

HOW TO OPEN AN ISA WITH INVEST@WORK

GETTING STARTED

HELP GUIDE

Use this step by step guide
designed to help you
get started.

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BEFORE YOU BEGIN

THINGS YOU WILL NEED

- Your National Insurance number
- Your employer reference number (available from your employer)
- Your staff number



Important information

There are three steps to fully set up your Invest@Work account:

- Choose from a Stocks and Shares ISA or an Investment Account
- Link your account using a code provided by your employer and open your account
- Choose your investments with the help of our guidance tools

You will need to link your account with a code provided by your employer, enter your personal details and check they are correct before choosing your investments.

The images used in this guide are for illustration purposes only and should not be construed as recommendation to buy or sell any investments. When reviewing the performance of your investments, it's also important to remember that past performance is not an indicator of future performance. Fidelity Personal Investing does not give financial advice. If you need advice, please speak to a financial adviser.

GETTING STARTED NEW CUSTOMERS

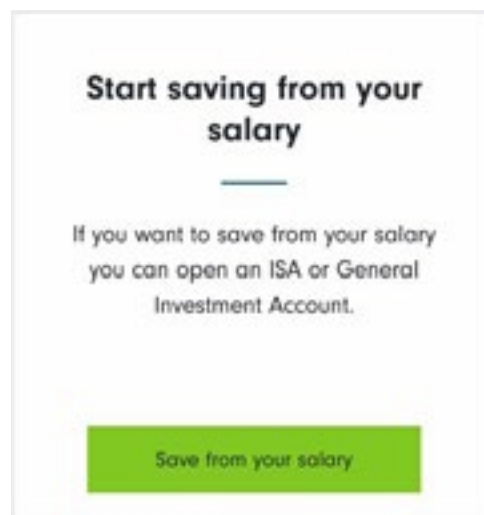


Go to the Fidelity Invest@Work page

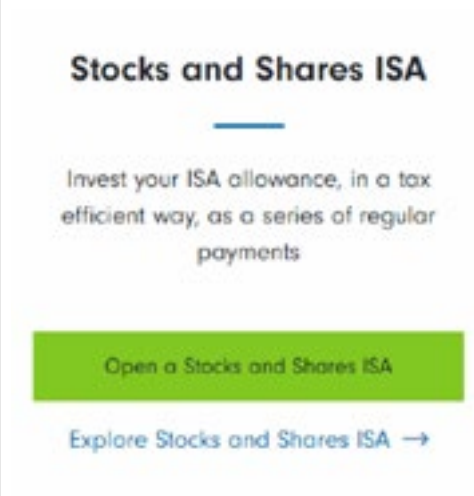


The link to the Invest@Work page will be available from your employer

Select **Save from your salary**



If you are new to Fidelity select **Open an Account** and then **Open a Stocks and Shares ISA**



Make sure you have the information before selecting **I'm ready**



Make sure you have the following information with you:

- Your National Insurance number
- Your employer reference number (available from your employer)
- Your staff number

