

The Virgin Media Pension Plan & Sustainable Investing



What is Sustainable Investing?

People are becoming more interested than ever in sustainability and the environmental, social and governance (ESG) standards of the companies they buy from and invest in.

As a member of a workplace pension, you too are an investor. Just as you can make lifestyle choices with the environment in mind, like recycling and reducing your carbon footprint, you can also make sustainable choices for your pension.

At Fidelity, we use the term 'sustainable investing' to encompass ESG issues and related topics. ESG stands for Environmental, Social and Governance.

Analysing ESG factors can be a way to assess the sustainability and social impact of an investment in a company and to identify risks.



“At Fidelity, we use the term **‘Sustainable Investing’** because it captures the durability and strength of a business as well as the way in which it operates.”

Environmental

-

Climate change
Greenhouse gas (GHG) emissions
Resource depletion, including water
Waste and pollution
Deforestation
Loss of biodiversity

Social

-

Working conditions, including slavery
and child labour
Local communities, including
indigenous communities
Conflict regions
Health and safety
Employee relations and diversity

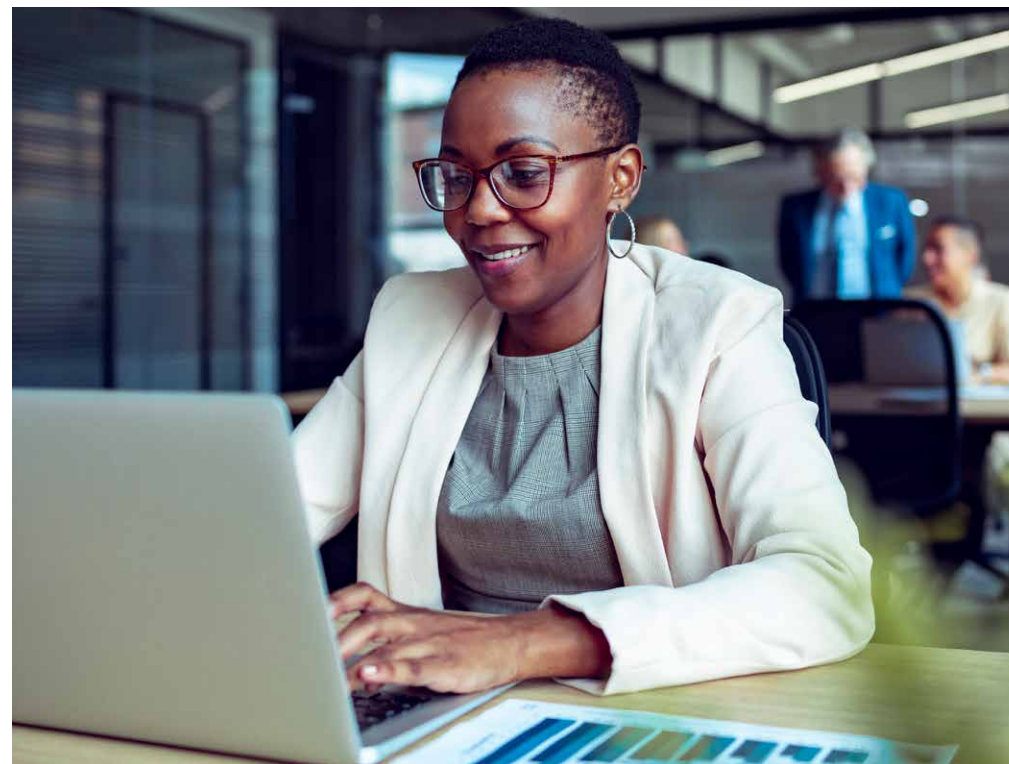
Governance

-

Executive pay
Bribery and corruption
Political lobbying and donations
Board diversity and structure
Tax strategy
Minority shareholder rights

How do asset managers invest sustainably?

