

General Investment Account FAQ

Important information: The value of investments can go down as well as up, so you may get back less than you invest.

What is an Investment Account?

An Investment Account gives you a way to put a wide range of investments in such as shares, corporate bonds, government bonds and funds. There is also the option to hold your money in cash temporarily until you decide where to invest it.

What are the tax benefits of an Investment Account?

An Investment Account doesn't have any direct tax benefits (unlike an ISA, for example).

Does the Government add anything to an Investment Account?

Unlike a pension or Lifetime ISA, an Investment Account does not receive any money from the Government when you make contributions to it.

Who can have an Investment Account?

A Fidelity Investment Account is open to people resident in the UK (or people in overseas Crown employment or are married to or are in a civil partnership with a Crown Servant) aged 18 or over.

How much can I invest each tax year?

You can put as much as you want in Investment Accounts each tax year.

Can I have more than one Investment Account with Fidelity?

You can open as many Investment Accounts with Fidelity as you want, as long as you make the minimum investment for each one.

Can I open an Investment Account with Fidelity if I already have one with another company?

Yes, you can.

Can I transfer an Investment Account I already own into my Fidelity Investment Account?

Yes, you can. There's more information at [fidelity.co.uk/transfer](https://www.fidelity.co.uk/transfer)

What investment options are there?

When you invest in a Fidelity Investment Account, you can choose from a wide range of investment options, including funds from over 150 investment companies, shares, exchange-traded funds (ETFs) and investment trusts.

Can you help me decide where to invest?

While we can't tell you which investments are right for you, we can provide you with guidance tools to help you make your own decisions. This includes:

- Easy Invest and Navigator, which give you investment ideas to help you get started
- Our Select 50 list that contains investment ideas selected by experts
- Our Sustainable Investment Finder that helps you make a difference with your investments

- Our Investment Finder designed to help you do your own research

What does it cost?

You pay our yearly service fee for your Investment Account, which is discounted to 0.30% with Invest@Work (normally 0.35%).

We then don't charge you for buying or selling funds, while the cost for shares, ETFs and investment trusts is £1.50 for regular savings and £7.50 for online one-off deals (£30 over the phone).

There will be charges set by the companies managing your investments. Ongoing fund charges range from 0.05% to 2.4%. Information on investment management charges can be found on the investment's factsheet or key information document.

When can I take my money out?

You can take your money out whenever you want.

How do I open a Fidelity Investment Account?

You can open it through Invest@Work. Just take a look at your Employee Getting Started Guide for more information.

How do I contribute to a Fidelity Investment Account?

When you start the Investment Account, you can choose to set up regular payments into it that will be deducted from your salary through your company's payroll. You can also contribute directly with Fidelity if you prefer.

Can I stop contributing once I've opened an Investment Account?

Yes, you can stop, restart, increase or decrease your regular contributions at any time. That said, if you are contributing from your company's payroll, you do need to keep in mind that it has a monthly cut-off date.

What happens if I leave my employer?

Leaving your employer won't affect your Investment Account. Your money will stay invested with Fidelity and you'll be able to keep contributing to your account. You won't be able to contribute via payroll but as long as you remain a resident of the UK you will be able to make direct payments.

You may no longer automatically receive a discount on the standard service fee. However, if you remain a member of your workplace pension plan administered by Fidelity, you can continue to take advantage of the discount by registering directly with Fidelity.

Where can I find out more?

Your Employee Getting Started Guide can tell you more about Invest@Work, while if you need to talk with our team, please just call us on 0800 368 0890. They're available from 8.30am to 5:30pm, Monday to Friday, and 9am to 12.30pm on Saturday.

Important information:

This information and our guidance tools are not a personal recommendation for any particular investment. You should regularly reassess the suitability of your investments to ensure they

continue to meet your attitude to risk and investment goals. 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.

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