

One home  
for all your  
investments



Personal Investing



**Fidelity**  
INTERNATIONAL



# easy way to manage all your investments

**Keeping track of your investments with different providers can be complicated. Bringing your investments together with Fidelity can make your money much easier to manage.**

It's free to transfer, and we'll even cover any exit fees you may incur, up to a total of £500 per person. T&Cs apply see [fidelity.co.uk/exitfeeterms](https://www.fidelity.co.uk/exitfeeterms)

**Important information:** Please note that the value of investments and the income from them 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. Withdrawals from a Junior ISA will not be possible until the child reaches age 18. 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. This information and our 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.

# 1 Secure centralised location

It doesn't matter how many investments you have, or the number of providers you've chosen, you'll see everything in one place. One login and one online connection to view all your investment accounts. Not only does this cut down on paperwork, it means you'll get single view of your investment portfolio. In addition, we'll send you a consolidated tax summary for these investments that can help you fill out your tax return.

# 1 website

Whether you need to know what's going on in the markets, want to learn more about investing or are simply keen to check the value or manage your portfolio, you'll be able to do it all at **fidelity.co.uk**. Our website has the latest news from top investment commentators and easy to use planning tools that can help you make the most of your money.

# 1 phone number

Once you have brought your investments together, you can make changes to some of your personal details such as change of address, email or phone numbers online. Or you can call **0800 085 4263** and we will update your details for you. If you have any questions about anything to do with your investments, just call us and we'll do our best to help. Our lines are open 8.30am to 5.30pm Monday to Friday and 9am to 12.30pm Saturday.



# extra reason to bring your investments together with Fidelity

Our Wealth Management service is a unique service for customers who invest over £250,000 with us and for users of our ongoing advice service (typically we help people with a minimum of £100,000 to invest). The service offers extra investment support, a range of exclusive benefits, and guidance from a personal Relationship Manager or Adviser.

## Our Wealth Management service offers a number of additional benefits to help you make future investment decisions:

### Access to the personal support you need

Our Relationship Managers can guide you on everything from investment strategies and your retirement savings plan to fund performance and portfolio reviews. They can also talk to you about the ways we can support you further, including referring you to one of Fidelity's advisers.

If you become a Fidelity advice service customer, your Financial Adviser will provide the personal support you need.

### Dedicated customer service experts

A passionate team that specialises in supporting clients with larger and more complex portfolios. They're able to help you with day-to-day queries, portfolio administration and help arrange meetings with your dedicated Relationship Manager or Adviser.

### Exclusive events with leading industry experts

To help maximise your investment knowledge and understanding, we organise a range of exclusive seminars and events that give you the latest insights and perspectives from leading experts.

### Quarterly portfolio reports

You'll receive a quarterly portfolio report or statement that gives you an at-a-glance guide to your holdings, a summary of recent transactions, analysis of your holdings and how they are performing.

### Annual portfolio review

Every year, you will have the option of booking a portfolio review with your Relationship Manager, at no extra charge, which aims to keep you informed about new investment opportunities and help you ensure you are on track to achieve your goals. If you take ongoing advice from us, you can contact your Adviser to discuss the performance of your investments when you need to.

### We'll support your family too

All Wealth Management benefits are automatically extended to everyone in your household who invests with us, even if they don't meet our minimum investment level. This covers everything from your partner's ISA to a child's Junior SIPP.

### Reduced service fees

Our Wealth Management service is designed to help you get the most from Fidelity. In addition to the extra benefits you can also take advantage of reduced service fees. Ongoing fund charges still apply. Our advice service is separate and has its own charges.

If you are interested in learning more about the Wealth Management service, please call

**0800 222 456**



## decision for more than one benefit

If you want to take advantage of all these benefits by moving your investments to Fidelity, it is important to read the key documents mentioned on page 2 first. The rest of the process is as simple as filling out an online form and we'll arrange for your investments to be moved. In some circumstances you may need to print, sign and return the transfer document to us.

Depending on the type of account you are transferring, you can either re-register your investments or decide to transfer your account to us as cash. For more details on each transfer process please review the information below. It is important to understand that once we have received your instructions and your existing provider has started the transfer process, you won't be able to cancel your instructions. You will only be able to make further changes after the transfer has completed.

### How does the re-registration process work?

All fund providers have a register of all the investment holders in the fund. This means the register will be changed to show that Fidelity has taken over the administration of them, leaving your monies exactly where they are invested. If you hold funds in our available clean share class, we will move your units straight over and you will not be out of the market. Any cash you hold in your account will also be moved to us.

If you have investments with another provider held in an ISA or Junior ISA, you can opt to re-register them with us. If you hold an Investment Account with another provider, then we will always try to re-register your investments to us.

For ISA or Junior ISA transfers, if we receive an 'oversubscribe' notification from the provider at the valuation stage, then we will have to reject the entire request as we do not facilitate partial re-registration.

### How does the cash transfer process work?

If you hold an ISA or Junior ISA with another provider, you can choose to move your investments to us as a Cash Transfer. Your current provider will sell any investments you hold and transfer the proceeds to us as cash. Your investments will be out of the market during this time. You can then decide to leave this amount in cash, or invest it online when you're ready.