- There are many approaches to ESG or sustainable investing that have different objectives and approaches. This means that there is not 'one size fits all' approach to ESG and that it is important to understand exactly what an ESG fund is trying to achieve and how securities are selected.
- ESG Integration funds and Negative Screening are strategies which primarily minimise ESG risk or seek alignment with personal values. Negative Screening by avoiding sectors that are not aligned with an investor's values is one of the most common and oldest forms of sustainable investing.
- Positive Screening or a best-in-class approach seeks to invest only in issuers that have strong performance on either an overall ESG score, or a specific metric such as carbon emissions or other ESG data points. Under this approach companies with positive ESG performance are weighted higher in investment decision making.
- Thematic investing and Impact investing focus on investing in companies with business activities aligned with or contributing to specific outcomes. Thematic funds focus on a specific ESG theme, such as climate change, and so all investments will (for example) either be in companies providing solutions to the problem (e.g. electric vehicles, renewable energy) or showing strong transition (e.g. reducing their carbon footprint). Not all thematic funds will be sustainable, but there is often significant overlap. Impact funds can be similar to thematic funds, but the fund aims to achieve specific measurable positive outcomes and each investment is made with a specific target based on the fund level sustainability objective.



The value of your investments and any income from them can go down as well as up so you/the client may get back less than you/they invest.

The Investment Manager's focus on securities of issuers which maintain sustainable characteristics may affect the fund's investment performance favourably or unfavourably in comparison to similar funds without such focus. The sustainable characteristics of securities may change over time.

Virgin Media Pension Plan

ESG investment options available to you

Ratings and information shown are correct as of September 2022.

Sustainable funds

	ESG Fund Rating	'E' Quality Score	'S' Quality Score	'G' Quality Score
<p>Fidelity Sustainable Global Equity Pensions Fund</p> <p>Fund code: LFGA • Total expense ratio: 1.2%</p> <p>Risk rating: L1 L2 M1 M2 H • Risk factors: 1, 3, 4, 5, 6, 11, 16</p> <p>Asset class: Equities</p> <p>Management style: Active</p>	AA	5.67	5.03	5.75
<p>Fidelity Sustainable UK Aggregate Bond Pensions Fund</p> <p>Fund code: LABV • Total expense ratio: 0.4%</p> <p>Risk rating: L1 L2 M1 M2 H • Risk factors: 2, 3, 17</p> <p>Asset class: Bonds</p> <p>Management style: Active</p>	AA	5.35	5.95	6.20
<p>Fidelity Sustainable European Equity Pensions</p> <p>Fund code: LEOV • Total expense ratio: 1.2%</p> <p>Risk rating: L1 L2 M1 M2 H • Risk factors: 3, 6,</p> <p>Asset class: Equities</p> <p>Management style: Active</p>	AAA	7.21	5.76	5.55

These Fidelity funds are a combination of **'Best In Class'** and **'Negative Screening'** funds.

'Best in class': An investment approach which focuses on companies that are leaders in meeting sustainable standards. The approach can vary from selecting the best-performing companies to excluding the worst.

'Negative Screening': A strategy designed to specifically exclude companies based on their involvement in undesirable industries. These may include tobacco, alcohol or armaments.

Further details on the ESG Fund Ratings and the 'E', 'S' and 'G' quality scores can be found on page 9.

Virgin Media Pension Plan

ESG investment options available to you

Ratings and information shown are correct as of September 2022.

Values based funds

	ESG Fund Rating	'E' Quality Score	'S' Quality Score	'G' Quality Score
<p>Fidelity L&G Ethical Global Equity Index Fund Fund code: KEAT • Total expense ratio: 0.35% Risk rating: L1 L2 M1 M2 H • Risk factors: 3, 5, 6 Asset class: Equities Management style: Passive</p>	N/A	N/A	N/A	N/A
<p>Fidelity HSBC Islamic Pension Fund (Negative Screening Fund) Fund code: KHAN • Total expense ratio: 0.45% Risk rating: L1 L2 M1 M2 H • Risk factors: 3, 5, 6 Asset class: Bonds Management style: Passive</p>	AA	6.31	5.29	4.72
<p>Fidelity CT Responsible UK Equity Growth Fund (Positive Screening Fund) Fund code: KISW • Total expense ratio: 0.79% Risk rating: L1 L2 M1 M2 H • Risk factors: 5 Asset class: Equities Management style: Active</p>	AAA	5.69	5.34	6.63

Further details on the ESG Fund Ratings and the 'E', 'S' and 'G' quality scores can be found on page 9.

