

This document is for investment professionals only
and should not be relied upon by private investors

Our world is built around you and your business

Experience the difference with
Fidelity's Adviser Solutions



Adviser Solutions



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**What you've
told us you
want
from a
platform**





Commitment

To the core advisory market



Features and functionality

That enable your firm's own proposition



Service

Quality support for you and your business



Cost-efficiency

Value for money for your clients



Reliability

A partner you can rely on

Our vision.

A world with you at the centre



Experience the difference with Fidelity's Adviser Solutions

We know that being an adviser in the modern world is in equal parts rewarding, exhilarating and challenging. We pride ourselves on always being there for you and your clients, so you can seize every opportunity and meet every challenge. Helping you conduct your business effectively and efficiently has been at the heart of every decision we've made, and will continue to be – because we want you, and all who are part of your firm, to have a great experience every time we work together.

Over the last few years, we've transformed our platform through a multi-million-pound investment programme. We continue to make extensive enhancements to our service, co-creating it alongside advisers to ensure we meet your ever-changing needs. It's this continuous, collaborative improvement that helps us empower you to take even greater control of your business.

You know your clients better than anyone – and by listening to what you say you want from a business partner, we're confident we can help you meet all their expectations.

To find out more about the ongoing transformation of our business and the awards we have won please click [here](#).

Independent investing.

An investment and retirement service you can rely on

We're proudly independent of banks and large financial institutions, with no shareholders demanding short-term results. That means we never have to compromise on delivering our goals, and can act in the long-term interests of both you and your clients. Fidelity has been in the asset management market for over half a century and manages over \$407 billion in client assets.* This adds stability to our own balance sheet and high liquidity, so you know your clients' money is in expert hands.

*Source: Fidelity International as at 31 March 2024

Smart features and functionality.

A range of wrappers for all your clients' needs



Simple solutions for complex client needs

Every client is different – so choosing the best combination of wrappers and investments is rarely straightforward. But meeting complex, individual needs in a tax-efficient way makes a big difference to your clients' lives, their retirement, and their financial future.

We understand why informed advice is so important. Clients rely on your advice to feel secure in their investments and savings, so we

make it easier for you to meet their needs, by providing a wide range of wrappers and other tax structures – from ISAs to pensions.

After all, complexity can be time-intensive – but with a holistic, one-stop approach, enhanced processes and reliable service, you can cut down on the admin and focus on what really matters. Getting the best outcomes for your clients.



A pension with choice, value, convenience

Choice and value are the defining features of our pension – but convenience is a close third. Not only do we offer a range of features and competitive fees, our pension is automatically integrated with all our platform tools, including model portfolios and management information reports. In addition, we provide the ability to amend regular savings plans and adviser ongoing fees online.

Pension (inc Junior Pension)



Offering value, choice, an extensive investment range, including a smoothed return pension fund and options at retirement

ISA



Our ISA and Junior ISA can help meet your clients' saving objectives

Investment Account



For investors who require the option of investing outside of a pension or an ISA

Pension Trustee, Company and Trust Accounts



Most of our services for private client accounts are available for these types of business

Cash options



Cash can be held outside a wrapper or within an ISA, Investment Account or Pension, as part of the product structure

International/Offshore Bond*



With the ability to invest in our platform's fund range and utilise our Model Portfolio capabilities

*Offered by Canada Life and Utmost Wealth Solutions

Maximum efficiency with our Cash Management Account

The Cash Management Account (CMA) allows your clients to hold cash outside of product wrappers, and allows you to manage fees and withdrawals for your clients' ISAs and Investment Accounts.

Find out more by visiting [fidelityadvisersolutions.co.uk](https://www.fidelityadvisersolutions.co.uk)

Smart features and functionality.

A range of investment choices to suit your business model

Expert advice should never be limited by choice, which is why we offer over 7,000 investment options, including mutual funds, ETFs, investment trusts and company shares, as well as a smoothed return pension fund.

You have total freedom to build bespoke portfolios for your clients, use model portfolios, or outsource to a Discretionary Fund Manager. We're continually looking to bring new investments onto the platform.

