

Fidelity's Invest@Work



The information within this presentation is for information purposes and is not intended as investment advice.

Joanne Flynn

Your Fidelity Team



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Fidelity's Invest@Work

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Important information

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

Tax treatment depends on individual circumstances and all tax rules may change in the future. Please note that this information and our 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. Past performance is not a reliable indicator of future results.

Why invest with us



Fidelity International provides world class investment solutions and retirement expertise to institutions, individuals and their advisers - to help our clients build better futures for themselves and generations to come. As a private company we think generationally and invest for the long term. Helping clients to save for retirement and other long term investing objectives has been at the core of our business for over 50 years.

We offer our own investment solutions and access to those of others, and deliver services relating to investing; for individual investors and their advisers we provide guidance to help them invest in a simple and cost effective way.

Fidelity's Invest@Work

<<Company>> has partnered with Fidelity, to make investing for your future easy. Through Fidelity's Invest@Work, you can open a Fidelity stocks & shares ISA or Investment Account and have an amount deducted direct from your salary.

Why might you use Invest@Work?

- You may want to invest for something special
- Enjoy the “feel-good” factor of having money put aside
- Your pension contributions may be restricted by pension allowances i.e. if you've already used your pension allowance, then an ISA is another tax efficient way to save
- Simply keen to take advantage of a tax-efficient investment.



Awarded to Fidelity in February 2020



Fidelity offers

- **Choice** – thousands of investment options
- **Expert guidance** – expert insights and in-house specialists' Select 50 – a list of our experts' favourite funds.
- **Pathfinder tool** - it will show you a Multi Asset fund for you to consider after answering a few questions
- **A discounted service fee** – reducing further if you have £250k of Fidelity Personal Investing assets

We see good security as an important part of building your trust

We understand the importance of keeping your personal information and your accounts secure. We use proven, industry-recognised security tools and processes to achieve this.



Welcome to Invest@Work with Fidelity



	Stocks & Shares ISA	Investment Account
Is it tax efficient?*	✓ ✓	✓
How much can I invest?	£20k this tax year	Unlimited
Holds cash as well as investments?**	✓	✓
Accepts ISA transfers?	✓	✗
Accepts Investment Account transfers?	✗	✓

*ISA - No income or capital gains tax to pay on your returns.

*Investment Account - Annual earnings up to £12,300 are exempt from Capital Gains tax.

- 2020/21 Tax year

**This is not the same as a cash ISA. In a Stocks and Shares ISA you can hold cash in readiness for investing.

Home > Guidance & tools > Help choosing investments

Choosing your investments



How would you like to invest?



PathFinder

Show me a few ideas

Tell us your risk preference and we'll give you a couple of fund options to consider.

[Open PathFinder →](#)



Select 50

Show me your experts' picks

Browse a list of our experts' favourite funds.

[See Select 50 →](#)



Investment Finder

Show me everything you offer

Use our powerful tool to search and filter the thousands of investments on offer.

[Search for investments →](#)

Home > Funds > Find a fund based on risk

PathFinder



PathFinder

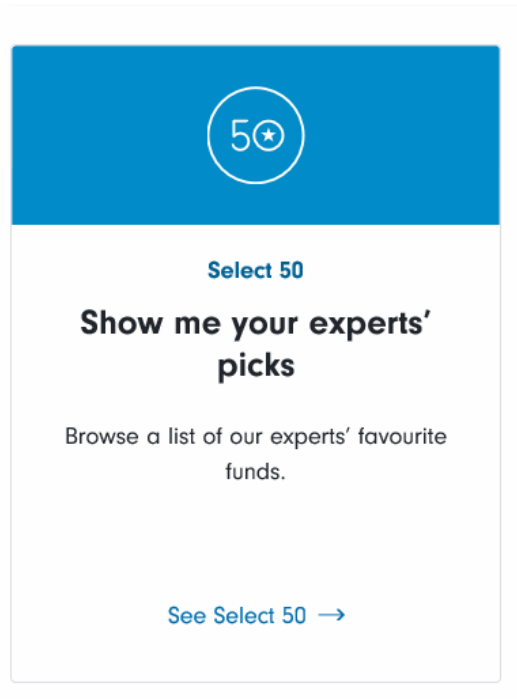
Show me a few ideas

Tell us your risk preference and we'll give you a couple of fund options to consider.