Virgin Media Pension Plan

ESG investment options available to you

Ratings and information shown are correct as of September 2022.

ESG screened funds

	ESG Fund Rating	'E' Quality Score	'S' Quality Score	'G' Quality Score
Fidelity BlackRock Japanese Equity Index Fund Fund code: KJTM • Total expense ratio: 0.3% Risk rating: L1 L2 M1 M2 H • Risk factors: 2, 3, 6, 15, 16 Asset class: Equities Management style: Passive	AA	5.88	5.43	4.71
Fidelity BlackRock UK Equity Index Fund (ESG Integration Fund) Fund code: KBUN • Total expense ratio: 0.13% Risk rating: L1 L2 M1 M2 H • Risk factors: 2, 3, 6, 15, 16 Asset class: Equities Management style: Passive	AAA	5.89	5.29	6.45
Fidelity BlackRock US Equity Index Fund (ESG Integration Fund) Fund code: KBTX • Total expense ratio: 0.21% Risk rating: L1 L2 M1 M2 H • Risk factors: 2, 3, 6, 15, 16 Asset class: Equities Management style: Passive	AA	6.25	4.97	4.82
Fidelity BlackRock World (ex UK) Equity Index Fund Fund code: KBWX • Total expense ratio: 0.21% Risk rating: L1 L2 M1 M2 H • Risk factors: 2, 3, 6, 15, 16 Asset class: Equities Management style: Passive	AA	6.22	5.07	5.00
Fidelity BlackRock European Equity Index Fund Fund code: KBEX • Total expense ratio: 0.22% Risk rating: L1 L2 M1 M2 H • Risk factors: 2, 3, 6, 15, 16 Asset class: Equities Management style: Passive	AAA	6.48	5.57	5.62

Further details on the ESG Fund Ratings and the 'E', 'S' and 'G' quality scores can be found on page 9.

Sustainable investment in the lifestyle strategies

When you joined the Plan, you would have automatically been invested in the Plan's default investment option - the Virgin Media 2020 Cash Lifestyle. If you haven't made an alternative investment choice since, then your savings and contributions will continue to be invested into this lifestyle strategy.

There are also two other lifestyle strategies available to you under the Plan - the Virgin Media 2020 Drawdown Lifestyle and the Virgin Media 2020 Annuity Lifestyle. All three lifestyle strategies have an element of sustainable investment with the following underlying funds. These underlying funds are contained within the Growth Fund that is used in all three strategies.

Underlying Funds

BlackRock ACS World (ex UK) Fund

The aim of the ACS World ex UK Equity Tracker Fund is to achieve a total return for investors by tracking closely the performance of the FTSE Custom Developed ex UK ESG Screened Midday. Investments will be made directly into constituent companies and via other transferable securities giving exposure to such companies. The ACS World ex UK Equity Tracker Fund may also invest in permitted money-market instruments, derivatives, permitted deposits and units in collective investment schemes (which may be Associated Funds).

ESG Fund Rating	'E' Quality Score	'S' Quality Score	'G' Quality Score
AA	6.22	5.17	5.61

BlackRock ACS UK Equity Fund

The aim of the Fund is to seek to achieve a total return for investors by tracking closely the performance of the FTSE All-Share Custom ESG Screened Index- Midday (the Benchmark Index) by investing in companies in the Benchmark Index. Investment will be made directly into constituent companies and via other transferable securities giving exposure to such companies. The Fund may also invest in permitted money-market instruments, derivatives, permitted deposits, and units in collective investment schemes (which may be Associated Funds).

