

Building a partnership together

Adviser Solutions



Choosing the right partner for your business

Since Fidelity International first launched its adviser services business in the year 2000, we've always worked closely with advisory firms. We understand the challenges in running a business and are dedicated to offering services that can help you now and in the future. Fidelity Adviser Solutions provides a state-of-the-art investment and retirement administration system while providing choice and flexibility with ongoing value for money for your clients. Our digital-first, market-leading proposition supports multiple products while providing a single view of clients and all their holdings.

The technology underpinning our service was introduced as part of a multi-million-pound investment programme. This has allowed us to introduce a wide range of propositional and capability enhancements to improve the adviser and client experience and support the advice process. Ongoing investment in the platform continues and more recent developments include the introduction of automated phased pension drawdown, standalone regular pension income, an augmented DFM service and several new management and client reports. We've also launched Conquest Planning, a next generation financial planning tool that goes beyond traditional cashflow modelling. Increasing efficiencies for advice firms has been a particular focus for us and so we've introduced a streamlined re-registration and transfer service, joined the Origo Integration Hub and delivered bespoke API integrations.

We also recognise supporting advisers in areas such as practice management, tax and regulatory change is very important. More recent examples of support initiatives include a new Consumer Duty support zone, materials covering all the latest pension and tax changes announced by the government and producing guidance and support items that can help you with the hard and soft skills needed to achieve even more success for your business.

Selecting a long-term adviser services partner is a major decision for any advisory firm. Therefore, to help you in your due diligence process, we have produced this document that answers all the questions you may have when conducting your research. It's a comprehensive guide that covers areas such as our products and pricing, tools and functionality as well as the ownership structure and the financial strength of Fidelity International. If, after reading the document, you have any further questions relating to how we can meet the needs of your business, please contact us so that we can provide any further information you require.



The FCA's nine areas to consider when selecting a platform

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The platform provider

About us

Fidelity Adviser Solutions is a long-established adviser services business that offers a comprehensive range of investment-related products, tools and other services to financial advisers and their clients. In addition to collective and exchange-traded investments and wrappers, the company helps advice firms run their businesses through the provision of superior technology solutions and cutting-edge adviser tooling. These services not only improve efficiency but also enhance the client experience. Advised clients have full access to their accounts through a secure client portal and highly-rated App.

The adviser services business is wholly owned by Fidelity International. Established in the UK in 1969, Fidelity manages over \$800 billion for investors worldwide, excluding the US (as at 31 March 2024). The service is offered and managed by Financial Administration Services Limited (FASL), a Fidelity group company, and is authorised and regulated in the UK by the Financial Conduct Authority.

A leading player in the UK platform market



Source: Fidelity, as at 31 March 2024.



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 at 31 March 2024, we had over 9,800 permanent employees worldwide.

As an employer, we are committed to diversity and inclusion and we continue to build a culture where everyone's voice is heard. A diverse workplace brings benefits for our customers, our business and our people. The more perspectives we have, the better equipped we are to meet the demands of our diverse customer base.

We have made significant progress in this area in recent years – for example, we reached our target of 30% female representation in senior management roles one year ahead of schedule. However, we are committed to improving even further. As such, we have set five priority strands for our global diversity and inclusion activities:

- Respecting and increasing our cultural diversity.
- Ensuring accessibility and enablement for people with disabilities and health conditions.
- Achieving a greater gender balance and parity.
- Embracing our LGBT+ people and communities.
- Ensuring social mobility is no barrier to success.

These priorities are sponsored and led by business leads and those passionate about the cause and impact to our future.

Registered address

Fidelity International
Beech Gate
Millfield Lane
Lower Kingswood
Tadworth
Surrey
KT20 6RP

Postal address

Fidelity International
PO Box 391
Tadworth
KT20 9FU

A commitment to sustainability

Since our establishment over 50 years ago, our clients have been at the heart of what we do. Our business decisions are made with the consideration of our purpose as a company – to work together to build better financial futures. We are pleased that our commitment to sustainability has not wavered – we continue to support our people, environment, supply chain and the communities in which we operate. We remain committed to achieving sustainable outcomes through our products and services, as well as through our own organisation. This path towards a more sustainable future is key to our success.

Fidelity International strives to partner with others in the industry which includes engaging with companies on climate change and supporting the transition to a low carbon economy. However, we can't ask companies to do things we're not prepared to do ourselves and so, for example, we've committed to reducing company-wide operational carbon emissions to net zero by 2030*, 10 years ahead of our previous goal.

