

# HOW TO OPEN AN ISA WITH INVEST@WORK

## GETTING STARTED

# HELP GUIDE

Use this step by step guide  
designed to help you  
get started.

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## BEFORE YOU BEGIN

### THINGS YOU WILL NEED

- Your National Insurance number
- Your employer code (available from your employer)



#### Important information

There are three steps to fully set up your Invest@Work account:

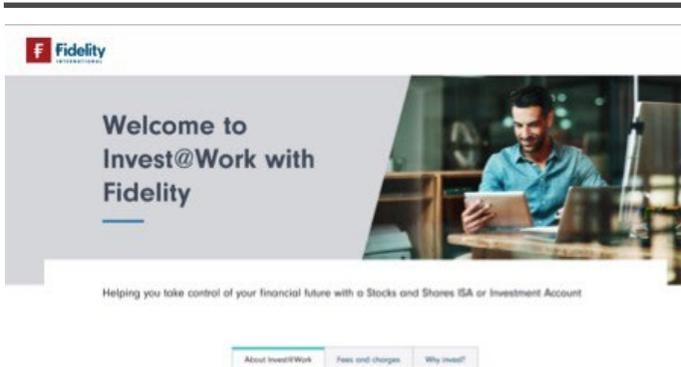
- Choose from a Stocks and Shares ISA or an Investment Account
- Link your account using a code provided by your employer and open your account
- Choose your investments with the help of our guidance tools

You will need to link your account with a code provided by your employer, enter your personal details and check they are correct before choosing your investments.

The images used in this guide are for illustration purposes only and should not be construed as recommendation to buy or sell any investments. When reviewing the performance of your investments, it's also important to remember that past performance is not an indicator of future performance. Fidelity Personal Investing does not give financial advice. If you need advice, please speak to a financial adviser.

## GETTING STARTED

Go to the Fidelity Invest@Work page



Link: [www.fidelity.co.uk/iaw](http://www.fidelity.co.uk/iaw)



Select **Open a Stocks and Shares ISA**

### Stocks and Shares ISA

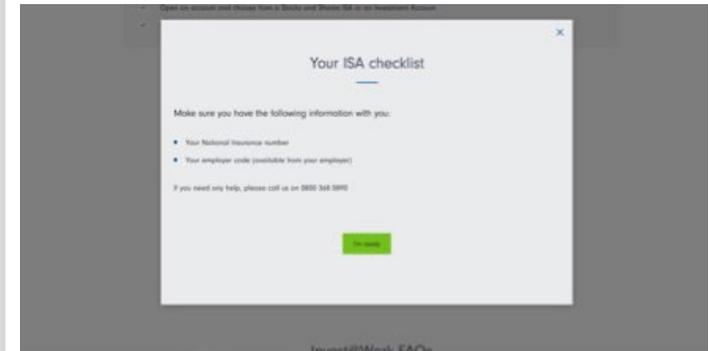
Invest your ISA allowance, in a tax efficient way, as a series of regular payments



[Explore Stocks and Shares ISA →](#)



Make sure you have the information before selecting **I'm ready**



**Make sure you have the following information with you:**

- Your National Insurance number
- Your employer code (available from your employer)

## ABOUT YOU



### Enter your employer code

#### 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

Continue

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

To help us connect your account with your employer, you will need to enter the code available from your employer. If you aren't aware of your employer's code, please refer to the communications containing this Invest@Work website link, your employer or your benefits provider (where available).

### Enter your personal details

#### Personal details

#### Title

#### First name

#### Last name

#### Date of birth

You will need to enter something in every field, except those marked 'optional'. Some questions will open additional fields that you will need to complete.

For example, if you are not a UK national, or you hold dual nationalities, you will need to tell us what your nationality or dual nationalities are.

### Create your username and password

#### Username and password

#### Create a username

Username same as email

Follow the instructions on screen and choose a memorable username and password. You can use your email address as your username.

Keep these safe as you will need these to log in to your account.

# CONFIRM AND REVIEW



Choose how you want Fidelity to contact you

Keep me updated by email:

- Citywire - a weekly newsletter with the latest expert industry insights
- Fidelity's expert market news, views and product updates
- Keep me updated by phone.
- Keep me updated by post.

Tick the boxes if you'd like to opt in to our regular marketing email updates and newsletters and if you'd like us update you on the latest views and news by phone and post.