ESG Fund Rating	'E' Quality Score	'S' Quality Score	'G' Quality Score
AAA	5.82	5.33	7.15

Lifestyle Strategy Fund

Growth Fund

Fund code: KTVM • Total expense ratio: 0.19%

Risk rating: L1 L2 M1 M2 H • Risk factors: 2, 3, 4, 6, 15, 16

Asset class: Equities

Management style: Blend of active and passive

Further details on the ESG Fund Ratings and the 'E', 'S' and 'G' quality scores can be found on page 9.

For full details of these funds and all other investment options available under the Virgin Media Pension Plan log in to your PlanViewer account.

Explaining the ratings

Fidelity Risk Ratings

Lower risk/return

L1

L2

M1

M2

H

Higher risk/return

L1

Lower risk/return - Greater emphasis is placed on capital preservation rather than maximising returns. This means that these types of funds will generally aim to preserve the value of your investments but in return will usually offer a lower rate of growth. Please note that low risk does not mean that the fund's value would not fall.

L2

Lower-Medium risk/return - Less emphasis is placed on capital preservation than in the lower risk/return category introducing a chance of higher potential returns. Compared to the lower risk/return category there is more of a risk of your fund value going down but in return for this there may be a better chance of your fund value experiencing a higher rate of growth.

M1

Medium risk/return - The potential for capital growth is generally better than the lower risk/return and lower-medium risk/return categories but the value of the fund may vary considerably either up or down.

M2

Medium-Higher risk/return - The potential for capital growth is higher than the medium risk/return category, but risk is increased. Funds in this category can often experience large fluctuations in value, either up or down, especially in the shorter term.

H

Higher risk/return - The potential for capital growth could be high, but with a corresponding level of risk. Funds in this category can often experience extreme fluctuations in value, either up or down, especially in the shorter term.

Risk ratings shown in both this booklet and on the fund factsheets are assigned by Fidelity. They are an indication only and take into account the volatility of the underlying fund, based on past performance (where this is available), and an internal assessment of the underlying asset types in the fund. Ratings may change, do not imply or offer any guarantee, and only apply to, and in comparison with, the funds made available by Fidelity's DC business.

ESG Fund Rating and Quality Scores

The investment analysis company, MSCI, rates funds according to how well the companies into which the funds invest, take account of environmental, social and governance (ESG) factors. It provides scores of 1 to 10 (with 10 being the highest) in the three 'pillars' - E, S and G - and converts them into an overall rating from CCC to AAA (with AAA being the best). You can find out more about sustainable investing at <http://fidelitypensions.co.uk/sustainable-investing> The relevant criteria and weightings are chosen by MSCI and different criteria and weightings used by other analysts may produce different results. This is a snapshot of the portfolio at the date indicated. Past ESG ratings are not reliable indicators of future ESG ratings. Representation of this ESG data is for information purposes only and does not mean the fund is committed to reaching or maintaining any level of ESG performance. The data shown should not be interpreted as promoting any ESG characteristics for the fund or indicating a sustainable investment objective. For further detail on the criteria and calculations used please contact Fidelity. If you are in any doubt whether a fund is suitable for you please contact a regulated financial adviser.

Charges and management style

Total Expense Ratios explained

The total expense ratio (TER) is the total cost associated with managing and operating an investment fund. These charges are not taken directly from your account but deducted from each fund's assets. This is achieved by building this charge into the quoted unit price for each fund and because there are no initial charges for investing in the funds, if you contribute £100 to your pension account then £100 is invested to buy you units in your chosen fund(s). Fund charges are reviewed regularly and are detailed on the fund factsheets on PlanViewer. There are no charges for switching funds or withdrawing your investments.

Active and passive management style explained

Whichever asset classes you are thinking of investing in, it is likely that you will have a choice of active and passive funds. With an active fund, there is a manager who decides which investments your money should be channelled into. They will use their experience and skill to choose the investments. The fund charges are likely to be higher than those on a passive fund, in order to pay for the fund manager and the research and analysis they have access to. A passive fund simply attempts to match the performance of a stock market index, such as the UK's FTSE All-Share, or the Dow Jones in the US. The allocation of investments in the fund is based on the investments that make up the index. There is less human decision-making than there is with an active fund, so charges are typically lower.