We are signatories of the Principles for Responsible Investment and currently have an A+ rating. We joined Climate Action 100+ in 2017, are a supporter of the Taskforce on Climate-Related Financial Disclosure (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 benefits of our stakeholders and communities.



Fidelity International's corporate sustainability philosophy:

- **Promoting sustainable capitalism** is critical to help leave the world in a better state for future generations.
- **Improving ESG standards** in the companies we invest can protect and enhance returns.
- **Acting as responsible stewards** of our clients' money has a positive socio-economic impact.
- **We live by the standards we set** and believe they improve our own business resilience.

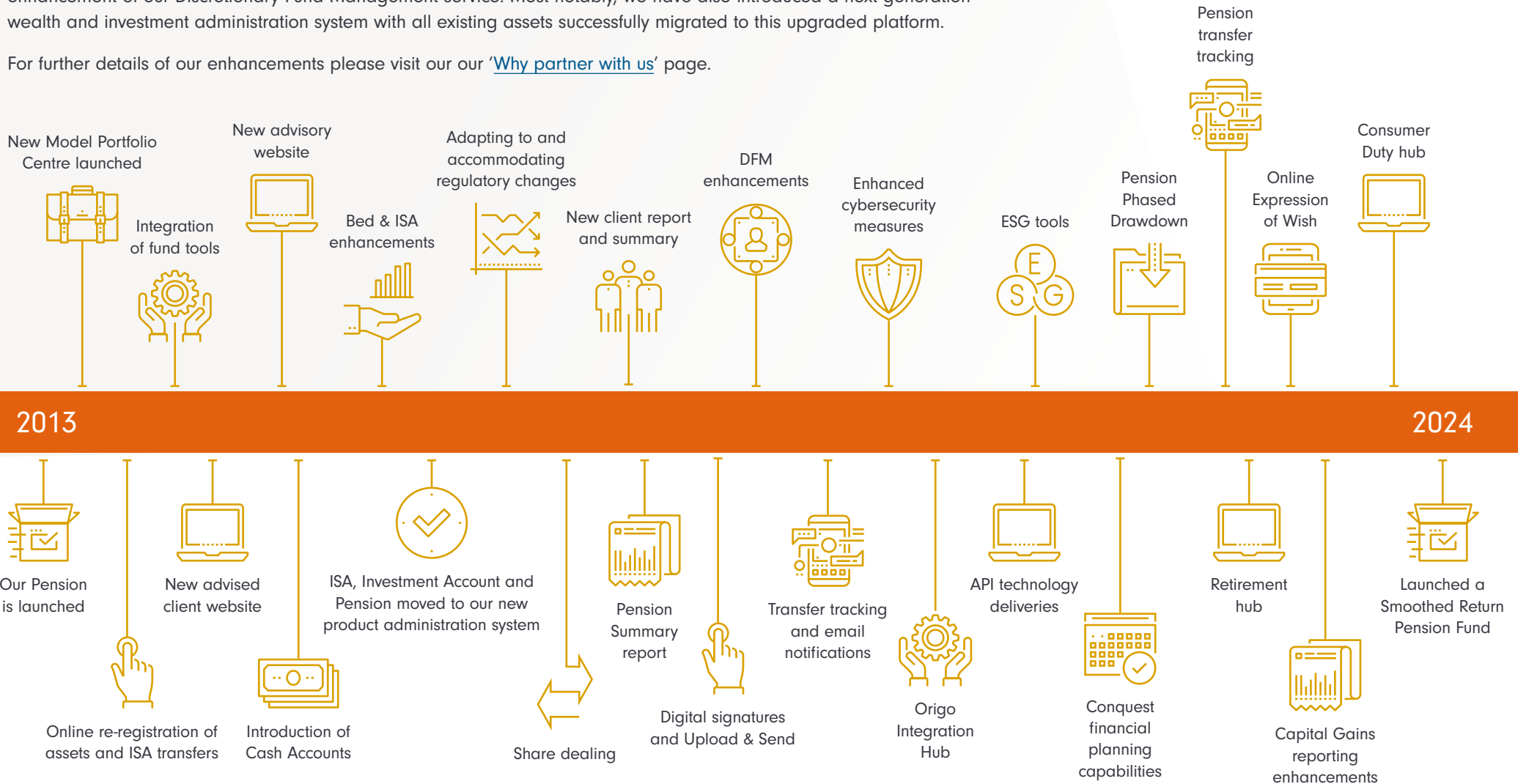
*Fidelity International's 2030 net zero commitment relates to Scope 1 and 2 greenhouse-gas emissions in its own operations. Scope 1 emissions are emissions from sources that are owned or controlled by a company and Scope 2 emissions are gas emissions resulting from the generation of electricity, heat or steam purchased by a company. In 2023, Fidelity will continue to focus on better understanding and measuring Scope 3 emissions (emissions not owned or directly controlled by a company but related to its activities). It has also committed to a 50% reduction in air travel carbon emissions and 25% waste reduction by 2024.