Confirm that you agree to our terms and conditions

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 Important information**

Please review all of our terms and policies. Please read each one carefully. Once you are happy with everything, select the box provided to show that you accept the terms within.

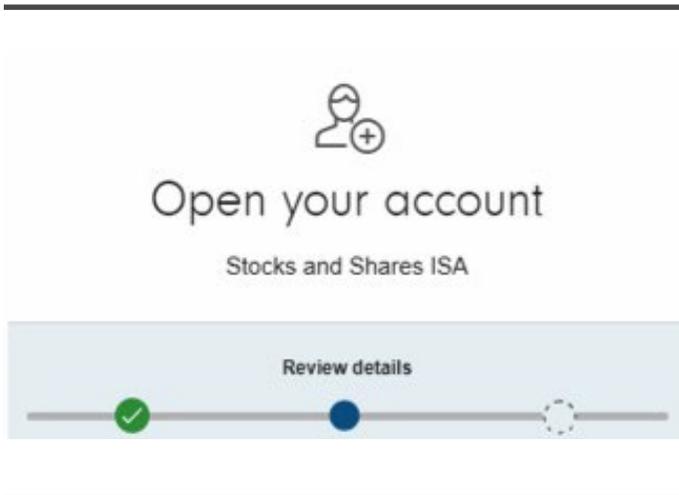
Click **Next**



## CHOOSE WHAT TO INVEST IN



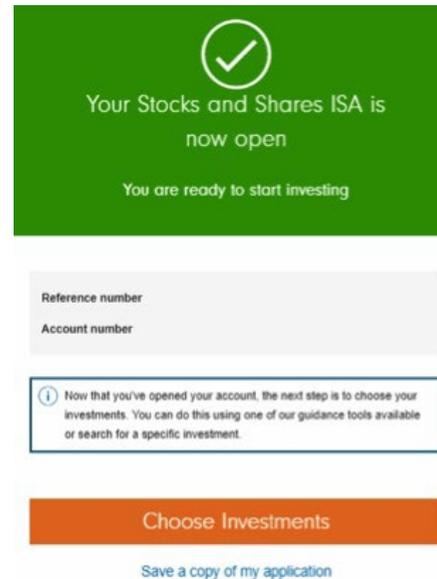
### Review your details



You will now see all your details on the third page. Please review these details carefully.

- If everything looks correct, select 'Confirm' at the bottom of the page.
- or
- If you see anything incorrect, select any of the 'Edit' links on the page, and you will be taken back to the previous page.

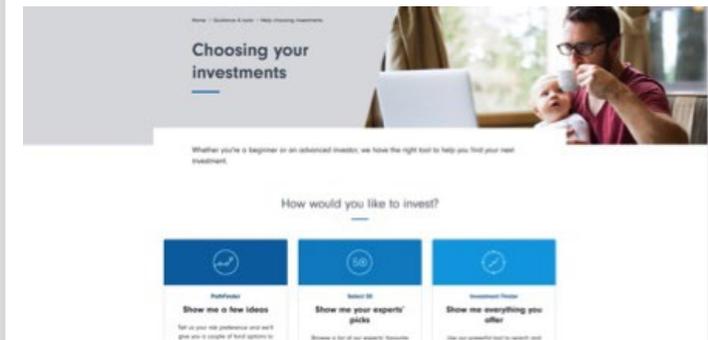
### Confirmation and next steps



Now that you've opened your account, the next step is to choose your investments.

Selecting 'Choose Investments' will take you to our guidance tools which can help you make your investment decision.

### Choose your investments



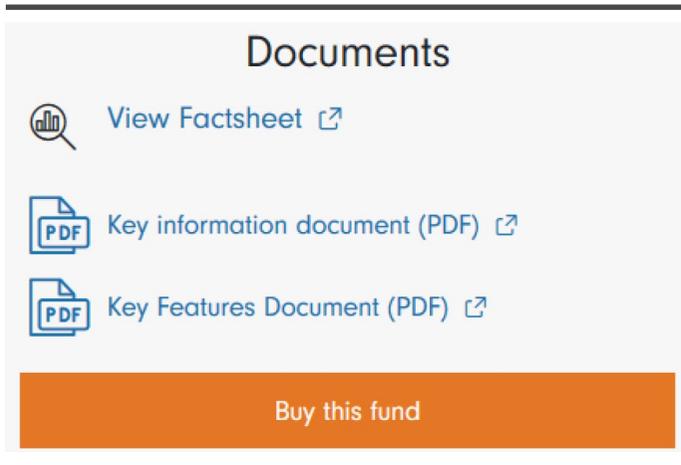
Whether you're a beginner or an advanced investor, we have the right tools to help you choose an investment.