Fund specific risk factors

Risk factor	Description of risk
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1	Concentrated portfolio
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The fund may invest in a relatively smaller number of stocks. This stock concentration may carry more risk than funds spread across a larger number of companies.

2	Derivative exposure
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The fund invests in derivatives as part of its investment strategy, over and above their use for efficient portfolio management. Investors should be aware that the use of these instruments can, under certain circumstances, increase the volatility and risk profile of the fund beyond that expected of a fund that only invests in equities. The fund may also be exposed to the risk that the company issuing the derivative may not honour their obligations which in turn could lead to losses arising.

3	Efficient portfolio management
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The fund may use other investment instruments apart from/or in place of the actual underlying securities. This is done in order to manage the fund in a more efficient fashion. Examples of these other instruments could be options, derivatives or warrants. The process of using these instruments in the fund is referred to as efficient portfolio management. These instruments can be used to effectively take a position (or reduce an existing position) in a share or index, allowing positions to be altered more quickly and cost effectively than dealing directly in the underlying investment, but are not generally used to try and magnify returns. However, investors should be aware that the use of these instruments can, under certain circumstances, increase volatility and risk beyond that expected of a fund that only invests in conventional equities.

4	Emerging markets
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The fund invests in emerging markets. There is an increased chance of political and economic instability with less reliable custody, dealing and settlement arrangements. The market(s) can be less liquid. If a fund investing in markets is affected by currency exchange rates, the investment could either increase or decrease. These investments therefore, carry more risk.

5	Ethical restrictions
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The fund is unable to invest in certain sectors and companies due to the ethical criteria used to select investments for the fund.

6	Exchange rate
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The fund invests in securities outside the UK. The value of investments and any income from them may, therefore, decrease or increase as a result of changes in exchange rates between currencies.

7	Geared investments
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The fund focuses on geared investments. Funds which focus on geared investments such as warrants or options carry a higher degree of risk than other equity investments because of the risk of the underlying investments. It is possible that the fund may suffer sudden and large falls in value so that the short fall on cancellation, or the loss of the realisation on the investment could be very high and could even equal the amount invested, in which case you would get nothing back.

Risk factor	Description of risk
8	<p>High yield bonds</p> <p>The fund invests in high yield bonds. High yield bonds carry a greater risk of default than investment grade bonds, and economic conditions and interest rate movements will have a greater effect on their price. Income levels may not be achieved and the income provided may vary.</p>
9	<p>Specialist</p> <p>The fund is specifically aimed at sophisticated investors and is particularly high risk, because it concentrates on a region that may be exposed to unusual political or economic risks. You should only invest if you are comfortable with the specific risks pertaining to the fund in question.</p>
10	<p>Income eroding capital growth</p> <p>The fund focuses on income which may reduce the prospect of capital growth. Any income generated cannot generally be withdrawn from a pension account until retirement and will be reinvested in the fund.</p>
11	<p>Liquidity</p> <p>The fund can suffer from partial or total illiquidity, which may lead to considerable price fluctuations and the inability to redeem your investment. This could affect you, for example when you are close to retirement.</p>
12	<p>Performance charges</p> <p>The fund makes charges that depend on the fund's performance.</p>
13	<p>Property funds</p> <p>The fund invests directly in physical property. Due to the illiquid nature of the underlying assets, there may be delays in completing your instructions to sell. In exceptional circumstances, the manager of the fund has the authority to stop investors from selling some or all of their holdings in the fund. This could affect you, for example when you are close to retirement, as it may be difficult to sell the units you hold in such funds. Any decision to invest in physical property should be carefully considered in line with your planned retirement goals. The value of physical property is generally a matter of a valuer's opinion rather than fact. Property transaction costs are high (typically around 5% or higher due to legal costs, valuations and stamp duty) and as such you may receive a value that is lower than anticipated.</p>
14	<p>Sector specific funds</p> <p>The fund invests in specific sectors. Funds which invest in specific sectors may carry more risk than those spread across a number of different sectors. They may assume higher risk, as markets/sectors can be more volatile. In particular, gold, technology funds and other focused funds can suffer as the underlying stocks can be more volatile and less liquid.</p>

Risk factor	Description of risk
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15	Smaller companies
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The fund invests in smaller companies. Smaller companies' shares can be more volatile and less liquid than larger companies' shares, so smaller company funds can carry more risk.