[Open PathFinder →](#)

- Choose between income or growth
- Choose your level of risk from 5 options
- Decide how you'd like your money managed

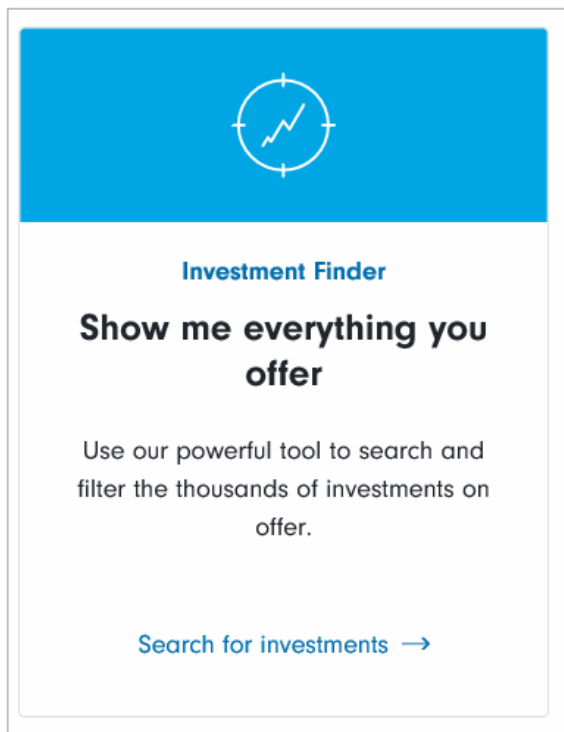
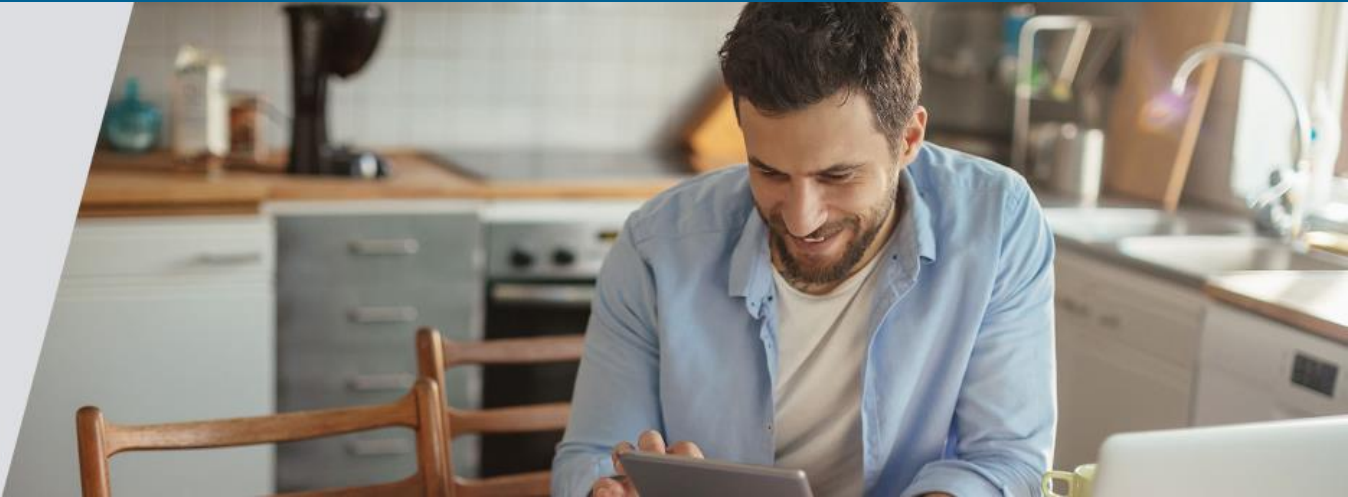
Select 50



- A list of our experts' favourite funds
- Funds our expert analysts' believe have the most potential to outperform in their chosen area of the market but performance is not guaranteed
- Predominantly features actively managed funds. However, in some specific cases passively managed funds are also included

Home > Funds > Investment Finder

Investment Finder



The screenshot shows a blue header with a white line graph icon. Below the header, the text reads: "Investment Finder", "Show me everything you offer", "Use our powerful tool to search and filter the thousands of investments on offer.", and a blue link "Search for investments →".

- Sort, filter and compare a wide range of funds, ETFs, investment trusts and individual shares from Fidelity and other providers
- Search for specific investments that you're interested in
- Select funds direct from your filtered results

Key information

To set up your account you'll need your:

- National Insurance number (check your pay slip)
- Staff number / Employee ID (check your pay slip)
- Employer Reference number: <<ADD>>
- Click the Fidelity link to set up an account: www.fidelity.co.uk/iaw

Benefits portal

Once you've set up your account you'll need to:

- Return to <<Benefits portal>> to choose your contribution level and confirm the type of account you have opened.
- Open an account before Payroll cut off <<DATE>> in order to be included in the next payroll run.