GETTING STARTED EXISTING CUSTOMERS

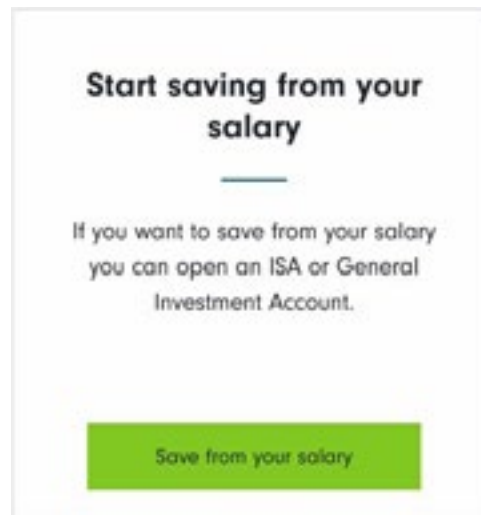


Go to the Fidelity Invest@Work page



The link to the Invest@Work page will be available from your employer

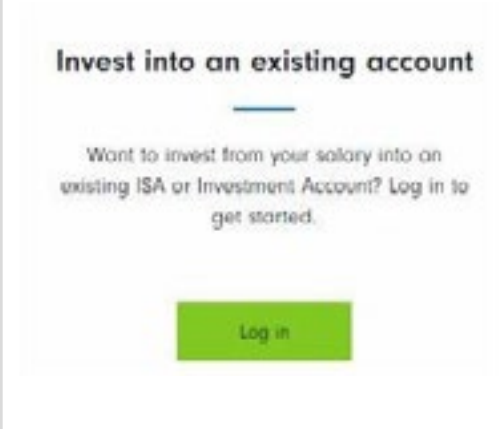
Select **Save from your salary**



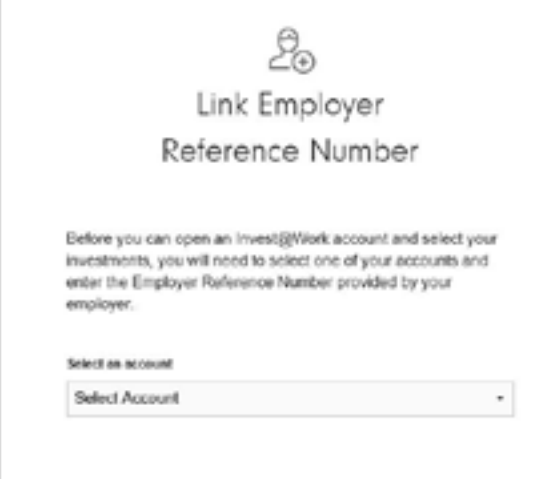
Make sure you have the following information with you:

- Your National Insurance number
- Your employer reference number (available from your employer)
- Your staff number

If you are an existing customer select **Log In**. Use your username and password to access your details.



Once logged in select your account



Use the drop down menu to:

- Select your existing stocks and shares ISA
- Open a new stocks and shares ISA

ABOUT YOU



Enter your employer Reference Number

Employment Details

Before you can open an Invest@Work account and select your investments, you will need to enter the Employer Reference Number provided by your employer.

Employer Reference Number

Next

Don't have your Employer Reference Number? [↗](#)

To help us connect your account with your employer, you will need to enter the reference number available from your employer.

If you aren't aware of your employer's reference number, please refer to the communications containing this Invest@Work website link, your employer or your benefits provider (where available).

Enter your personal details

Personal details

Title

First name

Last name

Date of birth

You will need to enter something in every field, except those marked 'optional'. Some questions will open additional fields that you will need to complete.

For example, if you are not a UK national, or you hold dual nationalities, you will need to tell us what your nationality or dual nationalities are.

Choose how much you'd like to contribute

Contribution details

How much would you like to contribute each month?

Important information

If your employer operates a benefits portal, you will not be asked Contribution details. You need to update these directly within your the benefits portal.

CONFIRM AND REVIEW



Create your username and password

Username and password

Create a username

☐ Username same as email

Follow the instructions on screen and choose a memorable username and password. You can use your email address as your username.

Keep these safe as you will need these to log in to your account.

Choose how you want Fidelity to contact you

Keep me updated by email:

☐ Citywire - a weekly newsletter with the latest expert industry insights

☐ Fidelity's expert market news, views and product updates

☐ Keep me updated by phone.

☐ Keep me updated by post.

Tick the boxes if you'd like to opt in to our regular marketing email updates and newsletters and if you'd like us update you on the latest views and news by phone and post.

Confirm that you agree to our terms and conditions

☒ I confirm:

- I have read and agree to Fidelity's [Fidelity's Privacy Policy](#)
- I have read and agree to the [Client Terms](#)
- I have read and agree to the [Online Terms](#)
- I have read the [Doing Business with Fidelity](#) document
- I am not a [US Person](#)
- I have read and agree to the [ISA Declaration](#)

Important information

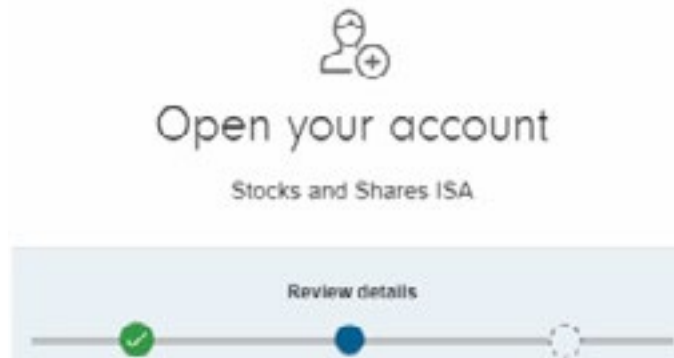
Please review all of our terms and policies. Please read each one carefully. Once you are happy with everything, select the box provided to show that you accept the terms within.

CHOOSE WHAT TO INVEST IN

Click **Next**

An orange rectangular button with the word "Next" in white text.

Review your details



You will now see all your details on the third page. Please review these details carefully.

- If everything looks correct, select 'Confirm' at the bottom of the page.
- or
- If you see anything incorrect, select any of the 'Edit' links on the page, and you will be taken back to the previous page.

Confirmation and next steps



Now that you've opened your account, the next important step is to choose your investments.