16	Solvency of depositary
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The value of the fund may be affected if any of the institutions with which cash is deposited becomes insolvent or experiences other financial difficulties.

17	Solvency of issuers
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The fund invests in bonds and there is a risk that the issuer may default, resulting in a loss to the portfolio.

18	Volatility
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Investments in the fund tend to be volatile and investors should expect an above-average price increase or decrease.

Fund factsheets

We are incorporating carbon metrics and ESG scores for funds on our platform within fund factsheets, using independent scoring provider MSCI.

Where a rating is not available for a fund, we'll be working with the data provider and asset managers to have one included in the future.

View the factsheets online at Planviewer.co.uk

FIDELITY LIFE FUNDS
30 JUNE 2022

FIDELITY SUSTAINABLE GLOBAL EQUITY PENSIONS FUND CL4

Fund objective

This life fund invests in an underlying fund managed by Fidelity. The Fund aims to increase the value of your investment over a period of 5 years or more. The Fund is part of the Fidelity Sustainable Family of Funds and adheres to the Fidelity Sustainable framework under which at least 70% of the Fund's net assets will be invested in the shares of companies generally deemed to maintain sustainable characteristics. This could include countries considered to be emerging markets as determined by the Investment Manager at its sole discretion. The Fund will also adhere to the Fidelity Sustainable Family exclusion policy. Companies with sustainable characteristics are those which the Investment Manager believes consider effective governance and management of environmental and social issues and deliver long-term sustainable outcomes through positive impact. Such investments are identified through Fidelity's Sustainable Investing Process analysis, engagement, and collaboration. The Fund will consider a wide range of environmental, social, and governance characteristics based on an ongoing basis. Sustainable characteristics are assessed based on criteria such as but not limited to, climate change mitigation and adaptation, water and waste management and biodiversity, product safety, supply chain management, health and safety and human rights. The sustainability assessment is applied to the issuer of an investment. The Fund does not have a concentrated portfolio of 40-60 securities. The Fund is actively managed. The Investment Manager identifies suitable opportunities for selecting investments for the Fund utilizing in-house research and investment capability. The Investment Manager will not invest in companies which are involved in the production or distribution of nuclear weapons, tobacco, pornography, gambling, or alcohol. The Fund will also not invest in companies which are involved in the production or distribution of nuclear weapons, tobacco, pornography, gambling, or alcohol. The Fund will also not invest in companies which are involved in the production or distribution of nuclear weapons, tobacco, pornography, gambling, or alcohol.

Fund facts

Benchmark: MSCI ACWI Index (Net)
Fund size (of share class level): £14524m
Launch date: 17.02.06
GBP
Base currency: GBP
Annual management charge: 1.500%
Other charges: 0.100%
Total Expense Ratio: 1.600%
The total expense ratio (TER) is a measure of the total costs associated with managing and operating an investment fund. The charges are reflected in the quoted unit price for the fund and are not deducted directly from your account. The TER does not include any transaction costs which are incurred in the buying and selling of funds or their underlying investments. A full explanation of fund charges can be found in your plan literature.
SEDOL number: BDCX2W0
ISIN number: GB00BDCX2W02
Fund management style: Active
Please note that some fund objective updates are made outside of our standard reporting cycle. This means the benchmark information above may not match the benchmark shown beneath the new fund objective in the plan hand column. This information will be updated in the next quarterly published factsheet.
The majority of our funds will not be available for review on external fund websites by searching for the ISIN or SEDOL numbers.