Supporting your research

We've developed a range of tools to help support your research and analysis for more effective client outcomes, including:



Search by category, rating, investment type, with our Investment Finder tool



Chart and compare funds, shares or indices



View fund factsheets and compare with providers' materials

Find out more at [fidelityadvisersolutions.co.uk](https://www.fidelityadvisersolutions.co.uk)



Model Portfolio Centre

No matter how you choose to construct a portfolio, we can support you – from bespoke portfolios of up to 50 investments and defined models from DFMs. We also offer a rebalancing tool that can be used across accounts, so no matter how unique your clients' needs, you can find the right approach.



DFM service

Our Discretionary Fund Management (DFM) service lets you link directly to defined models from over 140 DFMs on ISAs, Investment Accounts and our Pension (we are continually adding to the list available). We also offer an optional 10% depreciation reporting service to DFMs, whereby notifications can be sent to clients when a portfolio depreciates by 10% (or multiples of 10%) or more over a reporting period. We make no charge for this service, although the DFM may do so.



Smart features and functionality. Business services that put you in control

Financial planning made simple

We've partnered with leading Canadian Fintech company, Conquest Planning, to distribute its state-of-the-art financial planning software to the UK IFA market. Conquest Planning not only enables you to quickly build accurate financial plans in collaboration with your clients, it's designed to intelligently work with you to find the optimal path for each client. A unique feature of the software is a digital assistant – Strategic Advice Manager – that leverages Artificial Intelligence to instantly illustrate the impact of different scenarios on the client's goals.

Simply visit our website to find out more.

Whether it's compliance, fees or research, there are many demands on your time – all of which stand in the way of what really matters. That's why we're constantly enhancing our online services, so you can spend more of your time meeting and helping clients.



Need extra support? Go online

Our self-service platform lets you access and search our Help and Support zone, which includes numerous 'How to' videos, to answer all your queries in seconds. The Help and Support zone covers everything from fees and client maintenance, to dealing and administrative procedures. Of course, if you need something specific, there's always somebody on hand to help.

Simply log in at fidelityadvisersolutions.co.uk



Paper-free processes

Our paper-free automated processes will drive time and cost efficiencies and are more environmentally friendly.

- Fully integrated
- Online quotes and transactions for ISAs, Investment Accounts and Pensions, and online documents for both advisory firms and clients
- Bulk switching if advisers need to change investment strategy across multiple clients
- Over 70 different instructions can now be sent to us electronically through our Upload & Send service
- We accept digital signatures on all application forms (where the law allows)
- Efficient link to the Origo Integration Hub: Our service is fully connected to the Origo Integration Hub, offering Straight Through Processing for a range of account opening and trading services. This API, whereby your firm's back-office software system links directly with the hub, removes the requirement for you to re-key data manually. This streamlines the administrative process and saves your firm both time and money.



Capital Gains reporting

- Simplified management and reporting to help with Capital Gains Tax (CGT) calculations



Back-office integration

- Fully integrate our platform into your back office, so you can easily download holdings and valuations into your own systems
- Automate reconciliation of fee information with eRemunerations



Information at your fingertips

We offer a comprehensive range of reports, giving you access to client and business management information. These securely-held reports can be accessed online at any time, and enable you to find data and client information quickly and efficiently.

- Available 24/7 – no need to rely on call centre opening times
- Reduces the reliance on postal statements
- Information is available at the touch of a button
- Supports marketing campaigns
- Ability to manipulate data

Simple, transparent charging

Value is key to client satisfaction

We understand that value for money is important to your clients. That's why we offer transparent, competitive charging. Discover:

- No set-up or administration fees for our Pension, ISAs and Investment Accounts – and no additional costs for drawdown
- Flat annual Investor Fee of £45*
- Service fee of 0.25% p.a. based on the value of a client's investments

* The Investor Fee is applied separately to sole and joint accounts. A client will normally pay one Investor Fee for all accounts in their sole name, no matter how many there are. They will also pay an Investor Fee for every joint account which has a unique set of names.



Flexible fee service

Our online Adviser Fees service makes it easier than ever to manage your fees. We allow you to keep it simple and transparent, with flexibility for charging on lump sum and regular contributions.

