

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

Help your clients retire from work, not from life

Our
Pension



Adviser Solutions



Taking the hard work out of getting to retirement

Your clients have big plans for when they retire. Travelling, new hobbies and ticking off things on their to-do list. Or perhaps they're simply looking forward to putting their feet up after a busy career. Whatever their dreams may be, our Pension takes the effort out of planning for their autumn years.

It offers your clients great choice with access to over 7,000 investment options and provides great value. It also gives them a full range of options when they reach retirement.

Our Pension is designed to fit in with your business too. It's easy to administer, fully integrated with our platform tools and services, and offers a variety of adviser charging options. What's more, you can meet all your clients' pre- and post-retirement needs through our comprehensive range of bespoke and all-in-one investment options. You can deal online, see a client's Pension holdings alongside all their other investments and quickly access transaction information. It's also compatible with our model portfolio centre and rebalancing service as well as our range of management information reports.





A complete retirement solution

- Extensive investment choice**
We offer over 7,000 investment options, including a number of different types of funds, shares, exchange-traded funds and investment trusts.
- Value for your clients**
No set-up or administration fees and no additional charges when clients begin taking benefits.
- Adviser charging options**
You can take initial, ongoing and specified 'one-off' fees, including initial fees on regular contributions.
- Full integration**
Fully integrates with all our tools and services such as model portfolios and business management reports.
- Online dealing and quotes**
Prepare illustrations and deal online for all transactions.
- Withdrawal features**
Both regular or one off cash withdrawal and drawdown options are available with no additional costs.
- Flexibility**
Clients can start, stop, increase or decrease their payments and make one-off or regular withdrawals as required once they retire.
- Cash account**
Cash can be held in Pension accounts, and can be used to buy and sell investments.

Wide investment choice for all business models

No matter which investment model you operate within your business, our range provides you with plenty of choice. You can select from over 7,000 investment options including a number of different types of funds, shares, exchange-traded funds and investment trusts – so you can help your clients reach their retirement goals whatever their particular needs may be.

Our range includes a wide selection of low-cost passive and multi-asset investments. You can also choose from the UK's most popular investment trusts, exchange-traded funds and company shares.

With countless investment combinations available to you, our Pension is perfect if you construct bespoke portfolios on behalf of your clients or use model portfolios. It's also ideal if you outsource your investment strategy to a Discretionary Fund Manager.

There is a broad range of investment options, and your clients can also hold cash within the Pension. This can be used if a client wishes to switch some or all of their pension savings into cash for tactical or strategic reasons.

In addition, with the focus on delivering a sustainable income in retirement, we also offer a wide range of multi-asset options on the platform.

The value of investments, and the income from them, can go down as well as up and your clients may get back less than they invest.



Value for clients – with accessibility too

Costs can be a big drag on the growth of a client's retirement portfolio. Our Pension has a simple and transparent charging structure. It provides value for money for your clients, in addition to the many other benefits it brings.

Low charges when saving or taking benefits

Our low-cost charging structure means we make no set-up or annual administration charges for our Pension. In fact, we charge a service fee of just 0.25% a year along with an investor fee of £45 a year.* Annual charges for the management and administration of the investment options do apply and these vary depending on the options chosen.

Importantly, our Pension remains great value when your clients start taking benefits from their savings. There are no set-up fees, no annual drawdown fees and no one-off withdrawal charges either.

A simple and transparent charging structure

- No set-up or annual administration charges
- No annual administration charges for income drawdown
- A service fee of just 0.25% a year
- An investor fee of £45 a year*

* The Investor Fee will not be taken from the Pension unless it cannot be paid from another sole account held on the platform.





An efficient transfer service

Your clients can transfer most existing pensions to us – our only requirement is that the value of a cash transfer should exceed £10,000. The assets in the existing pension can be sold and the proceeds transferred to us as cash.

To make the transfer process as quick and simple as possible, we use the Origo 'Options Transfers' service to conduct the transfer for you. This means there is less paperwork for you to complete and clients are not 'out of the market' for a significant amount of time.

If the investments in the existing pension are available in our Pension, you also have the option of moving the pension into the same investments through the re-registration process. The minimum transfer value is £50,000 for re-registrations.

You can monitor the progress of a client's inbound pension transfer online via Instruction Tracking or by running our 'Pension Transfer Status' report using our online Reporting Services facility. This also lists whether any documentation is required to complete the process. In addition, you can set up email alerts to receive status updates to your inbox.

Accessible for a range of clients

Your clients can make regular contributions of just £50 gross a month or through lump sum contributions of £1,000 gross.

Choices at retirement

Your clients can access their pension savings in any way they choose when they reach age 55 (57 from 2028). They can make cash withdrawals whenever they wish, enter into flexi-access drawdown or, if applicable, remain in capped drawdown.

Clients also have the option of taking uncrystallised lump sums, can set up a regular income from their drawdown account or use their pension pot to secure a guaranteed income. They are not restricted to any one route and can utilise a combination of options that suits their needs.

A client's pension pot can also be passed on to loved ones following their death. Benefits can be paid out as a lump sum or as income through a beneficiary drawdown account. Pre-75 death cases will pay benefits free of tax and post-75 cases will pay income benefits net of the beneficiaries' marginal rate of tax. Tax treatment depends on individual circumstances and may change in the future.

Please note that withdrawals from a pension product will not normally be possible until your client reaches age 55 (57 from 2028).

Cash within each account facilitates all transactions

Cash held within each account is used for all transactions related to the Pension. If there is insufficient cash available to pay fees or pension withdrawals for example, then you can choose which investments are sold, and we will follow your choice wherever possible. When choosing largest asset first to sell we will try not to use investments that carry dealing charges like exchange traded investments, unless these are the only assets held.



Putting you in control

Our Pension is fully integrated with all the valuable platform features you use on a day-to-day basis. This saves you time when administering your clients' Pension accounts and gives easy access to all the information you may need:

- Conduct pre-sale and post-sale illustrations online
- Buy and switch online whenever you wish
- See client Pension holdings alongside all their other investments
- View transaction details for all fund holdings
- Create your own model portfolios through our Model Portfolio Centre
- Ensure portfolios stay in line with client goals by using our rebalancing tool
- See a detailed overview of all your clients' Pension accounts in the 'Pension Summary' report
- Analyse client holdings with Portfolio X-Ray™

Our Pension also provides access to comprehensive management information. This means you can quickly access data on client valuations and holdings, for example, as well as reports detailing your fee payments.

More information on the range of reports available can be found within the Reporting Services section of our website.

Fee options to suit your business

We appreciate that you require an efficient and easy-to-use service to manage your fees. Our Adviser Fees Service therefore provides you with a range of options.

Adviser fee options

You can take:

- Initial fees on single and regular contributions and transfers
- Initial fees on a single crystallisation
- Initial fees for a fixed term for regular savings
- Ongoing fees
- Specified (one-off) fees
- Fees as either a percentage or a fixed monetary amount

You need to obtain a client's consent when setting up fees. We provide a Client Authority form to make this easy for you and this can be downloaded from our website. Whenever you set up a fee we will let your client know about the arrangement.

A convenient monthly payment

We collect your fees on your behalf and make a consolidated payment to your bank account once a month. Fees are raised by deducting the amount from the cash held within each account. If there is insufficient cash available to pay fees, then you can choose which investments are sold, or else we will sell normally the largest investment. We will try not to sell investments that carry dealing charges like exchange-traded investments, unless they are the only investments held.

We will pay you your fees on the 25th of each month (or the next business day if this is a holiday).



Need to know more? Visit our website

 **Adviser Solutions**



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