

# Create your own marketing letters

Re-registrations  
and transfers

If you are creating your own client approach letters, why not use the suggested wording below? It can be used in conjunction with our product literature and contains all the latest facts and figures on why you can recommend us to your clients. We have highlighted the benefits from a client perspective, but please remember any recommendation to invest comes from you.

Please also note that it is down to each individual adviser firm to ensure that correct disclosure material has been provided to the client and that the final letter adheres to the regulations/guidelines laid down by the Financial Conduct Authority. 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.

## Financial strength

- As a pioneer in the investment platform market, Fidelity Adviser Solutions have been efficiently administering investment portfolios on behalf of clients for over 20 years. They are currently entrusted with the savings of over 350,000 UK investors, administering over £47 billion on their behalf (as at 30 June 2023). This makes them one of the largest platforms in the UK.
- Fidelity Adviser Solutions is part of Fidelity International, who were established over 50 years ago. Fidelity are financially strong, enjoying both a strong balance sheet and liquidity position with its own funds in excess of Pillar 1 regulatory requirements.
- Fidelity International look after over £586 billion on behalf of over 2.8 million clients around the world (as at 30 June 2023).
- Fidelity are privately owned and not a subsidiary of a big bank or other institution. With no shareholders demanding short-term results, they can take long-term investment decisions that are in the best interests of their clients.
- Fidelity Adviser Solutions have received the top 'platinum' rating from AdviserAsset, a market-leading research company that specialises in analysing investment platforms. This is the eighth year in a row that they have been awarded this accolade. The key criteria for this rating are pricing, features, functionality, service quality and platform stability.
- For the fourth year in a row, Defaqto has awarded Fidelity Adviser Solutions 5 star ratings for both their platform and pension solution, as well as a Gold service award in both areas. The Gold service assessment is especially significant as it's based on feedback from their users.

## Value for money

- Fidelity Adviser Solutions' highly-competitive charging structure offers both simplicity and exceptional value for money. There is a Service Fee of 0.25% pa based on the value of your investments and a flat annual Investor Fee of £45. There are no other administration fees, initial charges or switching charges (the funds that you hold will make separate charges).
- Fidelity Adviser Solutions negotiate with fund providers to ensure that fund costs are as low as possible. In fact, they have secured the lowest cost share class deals available from the vast majority of the major fund companies available on the platform.

## Technology

- Fidelity Adviser Solutions have made a multi-million-pound investment in their platform over the last ten years and continue to invest heavily year-on-year. This has enabled them to introduce a wide range of enhancements, significantly boosting both the service they provide to investors and the product range that they offer.
- You can view your Fidelity Adviser Solutions account any time by registering for your secure online account. This allows you to check the very latest valuations of all your investments, view and download your documents and lots, lots more. You can also download the highly-rated Fidelity app – free on iPhone or Android – which allows you to check your accounts wherever you may be.

## Protecting your money

- Fidelity Adviser Solutions take cybersecurity very seriously. They use proven, industry-recognised security tools and processes to protect against fraud and security breaches and regularly upgrade this protection in response to advances in security threats. Fidelity are a member of Cifas, the UK's fraud prevention agency, which works closely with law enforcement partners.
- Fidelity Adviser Solutions robust security measures include employing a dedicated team whose core focus is the early detection of and response to any cyber breach. They also undertake email monitoring in order to prevent data leakage and provide a comprehensive programme of security training and awareness across the organisation.
- Fidelity Adviser Solutions use multiple levels of security including web application firewalls, vulnerability scanning applications, anti-virus software, code reviews, pen testing and malware detection and protection. Intrusion Prevention Systems (IPS) are deployed throughout their network and are monitored by a dedicated Cyber Defence Operations team.

## Cost comparison

As part of your client approach letter, you may wish to highlight any cost saving to the client if they move their assets to us. The table below can provide an example of pricing, which can be populated with the various charges and used as an example in your own letters.

## Your cost comparison

There are three main costs associated with investing with an investment platform. We have provided a summary of what these are and how they compare between Fidelity Adviser Solutions and your existing provider. **Please note** all monetary amounts have been calculated using a portfolio valuation of <£500,000>. These figures will change as the value of your investments change.

	Existing platform	Fidelity Adviser Solutions platform	Annual cost saving
1. Platform fee	0.40%	0.25%	£705
2. Adviser Fee	0.50%	0.50%	£0
3. Portfolio charge	0.75%	0.52%	£0
Total	1.65%	1.50%	£705*

\*This figure includes the deduction of the £45 annual investor fee

### Important information about copying this table

In order to copy this table so that it appears clearly in your client letters please follow the instructions below:

1. Select 'Edit' from the menu bar

3. Drag your mouse over the area you wish to copy

2. Choose 'Take a snapshot'

4. Go to your client letter and 'Paste'

## 1 Platform fee

Here we show the charges your existing platform currently make for administering your investments compared with the charges that Fidelity Adviser Solutions will make.

They charge a Service Fee of 0.25% pa based on the value of your investments and a flat annual Investor Fee of £45. The difference in fees compared to your existing platform represents an annual cost saving of <£xxxx>

## 2 Adviser fee

The Fees you have agreed with <Insert company name> - for the advice and recommendations we give to you.

## 3 Portfolio charge

Most investments you purchase will have an ongoing charge. These fees are paid to the companies responsible for the management of your investments. We are not making any changes to your investment funds and all money will remain fully invested while your funds are moved from your existing platform to Fidelity Adviser Solutions.

The portfolio charge is based upon the <Insert portfolio name> for <Insert Quarter>.

Following negotiations, Fidelity Adviser Solutions have secured the lowest cost share class deals available from the vast majority of the major fund companies available on the platform. The difference in portfolio charges compared to your existing platform represent an annual cost saving of <£xxxx>

## Useful links

You will find below links to a wide range of our guides that may help you with your own due diligence or support the drafting of your own client approach letters.

Adviser or client guide?	Description
Adviser	<a href="#">Why partner with us?</a>
Adviser	<a href="#">Cybersecurity: keeping your business safe</a>
Adviser	<a href="#">Fund list including rebates</a>
Adviser	<a href="#">Recommending our ISA and Investment Accounts</a>
Client	<a href="#">Help and advice for staying safe at home, at work, online and on the move.</a>
Client	<a href="#">Client guide</a>
Client	<a href="#">Re-registration: What you need to know</a>
Client	<a href="#">Doing Business with Fidelity Adviser Solutions</a>
Client	<a href="#">Client Terms</a>
Client	<a href="#">Your guide to fees and charges for investing with Fidelity Adviser Solutions through an adviser</a>

**Adviser Solutions**

