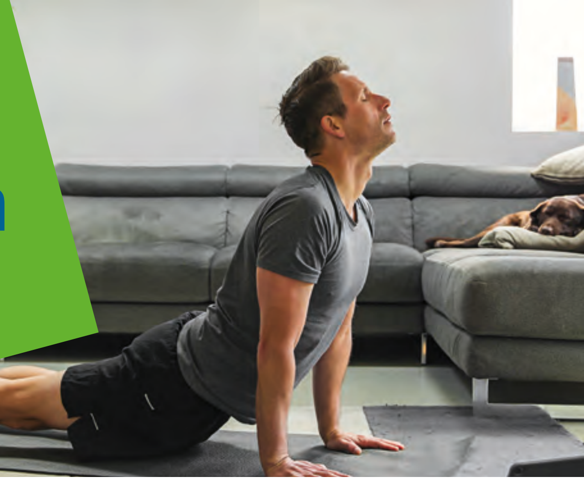
Flexible investing with a
Fidelity Investment Account

Contents

Important information

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

Introduction



Flexible investing with a Fidelity Investment Account

One of the best ways to improve your financial wellness is to put money aside for the years ahead.

This might be to invest for something specific that's important to you or just to have savings that you can draw on when you need to – no matter what challenges or opportunities the future holds.

Once you have put some savings aside for a rainy day, you could consider an account that offers tax benefits, such as ISAs and your workplace pension. However, when these allowances are used up, there is another way to save that offers easy access to your money, lots of investment choice and, if you buy through **Invest@Work**, a low-cost service fee.

It's called a **Fidelity Investment Account** and this guide takes you through some of the things to think about before you decide to invest in one.

We begin with the basics, and then look at your investment options, before finishing with a few ways that Fidelity can help you decide where to put your money.

What is an Investment Account?

Investment Accounts explained

A Fidelity Investment Account is exactly what it sounds like. It's an account that you can hold a wide range of investments in – and then manage them online alongside your other Fidelity accounts, such as an ISA.

You can open an **Investment Account** if you are resident in the UK (or people in overseas Crown employment or are married to or are in a civil partnership with a Crown Servant), and aged 18 or over.

You can then invest as much money in it as you want whenever you want. In fact, you can even have as many Investment Accounts as you want, as long as you put at least the minimum investment in each one.

24/7

You can also take your money out whenever you want.

What is Invest@Work?

What is Invest@Work?

Invest@Work is an investment service offered by Fidelity in conjunction with your employer. It is designed to help you invest for the key moments in your life that you're looking forward to and the challenges that can catch you completely by surprise. Our goal is to help you feel confident and optimistic about all your finances.

With Invest@Work, you will:

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 Stocks & Shares ISA, Lifetime ISA, and Investment Accounts.

Feel supported: You can use our online guidance tools to help you with your investment decisions, and we also have lots of information on our website to help you learn more about investing.

Feel rewarded: On top of everything else, you'll receive an ongoing discount on our usual service fee. T&Cs apply. See our website for more information.

What happens if I change jobs?

Changing employers won't affect your Investment Account. Your money will stay invested with Fidelity and you can continue to add to your account with lump sums and regular savings. However, you will no longer receive a discount on the service fee. If your new employer offers **Invest@Work**, you may be eligible to register for a discount. They will be able to provide you with more information about this.

What can I put in my Investment Account?

There are lots of options out there. Where you choose to put your money will depend on your needs, goals, and attitude to risk.

To start with, we need to talk about 'asset classes' (or, to put it a different way, categories of investment). We've listed them in order from lowest to highest risk, together with a quick explanation of what each one is:

- **Cash:** Accounts and funds that pay interest, including bank and building society accounts or cash funds from investment companies
- **Bonds:** Loans to governments or companies, including gilts, investment grade corporate bonds, and high-yield bonds
- **Commodities:** Raw materials and agricultural products, including gold, oil, coffee, and sugar
- **Property:** Commercial buildings, including shops, offices, and factories
- **Equities:** Shares of companies, including everything from global businesses to UK success stories.

You can invest in some of these asset classes directly if you want to, but many people like to invest in them through funds. If you do this, your money will be pooled with other people's savings and then invested on your behalf across a range of investments.

The advantages include:

1. **Pooled power:** Your fund manager may be able to put your money into investments that you wouldn't be able to access on your own – and you'll benefit from the buying power of a big company.
2. **Start smaller:** Funds allow you to invest across a wide range of investments with a small amount of money. Creating a comparable portfolio on your own could take a lot more cash.
3. **Spread your risk:** With a fund, your money can be invested in different asset classes, companies, sectors and geographic regions. This broad mix could help spread your investment risk.
4. **Expert management:** An actively managed fund has an expert manager who uses their experience to decide where to invest. They are supported by analysts who research companies and markets in far more detail than most private investors could manage.
5. **Lower costs:** Passively managed funds track the performance of particular indices, such as the FTSE 100 or the S&P 500. This means that in one low-cost investment, you can benefit from the stock-market performance of an entire country or region.

How to choose investments

With thousands of investments on offer, it can be hard to know where to begin. These four questions could help you get started.

What are you investing for?

Most people have a range of reasons for saving. You could be thinking about putting a deposit on a house or paying off a mortgage, supporting children or grandchildren, starting a business – or something else entirely. Knowing what you're saving for can help you decide where to invest the money in your Investment Account.

Are you aiming for income or growth?