Ready to start investing?

First, you'll need to open your Stocks & Shares ISA or Investment Account, then you can choose how much you'd like to save each month and where to invest your savings. [Read more about how it works.](#)

New to Fidelity Personal Investing?

Open a Stocks and Shares ISA or an Investment Account and start saving.

Open an account

Already have a Fidelity Personal Investing account?

Log in now to set up Invest@Work on an existing Stocks and Shares ISA or Investment Account, or to open a new one.

Login

Choose your account

If you are new to investing, you will want to open an ISA to take advantage of your tax free allowances. If you have already used your allowance, please open an Investment Account.

Stocks and Shares ISA


Invest your ISA allowance, in a tax efficient way,
as a series of regular payments

[Open a Stocks and Shares ISA](#)

Investment Account

Access a wide range of investment
opportunities beyond your tax-efficient
allowances


[Open an Investment Account](#)



Open your account

Stocks and Shares ISA

About you



Already hold an ISA or Investment Account with Fidelity?
[Log in](#) here to set up savings through your employer directly from your salary.


i You need to complete all fields except those marked optional.

Employer Details

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

Employer Code

[Next](#)


[Don't have your code?](#) 

[Cancel](#)

Unique Employer Reference number: <<INSERT>>

Employer Code

[Next](#)

 Your code has been accepted. Please continue to create your Invest@Work account.

Personal details

Title

Access our expert insights

We want to help you make the most of your investments, so we spend a lot of time making sure our customers receive the latest news and views.

You can change your preferences at any time, but we can't share these insights with you until you tell us how you want to be contacted.

Choose how you'd like to get access to your expert insights and product news.

Keep me updated by email:

- Fund analysis emails sent once a week in the CityWire newsletter.
- Email updates of Fidelity's market views and product updates.
- Keep me updated by phone.
- Keep me updated by post.

Document preferences

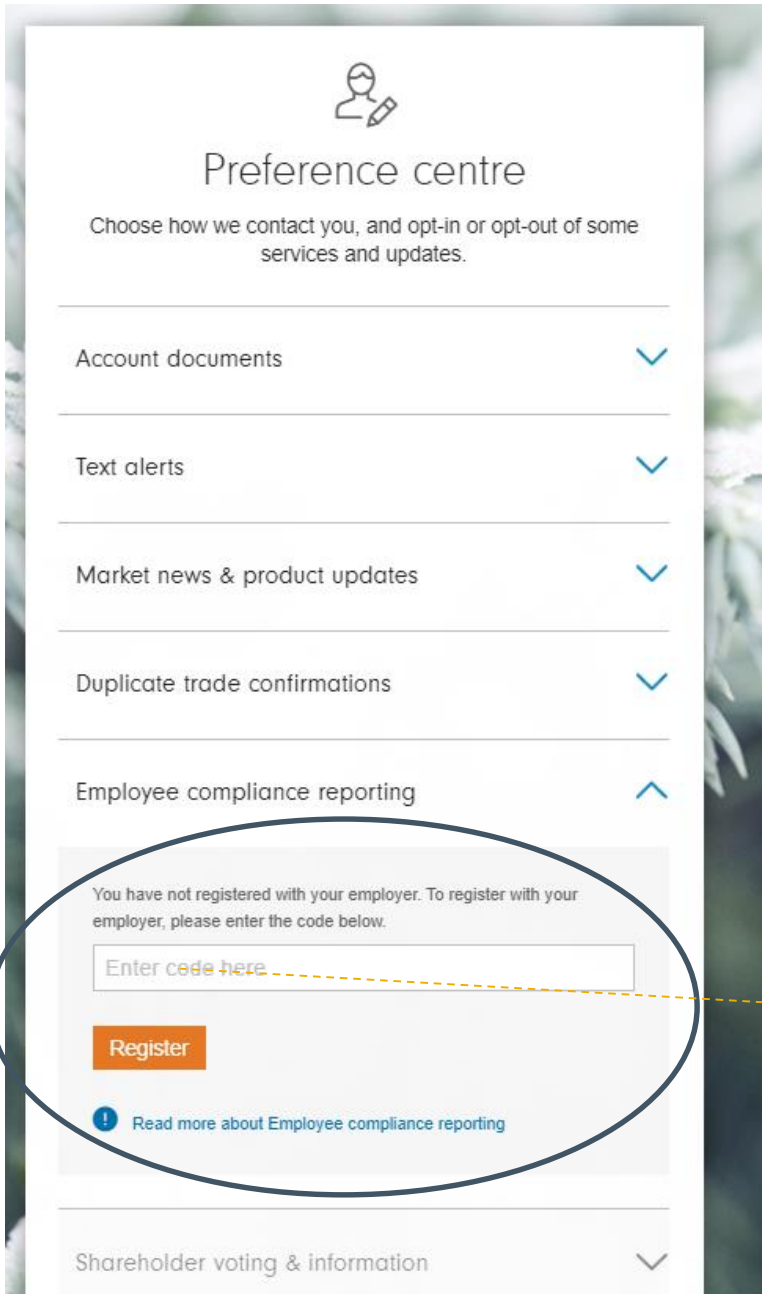
Your account documents will be available to view and download online. You can choose to receive them through the post once you've opened your account.