ESG Fund Rating and Quality Scores

The investment analysis company, MSCI, rates funds according to how well the investment into which the funds invest, take account of environmental, social and governance (ESG) factors. It provides scores of 1 to 10 (with 10 being the highest) in the three 'pillars' - E, S and G - and converts them into an overall rating from CCC to AAA (with AAA being the best). You can find out more about sustainable investing at <http://fidelitypensions.co.uk/sustainableinvesting>

The relevant criteria and weightings are chosen by MSCI and different criteria and weightings used by other analysts may produce different results. This is a snapshot of the portfolio at the date indicated. Past ESG ratings are not reliable indicators of future ESG ratings. Representation of this ESG data is for information purposes only and does not mean the fund is committed to reaching or maintaining any level of ESG performance. The data shown should not be interpreted as promoting any ESG characteristics for the fund or indicating a sustainable investment objective. For further detail on the criteria and calculations used please contact Fidelity. If you are in any doubt whether a fund is suitable for you please contact a regulated financial adviser.

0 ← SCORE → 10

Breakdown as at 30.06.2022

Fund	ESG Fund Rating	E Score	S Score	G Score
Fidelity Sustainable Global Equity A-Accumulation (UK)	AA	6.66	5.67	6.31

Source: MSCI
 n/a will be displayed when there is no ESG data available for the fund or the fund is not ESG rated. The information is as at the date of production based on data provided by MSCI. There may be timing differences between the date at which data is captured and reported. For more up to date information you can visit www.msci.com/esgratings

Carbon Footprint

The investment analysis company MSCI measures a fund's carbon intensity by calculating how much CO2 is emitted by the companies it invests in. To allow companies of different sizes to be compared, the figures are adjusted according to the value of each company's sales. The table on the right shows emissions in terms of tons of CO2 for each million dollars' worth of sales.

MSCI has provided the following guidance for assessing the figures shown in the table. These ratings help to show where each fund stands in relation to the fund table. These ratings help to show where each fund stands in relation to the fund table. These ratings help to show where each fund stands in relation to the fund table. These ratings help to show where each fund stands in relation to the fund table. These ratings help to show where each fund stands in relation to the fund table.

	Very high	High	Moderate	Low	Very low
	525 tons or more	250 to 524 tons	70 to 249 tons	15 to 69 tons	less than 15 tons

CO2 analysis as at 30.06.2022

Fund	Tons of CO2 per million dollars of sales
Fidelity Sustainable Global Equity A-Accumulation (UK)	93.45

Source: MSCI
 n/a will be displayed when there is no ESG data available for the fund or the fund is not ESG rated. The information is as at the date of production based on data provided by MSCI. There may be timing differences between the date at which data is captured and reported. For more up to date information you can visit www.msci.com/esgratings

Risk factors

The value of your investments may go down as well as up and you may not get back the amount invested.

Fund specific risk factors (see overview)

- Concentrated portfolio
- Efficient portfolio management
- Emerging markets
- ESG restrictions & Exchange rate
- Liquidity
- Solvency of depositary

Risk rating

Lower risk/return Higher risk/return

L1

L2

M1

M2

H

M2 - Medium-Higher risk/return
 The potential for capital growth is higher than the medium risk/return category, but risk is increased. Funds in this category can often experience large fluctuations in value, either up or down, especially in the shorter term.
 Risk ratings on this factsheet are assigned by Fidelity. They are an indication only and take into account the volatility of the underlying fund, based on past performance (where this is available), and an internal assessment of the underlying asset types in the fund. Ratings may change, do not imply or offer any guarantee, and only apply to, and in comparison with, the funds made available by Fidelity's DC business.

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Fidelity
INTERNATIONAL

Let's talk about your pension

Your workplace pension

Your workplace pension is governed to ensure that it is fit for purpose, offers value for money and is managed in members' best interests.

Sustainable investing and your options

You can view how your default investment strategy is invested and what funds are available to you via your online account

Manage your account online - go to [Planviewer.co.uk](https://planviewer.co.uk)

Plan information

- Plan overview
- Fund prices and factsheets
- Forms and documents
- Fund charting tool

Manage my plan

- Change investments

More information

To find out more about Fidelity's approach to Sustainable investing, [click here](#)



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