### How does the conversion process work?

If you currently hold the fund in a different share class to the one we offer, we may need to carry out a conversion to facilitate your re-registration. Where this is required, we will work with your existing provider to convert your units into a share class we can support before transferring it to us. You may temporarily be converted into a share class that is more expensive and a further conversion may be required to move you into the cheapest available share class on our platform. If a cheaper share class is available, we will also convert any existing holdings of that share class in your account.

The share class conversion activity might take a few days and you may have a different number of units in the fund after you move as the prices of the different share classes vary. When you initiate the transfer online, a tool is available to help you identify whether your investments need to be converted once re-registration has been completed.

Where a clean share class with an accumulation unit type is not available, your holdings will be converted into a clean share class with an income unit type of the same fund. The income will be automatically re-invested unless you instruct us that you would like the income to be paid out.

If the fund being re-registered is an income paying unit type, but the only available clean share class on our platform offers an accumulation unit, the holdings will be converted into the accumulation unit.

Please note, we cannot re-register cash funds or ISAs that contain an insurance element.

### What happens when you cannot re-register my investments?

When we don't have the investments you hold in your ISA or Junior ISA on our platform, they will be sold and moved to us as cash. ISA and Junior ISAs will maintain their ISA status and the tax benefits during this process. When you have received confirmation that the move has completed, you should consider selecting a new investment to invest in from our platform.

When we don't have the investments you hold in your Investment Account on our platform or your current provider is unable to send us a common share class of the fund, they will remain with your current provider. You can then choose to sell them and use this money to buy investments with us. However, it's important to understand that you may incur a capital gains tax liability, depending on your circumstances. We suggest you speak to an authorised financial adviser should you require further information on this.

Depending on how your existing provider administers your overseas shares, we may not be able to transfer these investments to Fidelity as they are. If this is the case, we may sell these shares and deposit the proceeds as cash in your account.





## Location to manage your accounts

You can consolidate all your investments in one place, therefore making them easier for you to manage. It means you will receive one statement with all your investments listed and if you register for our online service you can see the status of all your holdings whenever you wish.

### How long does a transfer take?

It's straightforward to complete the online transfer form and, once you've submitted your instruction, we'll take care of the rest. Transfers take typically 8 weeks to complete, however, times are variable between providers depending on the complexity of the transfer. We will send you updates as your transfer progresses and when it completes.

As a member of TISA Exchange Limited (TEX), Fidelity can provide an automated electronic transfer of wrappers and assets between fund managers and platforms but unfortunately this has yet to be adopted by all providers which can cause delays. If your current provider is not a member of TEX we will also require you to sign, date and post the letter of authority form (that will be generated during the transfer journey) to start the transfer.

Please note that once the transfer begins you are unable to switch, top up or sell your funds until the process is complete. We will send you a confirmation letter once everything is done.

### Investment Finder

If you choose to transfer your ISA to us as cash, our Investment Finder tool allows you to build your portfolio by researching our full range of funds yourself. We have more than 6,500 investment options available from across many different providers. To create your own personal investment short list all you have to do is choose the criteria you're interested in and we will show you the funds they apply to so you can make your own decision.

Whatever approach you choose, please make sure you understand your chosen funds and their level of risk before you invest. You must ensure that any fund you choose to invest in is suitable for your personal circumstances. If you are unsure if an investment is right for you please speak to one of Fidelity's advisers or an authorised financial adviser of your choice.

Visit [fidelity.co.uk/investmentfinder](https://www.fidelity.co.uk/investmentfinder) to start investing today.

### Transferring pensions

You can also transfer all eligible pensions into the Fidelity Self Invested Personal Pension (Fidelity SIPP), please visit [fidelity.co.uk/transfer/pension](https://www.fidelity.co.uk/transfer/pension) or call **0800 358 7480** for more details and our pension transfer factsheet. Please note, if your current providers charge exit fees Fidelity will cover up to £500. T&Cs apply. Please note it's important to check that you won't be giving up valuable benefits from old schemes.

#### Important Information:

It's important to understand that pension transfers are a complex area and may not be suitable for everyone. Before going ahead with a pension transfer, we strongly recommend that you undertake a full comparison of the benefits, charges and features offered. To find out what else you should consider before transferring, please read our transfer factsheet. If you are in any doubt whether or not a pension transfer is suitable for your circumstances we strongly recommend that you seek advice from one of Fidelity's advisers or an authorised financial adviser of your choice.

Withdrawals from a pension product will not normally be possible until you reach age 55 (57 from 2028).



place to start

## 1 Online

Visit [fidelity.co.uk/transfer](https://fidelity.co.uk/transfer) and choose one of the following options - ISAs, junior ISAs, Pensions, junior SIPPs or investment accounts.

During the transfer journey, we have an online tool where you can check if we hold the investment on our platform. This will help you to identify whether or not your investments are eligible for re-registration and whether we will need to undertake a conversion into an available clean fund.

If you do not have access to a computer please call us on **0800 085 4263** with a list of your existing investments and we will help you to understand the re-registration outcome for each investment.

If you have any  
queries about moving  
your investments,  
please call us on  
**0800 085 4263**