- 1. Initial fees**
Either as a fixed monetary amount or as a percentage on lump sum investments and regular savings
- 2. Ongoing fees**
A percentage or monetary amount for an entire portfolio (or different fees for different accounts)
- 3. Specified fees**
A specified (one-off) fee that makes it easy to charge for advice on assets already held by your client



Share dealing – with competitive costs

- Trade in an extended range of assets including ETFs, Investment Trusts, equities, bonds and CDIs
- For buys, sells, switches and rebalances placed by you or by your appointed Discretionary Fund Manager, and for other regular transactions there is no dealing charge
- Trades are executed at least once per day for maximum price efficiency
- Other dealing charges may apply when your client trades in Exchange Traded Investments

These charges replace the dealing fee of 0.1% for transactions in Investment Trusts and ETPs when your account moves to our new administration system; the existing charge will still apply until accounts move to the new administration system. Other charges may apply. For more information, please refer to our Doing Business with Fidelity Adviser Solutions document at [fidelity.co.uk/importantinfo](https://www.fidelity.co.uk/importantinfo)

Find out more at [fidelityadvisersolutions.co.uk](https://www.fidelityadvisersolutions.co.uk)

Dedicated support for your business

We're always on hand when you need to talk to us directly. Our dedicated Adviser Support team is highly trained to provide technical assistance, when you need it.

Our team has received significant investment in recent years to provide tailored, specific advice for your business. In addition, our management information reports offer assistance with segmentation, targeting, mailing lists etc, so you always have support with client servicing and communications. In addition, these reports provide valuable data which can help with your obligations under Consumer Duty as well as tracking instructions such as transfers for example.



Here when you need us

If you need to call us for any reason, we have helpful, knowledgeable teams who can answer any queries and enquiries you may have:

- AdviserLine – call **0800 41 41 81** between 8.30am and 5.30pm on any UK business day, and one of our Customer Account Executives will assist you with any queries relating to client accounts and our website
- Sales – contact our Business Development team about how your business can make the most of our platform
- We also offer technical support through our tax and pension experts, Paul Squirrell and Donald Manning.



Marketing support

- We provide additional resources to help you attract new business, including sample letters you can use for your own marketing activity (and much more)
- There's also a wide range of helpful literature on our website at all times. This covers everything from technical content and product guides to client-facing brochures, that can help you explain our products and services to your clients.



'Technical matters' web hub

To help you navigate the more intricate areas of financial planning, our website contains an array of materials focused on the technical aspects of pensions and tax planning. These include insightful videos and factsheets that help to keep you on top of ever-changing regulation. There's also a comprehensive range of videos to support anyone in your firm studying for pension exams or simply wishing to build their pension knowledge.



Secure online account access for clients

- Your clients can view their investments through their secure online account, 24 hours a day, 365 days a year. Clients can choose to switch off paper documents and set to online only, as well as performing basic administrative tasks themselves, such as checking valuations and amending their personal details – saving you time.
- Clients can also stay in touch with their accounts through our highly rated app, which uses proven, industry-recognised security tools and processes to keep everything safe.



Seminars and training

We believe it's important to give you access to the latest views, insights and market information, so we run nationwide events, some hosted virtually. We also hold workshops and seminars on important service enhancements or industry trends that can affect your business.

Discover further resources available.

- **Paraplanner Hub** – specific tools and resources for paraplanners
- **Investment Insights Hub** – useful insights on topical investment areas to help you meet client needs
- **Compliance Matters** – stay up-to-date on FCA rules and regulations
- **Sustainable Investing Hub** – insights, guides and fund information to aid your client discussions

To view our range of materials, visit
fidelityadvisersolutions.co.uk/technicalmatters



Fidelity International – our history, culture and diversity

Established in 1969 as the international arm of Fidelity Investments, Fidelity International became independent of the US organisation in 1980, and is today owned mainly by management and members of the original founding family.

As an employer, we are committed to diversity and inclusion, and we continue to build a culture where everyone's voice is heard. This includes increasing and sustaining greater cultural diversity and gender balance at all levels of our organisation, improving accessibility and enablement for people with different abilities, and embracing our LGBT+ communities and colleagues.



A commitment to sustainability

As a company, Fidelity International strives to partner with others in the industry to generate sustainable outcomes. This includes engaging with companies on climate change and supporting the transition to a low-carbon economy.

We are signatories of the Principles for Responsible Investment and Climate Action 100+, a supporter of the Taskforce on Climate-Related Financial Disclosure A (TCFD), a member of the Carbon Disclosure Project and a partner of the Climate Bond Initiative.

Wherever we operate, we seek to implement good environmental practices for the benefit of our stakeholders and communities.

To find out more, visit [fidelityadvisersolutions.co.uk](https://www.fidelityadvisersolutions.co.uk)

Adviser Solutions



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