Our search option allows you to choose investments quickly by name.

Our simple Navigator tool provides an investment suggestion based upon the level of risk you feel comfortable with.

There are further tools available to you on our website, if you would like to explore these then you have the option to choose investments later. Until you make an investment selection your investment will remain in cash.

CHOOSE HOW MUCH TO INVEST

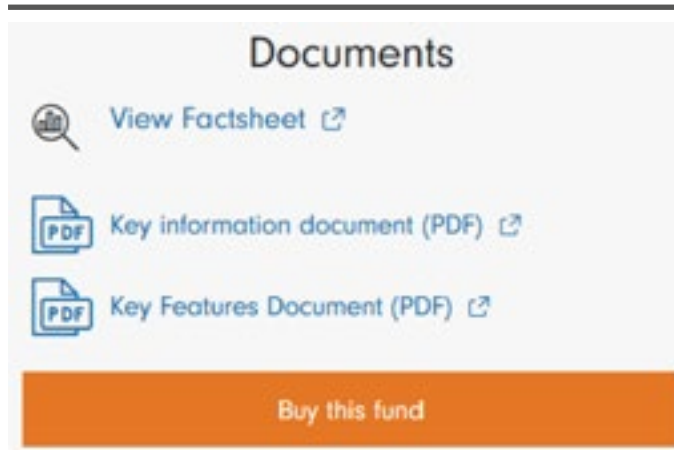
Choose your investments



Search by investment name to select your chosen investment(s).



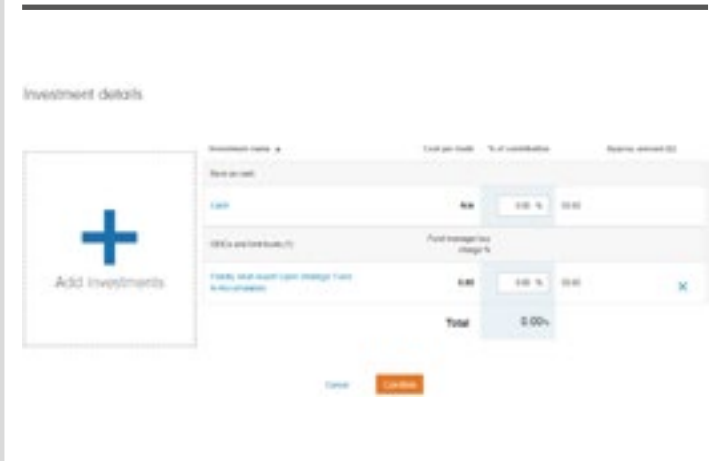
Review any information on your chosen investment and confirm to **buy this fund**



Once you're happy with the investment you have chosen you will be taken to the final confirm step.



Confirm the amount to go into your chosen investment(s)



Choose how much, of your contribution, using percentages, you would like to go into your chosen investment or cash.

If you would like more than one investment click the 'Add Investments' button then allocate a percentage into each.

CONFIRM AND REVIEW YOUR INVESTMENTS



Confirm that you have read the key information

Accept terms ✕

Fees illustration

This illustration shows you the predicted Fidelity fees and any other applicable charges which you may pay over time on the investment(s) you are buying.

[View illustration](#)

☒ I confirm that:

I have read the [key information document](#) for this order. The forward-looking performance scenarios in PRIIPs key information documents (KIDs) have been based on the past 5 years and may not reflect expected future returns. The scenarios show higher returns following periods of strong performance and lower following market falls. Past performance of an investment is not necessarily a guide to its performance in the future.

I have read and agree to the [Doing Business With Fidelity document](#) (incorporating the Fidelity Client Terms).

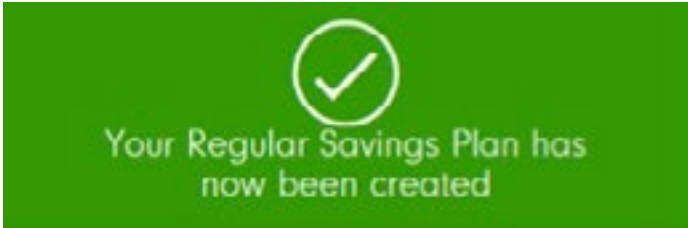
I have read and agree to the [ISA Declaration](#).

I have read the fees illustration.

Select **Next**

Next

Confirmation that you have completed your set up.



A message will appear on the page to confirm you've successfully completed your set up.

In a small number of cases we may need to ask you to send in documents to verify your identity. Where this is the case we will tell you at this stage and provide instructions on what you need to do before collections can begin.

THANK YOU

We hope you found it useful.

If you need help with another journey, you can find our other guides on our website.