Confirmation

- 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](#)
 - I have declared all the nationalities I hold
 - All information I have provided is correct, and I will inform Fidelity immediately if it changes.
 - I understand that it is my employers responsibility to send payment for my regular contribution and in the event of discrepancy Fidelity will contact them on my behalf. I agree that where this circumstance leads to a delay or a missed collection Fidelity will not be responsible and I will resolve with my employer directly.

Next

Cancel



Login in to your account:

1. Click Profile
2. Preference Centre
3. Employee compliance reporting
4. Enter the code <<INSERT>>
5. **Register to confirm**

INSERT
CODE

Home > Services > Transfer investments

Transfer investments to Fidelity



How to transfer shares

- If you hold shares in the account you're planning on moving to Fidelity you can only transfer shares to us that we currently offer. Before making your decision, please read our [transfer guide](#), Moving your investments to Fidelity, which explains the options available and gives you the important information you need to know.

If you request a transfer to us and you have shares that we don't offer:

- If they're held in an ISA, we will sell them and bring them across as cash.
- If they're held in an Investment Account, you will need to sell them before you request your transfer. The proceeds can then be sent to us as cash. This may trigger a Capital Gains tax liability, so please speak to a tax adviser before you sell.
- If you are unsure about the suitability of a transfer you should speak to an authorised financial adviser.



We do the hard work

Give us details of the account you want to transfer, we'll do the rest.



Exit fee cover

We cover any exit fees your current provider may charge, up to £500 per person. *T&Cs apply.



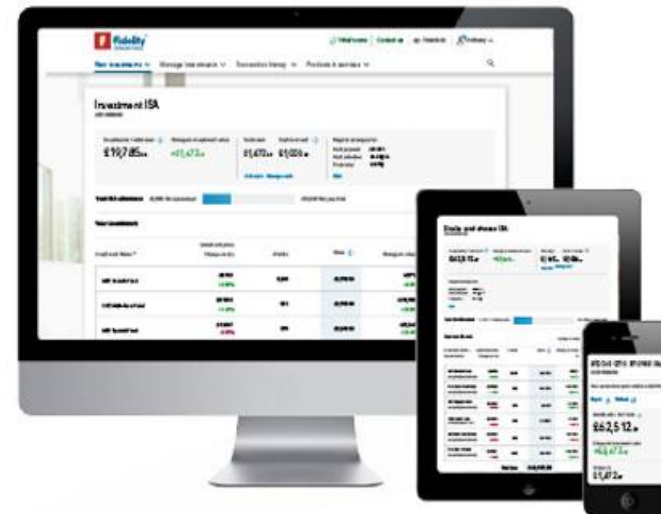
- 0800 368 0890
- Monday - Friday: 8am - 6pm
- Saturday: 9am - 2pm



Investment Outlook
Download the latest issue

Find out Tom Stevenson's outlook for global markets over the next 12 months.

Latest Investment Outlook



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Important information

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Fidelity only offers information on products and services and does not provide investment advice based on individual circumstances, other than when specifically stipulated by an appropriately authorised firm, in a formal communication with the client.

Fidelity International refers to the group of companies which form the global investment management organisation that provides information on products and services in designated jurisdictions outside of North America. This communication is not directed at, and must not be acted upon by persons inside the United States and is otherwise only directed at persons residing in jurisdictions where the relevant funds are authorised for distribution or where no such authorisation is required.

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Exit fee T&Cs can be found [here](#)

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