

Feel good investing

with Fidelity's

Invest@Work



Fidelity
INTERNATIONAL

Welcome to Invest@Work



At Fidelity we want you to feel good about your money, whether that's being prepared for life's unexpected moments or reaching an exciting financial milestone, we want you to feel confident and optimistic about all your finances, which is why we created Invest@Work.

Invest@Work is a service that is designed to sit alongside your workplace pension, so you can do more to improve your overall financial wellness.

Our aim with this service is to make sure you:



Feel good investing: You'll have an easy way to get your money working harder, so you can improve your financial wellness.



Feel at ease: You can contribute to accounts offered by our Personal Investing service, such as a Fidelity Stocks & Shares ISA, Investment Account, Junior ISA and SIPP Accounts via direct debit or lump sums.



Feel supported: You have access to our award-winning guidance tools and insights to help with your investment decisions.



Feel rewarded: On top of everything else, you'll receive a generous discount on our usual service fee, down from 0.35% to just 0.30%. **T&Cs apply.**

So, whether you're investing for the first time or have a wealth of experience, we've got you covered.

As one of the UK's leading investment companies, with over 50 years of investing expertise, Fidelity is here to help you make your financial goals a reality.

What we offer you



Choice
4000+ ways to invest

Funds, shares & more



Expertise
Investment choices from
100+ providers

Including Fidelity



Value
A discount on our low-cost
service fee



Experience
Fidelity have over 50 years of
investing experience



Flexibility
The ability to vary what
you save

 **Trustpilot**



Confidence



You must be age 18, resident in the UK and a Non-US Person/Citizen to open a Fidelity UK account (e.g. ISA or Investment Account). Fidelity is unable to accept business from US Persons/Citizens due to Foreign Account Tax Compliance Act (FATCA) and fund distribution licensing restrictions.

Supporting your investment decisions



Whether you're a beginner or an advanced investor, we can help you to find your next investment from the thousands on offer.

Our range of online tools could help you with your decision. Read the following explanations of what each tool does to see which of them could be useful to you.

If you've never invested before, it can be difficult to pick your first fund. This is where **Easy Invest** comes in. It helps you with a straightforward investment suggestion to set the ball rolling.

With our **Navigator tool**, you just make a few straightforward decisions and it will show you a single investment to consider based on those decisions. This investment will hold a selection of funds that is chosen and monitored by Fidelity's Multi Asset team.

If you're one of the increasing number of people who want their investments to have a positive impact, you've come to the right place. At Fidelity we like to keep things simple. That's why we use the term 'sustainable investing' to broadly describe an investment approach that has an environmental, social or governance (ESG), sustainable or ethical focus. To help make it easier to find a fund that takes both your personal opinions and financial

goals seriously, we've created the **Sustainable Investment Finder tool** that allows you to easily view - by category - all the sustainable funds, exchange-traded funds (ETFs) and investment trusts that we hold on our platform. And while the tool won't offer you a personal recommendation, it will give you a head start if you're looking for a fund that better reflects what's important to you.

If you want to pick your own funds but need some ideas to help you get started, take a look at **Select 50**. Fidelity's Multi Asset team has analysed thousands of fund options in depth and highlighted a small selection that it feels are long-term opportunities. All you have to do is research the ones you like the look of.

If you know what you want, but need help finding it, try the **Investment Finder**. It covers all the funds and shares in the Fidelity Personal Investing range and offers an extensive selection of filters that you can use to create your own personal shortlist.

If you're not ready to decide what investment(s) to choose, but still want to open an account, you can pay in your contributions as cash and decide where to invest later.

Watch our short video on investments [here for more help](#).

Important information - Please keep in mind that the value of investments can go down as well as up, so you may get back less than you invest. Please note that these guidance tools are 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 continue to meet your attitude to risk and investment goals.

Making investing easy



We think that looking after your financial health is as important as looking after your physical health. And the good news is that it can take a lot less effort to sort out. So if you are ready to start building up some savings for a brighter financial future, why not start today with Invest@Work?

Invest@Work gives you access to Fidelity's Personal Investing Stocks & Shares ISA, which has some valuable tax benefits. You can put aside up to £20,000 in the 2021/22 tax year, pay no income or capital gains tax on your investments and access your money when you need to. There's also an Investment Account for those who want to invest outside an ISA.

We have over 4,000 funds and shares for you to choose from, plus guidance tools to make it easier to find what you're looking for.

We also offer a discount on the usual Fidelity Personal Investing service fee, so it really can be a great way to start saving more for your future. T&Cs apply.

Get started here:



Go to www.fidelity.co.uk/iaw-discount to open a new account.

Applying the discount to your new or existing account(s):

- Log in to your account
- Click on '**Profile**' in the main menu
- Go to **Preference Centre**
- Register for **Invest@Work Discount**
- Add Employer Code: **BAA101**
- Click to register



Read the guide to apply for the discount here

Important information - If you invest in an ISA there is no capital gains tax on growth and no income tax on interest. If you redeem ISA holdings, you cannot reuse that ISA allowance. The value of investments 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. 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.

Transferring investments to Fidelity



Having investments spread across multiple companies can be time-consuming and costly, but bringing them together can mean less stress and paperwork for you, allowing you to take control of your money.

Here at Fidelity we work hard to make your life easier; all you have to do is let us know which investment accounts you would like to transfer across to your Invest@Work account, and we will do the rest.

Where can I find information about transferring my investments to Fidelity?

- Make sure you open an Invest@Work account first, by visiting www.fidelity.co.uk/iaw-discount
- You can find useful information about Fidelity's transfer options as well as helpful guides, so you can weigh up the pros and cons before making any decisions: www.fidelity.co.uk/transfer
- If you have questions about making a transfer, contact Fidelity on:
 - **0800 0854 263**
 - **9am – 5.30pm Monday to Friday**
 - **9am – 2pm Saturday**
- If you are unsure about the suitability of an investment, you should speak to an authorised financial adviser.

Important information

If you transfer share classes that are not supported by Fidelity, they will be sold and the proceeds will be reinvested in supported share classes, which means you will be out of the market for a short period and may have to pay additional costs as a result. If your investments are moved to Fidelity as cash, you will be out of the market while your money is being transferred, so you could miss out on growth and income if the market rises during this time. Currently, completion times can be four to six weeks but could be longer, as the process is reliant on prompt action by your existing providers whose time frames can be variable.

How to **links** and guides



How to set up a regular savings plan

- Set up a regular savings plan >
- Amend your regular savings plan >
- Cancel your regular savings plan >

Adding and withdrawing cash

- How to add cash to your account >
- How to withdraw money from your account >
- How to add cash to your management account >

Managing your account

- How to register to get online access >
- How to change your password >
- How to view your transaction history >
- How to view your documents >
- How to change your address >
- How to change your communications preferences >

Buy sell and switch investments

- How to register search for investments >
- How to buy a fund (OEICs & Unit Trusts) >
- How to sell a fund (OEICs & Unit Trusts) >
- How to buy Exchange Traded Investments (shares, ETFs, Investment Trusts) >
- How to sell Exchange Traded Investments (shares, ETFs, Investment Trusts) >
- How to switch your investments >

FSCS protection

You can find out how your money is protected by visiting [here](#), where you can find information on the Financial Services Compensation Scheme (FSCS) and read about the steps that Fidelity takes to protect your money.

Here to **help** you

If you need further help, please call our dedicated **Invest@Work** number on **0800 368 0890**.

Our lines are open Monday – Friday: 8am – 6pm and Saturday: 9am – 2pm.



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