

This document is for Investment Professionals only and should not be relied upon by private investors.

Our pension

Product
Summary

 **Adviser Solutions**



Type of product	Personal pension	
Administrator	Financial Administration Services Limited (FASL)	
Minimum contributions	Regular gross contributions	£50 per month
	Single gross contributions	£1,000
	Transfers	£10,000
	Reregistrations	£50,000
Investment options	Over 7,000 investment options	
Withdrawal options	Flexi-access drawdown, Uncrystallised Funds Pension Lump Sums (UFPLS), continued capped drawdown for existing accounts (as at 5 April 2015) and small pension pot withdrawals.	
Cash and interest on cash	Cash can be held within each pension account. We will deposit any money paid to us in one or more trust accounts with authorised banks. When payable, interest on cash held will be credited to your client's account.	
Charges and fees	Set up and annual administration	£0
	Service Fee	0.25% on all assets, including any notional value from a guaranteed lifetime income option, excluding cash, charged monthly in arrears.
	Investor Fee	£45 per year. It will only be taken from your client's pension if it cannot be paid from another of their sole accounts.
	Flexi-access drawdown charges	£0
	Existing capped drawdown account charges	£0
	Other cash withdrawal charges	£0
	Transfer out charge	£0
	QROPS transfer out charge	£0
Adviser Fee charging options	Divorce split charge	£0
	<p>Initial Fees on single and regular contributions, transfers, and one-off crystallisation</p> <p>Ongoing Fees, Specified (ad-hoc) Fees</p> <p>All fees are taken from cash within an account first. If there is insufficient cash available, you can choose which investments are sold, and we will follow your choice wherever possible. After that other investments may be sold, starting normally with the largest investment in the account. We will try not to sell investments that carry dealing charges like exchange traded investments, unless they are the only investments held.</p>	
Functionality	Produce illustrations and transact online for all new applications, top-ups and switches, including flexi-access drawdown (regular and one-off PCLS), income withdrawal (regular and one-off) and pension increase request amendments.	
Client reporting	Quarterly statements and Annual Benefit Statement	
Adviser reporting	<p>Duplicate client correspondence</p> <p>Management information reports</p> <p>Adviser Fee statements</p>	

The value of investments and the income from them can go down as well as up and clients may get back less than they invest. The minimum age you can normally access your pension savings is currently 55, and is due to rise to 57 on 6 April 2028. To find out more please visit fidelityadvisersolutions.co.uk/pension where you can find a range of disclosure and support material.

Adviser Solutions



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