You can choose from our simple Pathfinder or Select 50 tools or use our comprehensive Investment Finder to help you find investment(s) that are right for you.

You can find out more information about these tools on our website.

## CHOOSE HOW MUCH TO INVEST

When you're ready to do so, **select your investment**



Once you're happy with the investment(s) you've chosen, you will be taken to the final step where you can provide details on how much you'll invest.

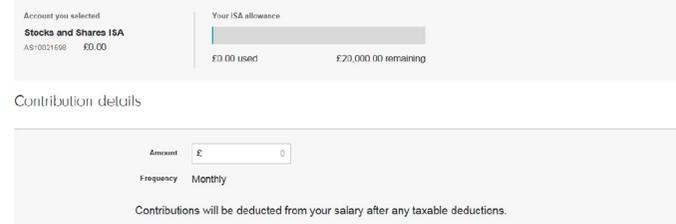


Choose how much you'd like to contribute

Final step - setting up your Regular Savings Plan

Complete your account setup by choosing your contribution amount (available here or through your benefits portal) and the percentage you wish to put into your chosen investment(s). You also have the option to add more investments or set aside a portion of your contribution into cash, which can be used to pay for your fees and charges.

If you need help on how to complete this, please call our dedicated Invest@Work number on 0800 368 0890.

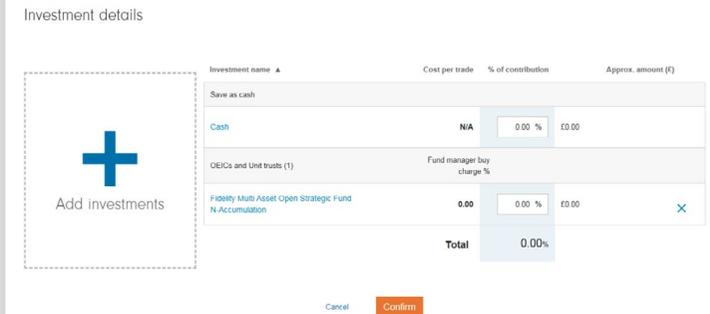


Choose how much you'd like deducted from your salary, after any taxable deductions, to be invested into your account.

If you use a benefit provider, this field will be disabled as you will need to update with them directly.



Choose the amount into your investment(s)



Investment name	Cost per trade	% of contribution	Approx. amount (£)
Save as cash			
Cash	N/A	0.00 %	£0.00
OEICs and Unit trusts (1)	Fund manager buy charge %		
Fidelity Multi Asset Open Strategic Fund N-Accumulation	0.00	0.00 %	£0.00
<b>Total</b>		<b>0.00%</b>	

To add new investments, click the 'Add investments' button.

You can then choose how much you'd like to invest in each investment. This is particularly useful when you're investing in more than one investment.

# CONFIRM AND REVIEW YOUR INVESTMENTS



Confirm that you have read the key information

Select **Next**

Confirmation that your regular savings plan has been created

Accept terms



**Fees illustration**

This illustration shows you the predicted Fidelity fees and any other applicable charges which you may pay over time on the investment(s) you are buying.

[View illustration](#)

I confirm that:

I have read the **key information document** for this order. The forward-looking performance scenarios in PRIIPs key information documents (KIDs) have been based on the past 5 years and may not reflect expected future returns. The scenarios show higher returns following periods of strong performance and lower following market falls. Past performance of an investment is not necessarily a guide to its performance in the future.

I have read and agree to the **Doing Business With Fidelity document** (incorporating the Fidelity Client Terms).

I have read and agree to the **ISA Declaration**.

I have read the **fees illustration**.

Next



A message will appear on the page to confirm you've successfully created your regular savings plan.

In a small number of cases we may need to ask you to send in documents to verify your identity. Where this is the case we will tell you at this stage and provide instructions on what you need to do before collections can begin.

# THANK YOU

We hope you found it useful.

If you need help with another journey, you can find our other guides on our website.