The ongoing transformation of our business

We're wholly committed to the ongoing expansion of our adviser services business and begun a substantial investment programme eight years ago. The aim was to transform the customer experience and proposition for hundreds of thousands of customers.

This development programme has delivered enhanced websites for customers and advisers, as well as an extended range of assets. We have boosted our capabilities with new features such as cash management options and the enhancement of our Discretionary Fund Management service. Most notably, we have also introduced a next generation wealth and investment administration system with all existing assets successfully migrated to this upgraded platform.

For further details of our enhancements please visit our ['Why partner with us'](#) page.





A strong and committed partner

Privately owned

With no shareholders demanding short-term results, we take long-term investment decisions that are in the best interest of our clients.

Ongoing investment

A multi-million-pound investment programme has resulted in a major upgrade of our infrastructure, offering enhanced services to you and your clients.

Business continuity

A reliable business continuity plan recently executed during the COVID-19 pandemic which saw minimal disruption to all services provided to our clients.

Cybersecurity

Supporting you and your clients and keeping your business safe.

Financial strength

Fidelity has a strong balance sheet and liquidity position. The company is very well capitalised with Common Equity Tier 1 capital. During the year to 31 December 2022 FIL Holdings (UK) Limited ('FHL') (and all regulated entities within the FHL Group) held own funds in excess of their Pillar 1 regulatory capital requirements. FASL is a sub-entity of FIL Holdings (UK) Limited, which is itself a sub-entity of FIL Limited, Fidelity's parent company.

As a private company, it is not our policy to publish precise details of the financial position of our business. However, we have already passed the critical mass to support an ongoing adviser services business and are currently in profit.

Fidelity ratings

Agency	Rating	Outlook	Last review date
AKG*	B	Strong	December 2023
Standard & Poor's	BBB+	Stable	March 2024
Moody's	Baa1	Stable	March 2024

*The AKG rating shown here relates to Financial Administration Services Limited (FASL), the company which offers and manages the services described within this document. FASL is a Fidelity group company.

Fidelity, as an organisation, is not credit rated by Fitch.

Third party recognition



Winner of Best Platform for Advisers at the **Professional Adviser Awards 2023**



Winner of the Leading Innovation Award at the **UK Platform Awards 2023**



Platform of the year runner up and highly commended at the **UK Platform Awards 2023**



STAR Gold Transfer Accreditation 2024



Achieved 6 top ratings from Defaqto Including 2 gold awards for service and pension



Platinum rating For the ninth year in a row



Money Marketing Finalist - Best Platform 2023



Professional Paraplanners We were awarded 'Best provider website 2022'



Boring Money Vulnerable Customer Support Award 2024



NextWealth Digital Process Champion 2023. We were also awarded this accolade in both 2020 and 2021



Gold CXA award for Best B2B Customer Experience



The British Standards Institute (BSI) Kitemark (ISO 22458) provides a recognized framework, which helps companies to provide inclusive service to its customers, focussing on those in vulnerable circumstances.

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Charges

Our aim is to help your firm operate as efficiently as possible, by providing all the services, tools and functionality you need to run your business. However, any administrative service you use should be cost-effective for your clients too. We believe our charging model offers your clients both simplicity and exceptional value.

Our charges

We support 'clean' share class (unbundled) funds, including a range of physically-backed Exchange-Traded Instruments (ETIs) which includes Investment Trusts, ETFs and Equities.

Charging model for ISAs, Investment Accounts and Pension investing in clean share classes

- An annual flat fee of £45 (the Investor Fee).
- An annual percentage fee of 0.25% on assets held (the Service Fee).

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.

The Service Fee is not charged on any cash held within an account.



Please note...

- The Canada Life International Bond is subject to any Canada Life policy fees as well as an annual Service Fee of 0.25% on assets held on our platform.
- The Offshore Bond arrangement through Utmost Limited, is subject to any Utmost policy fees as well as an annual Service Fee of 0.25% on assets held on our platform.
- Fund OCF or TERs (%) including the annual management charge (AMC), apply to all funds invested in an ISA, Investment Account, Pension and Offshore Bond.