This is important, because some investments are better suited to producing a regular income (such as corporate bond funds and equity income funds), while others are designed for growth (such as equity funds focusing on specific markets or regions). You can find out more about an investment's objective by looking at its Key Information Document and fact sheet.

How do you want to invest?

You can invest lump sums, make regular contributions or choose a combination of both. Regular contributions mean putting smaller amounts aside on a regular basis – often every month – while lump sums are larger amounts that you put in when you want.

With **Invest@Work**, you may even be able to make regular contributions to your Investment Account direct from your salary, as long as your employer has chosen to use this aspect of our service.

How much help do you need?

Our guidance tools are designed to help many different types of investors, by giving them the level of support they need.

- Want an investment idea to help you get started? Take a look at page 8
- Interested in investment funds selected by experts? Start on page 9
- Keen to make a difference with your savings? Explore sustainable investing on page 10
- Like doing your own research? See how we can help on page 11.

Easy Invest & Navigator

Feel supported, with investment ideas to help you get started

Deciding to invest can be exciting, but with so many things to consider it's hard to know where to begin. That's where Easy Invest and Navigator come in. They can help you with an investment idea if you're not sure how to get started.

Easy Invest

Easy Invest highlights the Fidelity Index World Fund, which gives you easy access to some of the world's biggest companies and their collective share price performance, by aiming to closely follow the MSCI World Index (which keeps track of these companies). This means it's a great way to own a slice of different companies and spread risk across a wide range of shares.

Like many 'tracker' funds, this fund has low costs, and in addition, we have negotiated a discount on the standard annual management charge, reducing this to 0.1% (usually 0.12%). You can find out more about Easy Invest at **fidelity.co.uk/funds/easy-invest**

Navigator

Another option is to pick a fund that is made up of other funds. Our Multi Asset funds, for example, contain selections of funds that invest in different asset classes and are chosen by the experts in Fidelity's Multi Asset team. They also handle the day-to-day decisions involved in looking after a diversified portfolio, as well as researching potential new investment opportunities and keeping a close eye on the markets.

All you need to do is keep an eye on performance and, every now and then, make sure the fund is still the right risk level for your needs. The ongoing management charges range from 0.2% to 1.19%.

Our Navigator tool helps you choose a Multi Asset fund based on what's important to you. All you have to do is visit **fidelity.co.uk/navigator** and make two or three straightforward decisions. It will then show you a Fidelity Multi Asset Fund to consider based on the selections you have made within it.

Important information

Please note that Easy Invest and Navigator 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.

Feel inspired with investment ideas selected by experts

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 – and we have filters to help if you know what you're looking for – without having to research lots of investments to get to the one you think is right for you.

The list includes active and passive funds, investment trusts and exchange-traded funds (ETFs) selected from over 150 providers.

It's produced in partnership with Fundhouse, an independent fund research company. This 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**

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.

Sustainable Investment Finder

Feel good about making a difference

If you're one of the increasing number of people who want their investments to have a positive impact on the world, our Sustainable Investment Finder can help.

There are a number of ways that investors can use their money to make a difference. We use the term 'sustainable investing' to cover them all, and have created our Sustainable Investment Finder tool to give investors an easy way to view – by category – all the sustainable funds, exchange-traded funds (ETFs) and investment trusts that we hold on our platform. It's designed to give you a head-start if you're looking for a fund that invests in the things that are important to you.

With sustainable investments becoming more and more popular, there are now quite a few different terms used to describe them. Here are a few of the most common ones you might see:

Environmental, social and governance (ESG): Environmental, social and governance (ESG) are the three main factors used by responsible investors to select investments for their funds. What they cover can vary, but it often includes climate change, health and safety in the working environment and protecting the interests of shareholders.

Ethical investing: These funds tend to avoid companies involved with products and services that may be considered harmful or don't meet personal values, such as tobacco, adult entertainment, and gambling. Many will also screen for a wide range of negative environmental and social issues.

Impact investing: Impact investors aim to generate positive, measurable influences on society or the environment, alongside a financial return. For example, they might aim to challenge include non-renewable power generation and gender inequality.

Responsible investing: This is an alternative term for a range of investment approaches including responsible, sustainable or ethical investing.

Sustainable investing: An investment approach that considers ESG factors, with a focus on companies seeking to improve wellbeing and have a positive impact on society and the physical environment.

Learn more about our Sustainable Investment Finder at fidelity.co.uk/investing-esg/sustainable-investment-finder/

Investment Finder

Feel in control by researching investments for yourself

Our Investment Finder makes it easy for you to explore our full range of funds from over 150 investment companies, plus shares, investment trusts and exchange-traded funds (ETFs). Just pick the type of investment you're interested in, and then use our filters to create your own shortlist.

For example, the filters for choosing funds cover everything from fund providers, sectors and asset classes to regions, charges and fund size – as well as more technical areas, such as management styles and risk measures.

Once you've found a few ideas that fit your requirements, you can research them in more detail with our online factsheets, and invest through our website when you are ready.

Find out more at **fidelity.co.uk/investmentfinder**

Looking ahead

Please remember that you need to review your investments regularly to make sure they are still suitable for your needs, goals and attitude to risk. The easiest way to do this is through our secure website. You can find out more at **fidelity.co.uk/login**

Getting started

Ready to get started?
Just take a look at your **Employee Getting Started Guide** for more information.

Have any questions for us?
Just call our team on **0800 368 0890**

They're available from 8.30am to 5.30pm, Monday to Friday, and 9am to 12.30pm on Saturday.

UKM 1022/37456/CSO11159/311023