

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 also offer a selection of exchange-traded instruments including shares, investment trusts and exchange traded funds which are available in our ISA, Junior ISA and Investment Account.

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

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 tools below to help you choose.

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. Our account selection tool can help you see the accounts that could match your savings objective. Turn to page 10 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 cannot normally access your pension until age 55 (57 from 2028). Retirement Builder and these tools are not a personal recommendation in respect of a particular investment. If you are unsure about the suitability of an investment you should speak to one of Fidelity's advisers or an authorised financial adviser of your choice.

▶ Retirement Builder

Retirement Builder is an investment option within Fidelity's SIPP which you may consider if you don't know where to start and need some support.

It currently invests in a single, medium risk, low-cost fund that aims to achieve stable growth over the medium to long term (ideally, at least five years). **Turn to page 4.**

▶ Navigator

This is our option for those who lack experience or confidence; or those who don't have time to analyse and review a larger number of 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 5.**

▶ Select 50

Select 50 is designed to help investors who want to choose their own individual funds. The list contains around 50 funds that experts believe stand out from their peers. **Turn to page 7.**

▶ 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 over 6,000 investment options (including a number of different types of Funds, Shares, Exchange-Traded Funds and Investment Trusts) **Turn to page 8.**

Retirement Builder

a single fund idea



Retirement Builder is an investment option for pensions which may be considered by customers who don't know where to start and need some support.

It aims to:

- Grow your money over the long term – typically measured over years or even decades.
- Spread your investments – holding a diverse range of assets (such as cash, bonds and equities) gives you a mix of exposure to risk.
- Invest globally – Retirement Builder invests across different global regions, presenting opportunity and further spreading risk.

Retirement Builder currently invests in a single, medium-risk, low-cost fund that aims to achieve stable growth over the medium to long term (ideally, at least 5 years).

It will undergo periodic reviews which may result in the fund in which it invests being swapped for an alternative investment. Fidelity will manage any investment changes within Retirement Builder for you, including automatically moving the balance you have built up between the current fund and any new investment. We'll keep you informed of future changes.

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, seeking to 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 lower.

Finally, for some of our investment options within this tool, you need to choose a level of risk that you are comfortable with. Whilst this is your decision, we have created short descriptions of each risk level to help you.

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 active investment strategy.

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.

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

Select 50

Fund ideas direct
from the 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 Select 50.

Select 50 turns an extensive range of fund options into a much shorter list that is recommended by experts. With around 50 funds on the list, you should be able to find some ideas that could meet your needs, without having to research lots of investments just to get to the one that's right for you.

The list includes active and passive funds, investment trusts and exchange-traded funds chosen from over 150 providers. It's produced in partnership with Fundhouse, a fund research company, which adds independence and enhances our fund selection process.

Chosen by experts

To produce the list, investment experts analyse funds in detail; looking all the way down to individual holdings and even transactions to get a real understanding of how returns are produced.

They also meet managers in person, so they can hear directly from them about what they aim to achieve and how they plan to do it.

Fund list management

Of course, the research doesn't stop when a fund makes the list. Select 50 is routinely updated every quarter and funds may be removed at any point during the year. For the latest list, please go to fidelity.co.uk/select

Using 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

Select 50 is not a personal recommendation to buy funds. Equally, if a fund you own is not on Select 50, 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 are unsure about the suitability of an investment you should speak to one of Fidelity's advisers or an authorised financial adviser of your choice.

■ Visit fidelity.co.uk/select 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 150 of the UK's leading fund providers.

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.

- 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

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 with your investments, 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://www.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

Based on what you are seeking to invest for, you will be shown the account(s) that could help you with your objectives. 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.

Extra benefits for investors with larger portfolios

If you invest £250,000 or more with Fidelity or use our ongoing advice service (typically we help people with a minimum of £100,000 to invest), you become a member of Fidelity's 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 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 (we will send these to your inbox if you've opted in to receive marketing communications from us).
- A complimentary 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 its 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 6,000 investment options, including shares from the US, UK and Europe.

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**

Open 8.30am - 5.30pm
Monday to Friday
(brokerage trades can be
made weekdays
from 8am), 9am - 12:30pm
on Saturdays.