Investing in ETIs (cost per transaction)

Exchange-Traded Investment transaction charges vary depending upon the online service provided and are outlined below. In addition, a telephone buy or sell instruction can be placed by a client on their own account (market order, limit order) at £30 per instruction.

- | | |
|-----------------------|-------|
| ■ Buy or sell | £3.00 |
| ■ Switch | £1.50 |
| ■ Rebalance | £1.50 |
| ■ Regular transaction | £1.50 |



What we don't charge for

We believe our service fee is simple and transparent, and it covers all the following which other platforms sometimes charge separately for.

Account charges

- Set up charge.
- Annual charge.
- Cash management.
- Account closure.
- Investor fee on Junior ISA and Junior Pension.

Fund dealing charges (phone, online and paper)

- Switching charge.
- Transfer charge.
- Selling charge.
- Tax relief re-investment into funds.

Pension charges

- Annual admin charges per capped drawdown account.
- Annual admin charges per flexi-access drawdown account.
- Transfer out to UK scheme.
- Transfer out to overseas scheme.
- Arranging death benefits.
- Triviality payment.
- Pension splitting on divorce.

Other charges

- BACS payment.
- Printed valuation statement.
- Exit fees.

Adviser services


- Model Portfolio Centre.
- Discretionary Fund Management Service.
- Adviser fee statements.
- Reporting Services (management information reports).
- Client reporting.
- Portfolio X-ray report.

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The range of products available

We recognise having access to a wide array of funds, wrappers and other tax structures is vital for advisers. Our extensive range of products, wrappers and accounts can hold a broad range of investments and are detailed below.

Extended investment range – more than 7,000 assets



Funds

UK (£) and Offshore

- 5,389 funds.
- Unit Trusts, OEICs and SICAVs.
- Many with discounts.



Equities

UK (£) and Ireland (€)

- 1,165 options.
- FTSE 350 (extension to FTSE All Share being considered).
- AIM 100.
- ISEQ 20.



Exchange-Traded Funds

UK (£) and Ireland (€)

- 546 options.
- GBP traded and settled.



Investment Trusts

UK (£)

- 191 options.
- GBP traded and settled.

Figures as at May 2024.

Pension

A flexible and contemporary retirement solution



More than 7,000 investment options

Including company shares, investment trusts and ETFs.



Smoothed return pension fund

A savings and decumulation option designed for clients seeking less short-term volatility from their pension investment.



Full integration

Including model portfolios and MI reports.



Online illustrations and dealing

For all transactions.



Adviser charging options

You can take initial, ongoing and specified 'one-off' fees.



Drawdown and pension income options

At no extra cost.



Simple and cost-effective charges

0.25% service charge + £45 annual investor fee (if applicable).



Technical specialists

Pension and retirement specialists who can advise on complex scenarios and provide technical support.

Technical matters hub

- Pension and taxation training videos.
- Paraplanner technical hub.
- Pension, retirement and tax planning insights and guides.
- Compliance and regulatory matters.



ISA

A full range of options for clients



Extensive investment choice

7,000+ options including passive, active, funds and brokerage assets.



Simple integration

With other tools (Model Portfolios) and services (DFM).



Online dealing and quotes

For all transactions.



Full range of adviser charging options

You can take initial, ongoing and specified 'one-off' fees.



No set-up or administration charges

No initial or switching charges either.



Simple annual fee structure

£45 + 0.25% of portfolio value.



Low minimums

£1,000 lump sum, £250 to top-up, £50 for regular savings.

- Investment options – Stocks & Shares ISA, ISA Cash, Junior ISA and Inherited ISA.
- Phasing facility – the option to drip-feed cash into an ISA.
- ISA and Pension consolidation service for both re-registration and transfers.
- Bed and ISA transfer supported.
- Income options – dividends, regular and adhoc withdrawals.

All figures as at May 2024.

Other wrappers and products

Offering full access to our fund range, tools and functionality

Investment Account

- Extensive range of investment options including cash funds
- Corporate, individual and joint accounts.
- Account designation.
- Regular withdrawal plan.
- A range of adviser fee options.
- Interest paid on cash holdings.

