

Helping you reach your investment goals



**FundsNetwork™**



# Making it easier to manage and monitor your investments

FundsNetwork™ is an investment and retirement services provider that enables your adviser to view and manage your investment portfolio under one umbrella. While your money is invested with your fund providers of choice, the service we offer gives a consolidated view of all your holdings.

More specifically, our service allows your adviser to switch your investments between funds with ease and reduce the volume of paperwork you receive. It gives them an oversight of your portfolio that should ultimately enable them to work with you more effectively to meet your investment and retirement goals. In short, our aim is to make managing your investments a simple and straightforward process.

By choosing FundsNetwork you and your adviser can access a whole range of benefits:

## Choice

We offer over 3,200 investment options from more than 140 different providers. All the leading investment companies are available on the platform including BlackRock, Fidelity, Invesco Perpetual, M&G, JP Morgan, and many more. We also offer a number of tax wrappers such as ISAs and a pension, in which funds can be held in order to meet a wide range of needs.

## Access

You and your adviser have full access to your account 24 hours a day, 365 days a year, through our secure website. This allows you to see an instant valuation of all your accounts and individual funds, check regular payments and even analyse your portfolio.

## Convenience

Having a consolidated view of all your investments means that it's much easier to track how they are performing. We also provide consolidated documentation so that you are not inundated with paperwork. For example, each year you will receive two valuation statements and one tax voucher, which you can choose to have delivered to you electronically. They give you a complete overview of your portfolio and provides you and your adviser with everything you need to complete any self-assessment.

Please remember that the value of an investment and any income you take from it can go down as well as up and you may not get back as much as you invested. Eligibility to invest in an ISA or pension and the value of tax savings depends on individual circumstances and all tax rules may change in the future.

## Key benefits at a glance

- A consolidated view of your portfolio
- A cost effective way of investing and switching between funds
- Enables your adviser to take a more holistic approach to planning your financial future
- Simplified paperwork and portfolio valuations
- A wide range of products and services that make managing your investments easier

# A comprehensive choice of investments to help meet your investment goals

Working with you to understand your needs, your adviser can recommend a portfolio designed to meet your long-term financial goals. FundsNetwork offers the products and services to help you and should your needs change in the future, our wide range of accounts and tax-efficient product wrappers allow your adviser to adjust your portfolio quickly and easily. All our products offer a wide choice of investments, enabling your adviser to help you realise your investment objectives.





# Keeping in touch with your investments

As well as the valuable service you receive from your adviser, we know that it's very reassuring for you to be able to regularly check how your investments are performing. We offer a number of convenient ways to help you do this.





### **Secure online account – [fidelity.co.uk](https://www.fidelity.co.uk)**

Our easy-to-use and secure online account allows you to:

- Monitor the value of your accounts and individual funds
- Check the details of any transactions including regular savings plans and any reinvestment of income
- Deal or switch funds online (you should consult with your adviser before doing so)

You will need to register to use your online account. Once we have set up your plan, we will send you your Pension Account Number and a Customer Reference Number which will give you access to the service.

### **Online documentation service**

Reduce the amount of paperwork you receive from us by making the most of our online document service – a convenient, flexible, and above all, secure way to receive, store, view and print your important documents.

### **Fidelity Self Service – 0800 41 41 24**

You can also check on the progress of your investments by using our Fidelity Self service. This is a free and secure interactive phone line that offers instant, 24 hour a day access to fund prices and your account balance. It's completely automated, with voice-recognition and touch-tone modes.

### **ServiceLine – 0800 358 4060**

You can speak to one of our associates about your account from 9am to 6pm on any business day.

# A simple, low-cost pricing structure

By keeping our costs low, your money can work even harder, helping you to meet your investment goals.

## Here are the key points you need to know about our fees:

- Investor Fee of £45 a year (£22.50 collected every six months)
- Service Fee, typically 0.25% a year, based on the value of your investments with us
- FundsNetwork does not charge platform initial charges on lump sum and regular savings plan investments, and there are no platform switching fees†

For some investments we may receive some of the ongoing charges back from the fund manager in the form of a rebate. After deducting any tax that is due we will reinvest the rebate into your account so that you benefit from it.

† Please note that annual ongoing fund charges will still apply as well as the following which are payable when investing, switching and on dividend reinvestments:

- Dealing fees when buying or selling exchange traded investments such as exchange traded funds (ETFs), exchange traded commodities (ETCs) and investment trusts
- Stamp duty when investing in investment trusts
- Fund manager's buy or sell charges where these are levied by the fund provider
- A bid-offer spread when buying dual priced funds

## An Investor Fee is payable on single and joint accounts.

**Single accounts** – only one Investor Fee is payable for accounts in your sole name, regardless of how many you have.

**Joint accounts** – one Investor Fee is payable for accounts where named individuals are the same. If you hold more than one joint account and the named individuals are different, an Investor Fee is payable for each different combination of named account holders, for example you may hold an account jointly with your spouse and one with your children.







# The financial strength and stability to give you peace of mind

As your adviser may have discussed with you, FundsNetwork is the investment platform operated and owned by Fidelity International. Fidelity is one of the UK's largest investment companies so you have the reassurance of knowing that your investments are being administered by a financially strong organisation.

Launched in the UK in 2000, FundsNetwork was one of the pioneers in the development of investment platforms, offering Individual Savings Accounts (ISAs) and investment funds, providing a choice of 250 funds from 14 different providers. Since then we have gone from strength to strength and have continuously enhanced our product range and services so that we now:

- Look after £83.2 billion on behalf of our customers\*
- Offer over 3,200 investment options from more than 140 leading fund managers
- Have a comprehensive selection of accounts, including ISAs, investment accounts and a pension.

\* Source: Fidelity as at 30 September 2018.

## Keeping your money safe

The FundsNetwork service is provided by Financial Administration Services Limited (FASL), which is authorised and regulated by the Financial Conduct Authority (FCA) who ensure that we put measures in place to protect your investments with us.

Your savings and investments with FundsNetwork are held in separate accounts from our accounts. This means that your savings and investments are protected in the unlikely event that FASL becomes insolvent.

To give you additional peace of mind, FASL is also covered by the Financial Services Compensation Scheme (FSCS), which means that, however unlikely, if FASL should get into financial difficulty, then you may be entitled to compensation from the FSCS.

When making decisions about investing, we recommend that you always consult with your adviser. As you will be aware, they work with you to understand your needs and then offer broad-based advice to help you achieve your long-term goals. At FundsNetwork, we only give information about our products and services and we do not provide investment advice.

**If you have any questions about the investments or services we provide please speak to your adviser in the first instance.**

**Alternatively, call us on 0800 358 4060 or visit [fidelity.co.uk](https://www.fidelity.co.uk)**

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