement with all your investments listed and if you register for our online service you can see the status of all your holdings whenever you wish.

How long does it take?

It is important to read the key documents mentioned on page 2 first. The rest of the process is as simple as taking a few minutes to fill out an online or printed form. Once you've submitted your application we'll take care of the rest. Currently, completion times can be up to 8 weeks but could be longer as the process is reliant on prompt action by your existing providers whose time frames can be variable. As a member of TISA Exchange Limited (TEX), Fidelity is able to provide an automated electronic transfer of wrappers and assets between fund managers and platforms. Unfortunately this has yet to be adopted by all providers which can cause delays. Please note that once the transfer begins you are unable to switch, top up or sell these investments until the process is complete. We will send you a confirmation letter once everything is done. Once the re-registered units have been received, the conversion (if applicable) will normally be instructed within 48 hours.

Investment Finder

If you transfer your ISA to us as cash, our Investment Finder tool allows you to build your portfolio by researching our full range of funds yourself. To create your own personal investment short list all you have to do is choose the criteria you're interested in and we will show you the funds they apply to so you can make your own decision.

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. If you are unsure if an investment is right for you please speak to one of Fidelity's advisers or an authorised financial adviser of your choice

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

Transferring pensions

You can also transfer all eligible pensions into the Fidelity Self Invested Personal Pension (Fidelity SIPP), please visit [fidelity.co.uk/transfer/pension](https://www.fidelity.co.uk/transfer/pension) or call **0800 358 7480** for more details. Please note, if your current providers charge exit fees Fidelity will cover up to £500. T&Cs apply. Please note it's important to check that you won't be giving up valuable benefits from old schemes.

Important Information:

Please remember that the value of investments and the income from them can go down as well as up so you may get back less than you invest. Before making your decision, please read our transfer guide, 'Moving your investments to Fidelity', which explains the options available and gives you the important information you need to know.

It's important to understand that pension transfers are a complex area and may not be suitable for everyone. Before going ahead with a pension transfer, we strongly recommend that you undertake a full comparison of the benefits, charges and features offered. To find out what else you should consider before transferring, please read our transfer factsheet. If you are in any doubt whether or not a pension transfer is suitable for your circumstances we strongly recommend that you seek advice from one of Fidelity's advisers or an authorised financial adviser of your choice.

Withdrawals from a pension product will not normally be possible until you reach age 55 (57 from 2028).



home for your investments

You'll have access to a wide variety of investment options from the UK's leading fund managers including...





place to start

1 Online

Visit fidelity.co.uk/transfer and choose one of the following options - ISA Transfer, Pension Transfer or Investment Account Transfer.

During the transfer journey, we have an online tool where you can check if we hold the investment on our platform. This will help you to identify whether or not your investments are eligible for re-registration and whether we will need to undertake a conversion into an available clean fund.

If you do not have access to a computer please call us on **0800 085 4263** with a list of your existing investments and we will help you to understand the re-registration outcome for each investment.

If you have any queries about moving your investments, please call the Wealth Management service on

0800 085 4263