International and Offshore Bonds

- Canada Life International Limited – Premiere Account and Wealth Preservation Account.
- Canada Life International Assurance (Ireland) DAC – Premiere Europe Account and Wealth Preservation Europe Account.
- Utmost Limited – Evolution and Estate Planning Bonds.
- Utmost Ireland DAC – Selection and Generation Planning Bonds.

Includes access to standard fund range, Model Portfolio capability, client management service and reporting tools.

Trusts

- Pension Trustee, Company and Trust accounts.
- Bare Gift Trust.
- Bare Loan Trust.
- Discretionary Gift Trust.
- Discretionary Loan Trust.



Cash management options

A flexible cash management model to suit your clients and your business

Our cash facilities consist of a central Cash Management Account (CMA) as well as Cash Accounts for each product (i.e. Investment Account, ISA and Pension) and operate as outlined below.

- ✓ Fees and withdrawals can be facilitated for ISAs and Investment Accounts.
- ✓ Natural income from account assets can be consolidated into and paid from the CMA.
- ✓ Cash can be moved between the CMA and an ISA or Investment Account.
- ✓ Clients can deposit directly into the CMA themselves.

4 The range of asset classes

Details of our range of equities, bonds, ETFs and Investment Trusts can be found on [page 11](#)

Our comprehensive investment range can meet the needs of the vast majority of your clients. In total, we currently offer over 7,000 assets. Here are the main asset classes and the number of funds available in each category.

1,666

Alternatives
and other

291

Asia and
emerging markets

581

Bonds

235

Europe

689

Global

123

Japan

248

North America

606

UK

5

Functionality

Advisory firms are facing more and more demands on their time. Our range of tools and services aim to streamline many of these challenges, so you can focus on the most important parts of your business.

Online client management

You can manage all aspects of your clients' accounts with us through our secure online client management service:

New business

- Prospect, client and account search (including account creation).
- Online account opening for all personally held account types with a lump sum, regular savings plan or transfer in.
- Production of multi-product quotes.
- Dealing – buy, sell and switch investments on clients' behalf.
- Automated cash transfer and re-registration.

Client servicing

- Client Reporting, online portfolio valuations and transaction histories.
- Tax and trust planning tools – capital gains tax reports.
- Profit, loss and income reporting.
- Digital signatures – electronically submit forms signed by clients.
- Upload & Send facility – efficiently send a range of documents directly to our processing teams.
- Secure messaging.
- Maintenance of client registration details.
- e-Vault online repository giving access to all client documents.
- Fund and portfolio analysis.
- OneView statement and valuation.

Transactional services

A range of flexible options for both new business and withdrawals

- The minimum lump sum investment for most funds is £1,000 with top-ups from as little as £250.
- No maximum contribution into the Investment Account.
- Initial contributions and top-ups can be made using either bank transfer, debit card or cheque.
- Regular savings plans available from £50 per month for most funds.
- Phased investment capability – clients make a one-off payment which is then invested in equal monthly instalments into their asset choices.
- Bed & ISA facility – allows a client to transfer an existing holding from an Investment Account into an ISA
- Withdrawals can be made at any time for ISAs and Investment Accounts.
- Income (ISAs and Investment Accounts) – clients can take a natural income or a fixed regular sum through our Regular Withdrawal Plan.
- Flexible drawdown and pension income enable a client to set up regular or one-off payments.

Bulk switching

This service for ISAs and Investment Accounts is designed to support your business and make it easier to manage your clients on our platform.

- Switch clients from a single fund to a maximum of five funds.
- Automatically identifies your clients by product and fund.
- Downloadable reports supporting any future administration that may be required.
- Supports your process of running a panel of funds.

Model Portfolio Centre

Model Portfolios (167) Bulk Rebalance Instructions

Portfolio search:

Portfolio	Available for assignment	Date created	Last updated	Access level	All assigned accounts
<input checked="" type="radio"/> Cautious Balanced Q1	Yes	24/11/2020 NB, Platform Consultant	24/11/2020 NB, Platform Consultant	Firm	0
<input type="radio"/> Cautious Balanced Q2	Yes	24/11/2020 NB, Platform Consultant	24/11/2020 NB, Platform Consultant	Firm	0
<input type="radio"/> Cautious Balanced Q3	Yes	24/11/2020 NB, Platform Consultant	24/11/2020 NB, Platform Consultant	Firm	0
<input type="radio"/> Cautious Balanced Q4	Yes	24/11/2020 NB, Platform Consultant	24/11/2020 NB, Platform Consultant	Firm	0
<input type="radio"/> DFM Balanced	Yes	13/11/2020 NB, Platform Consultant	07/07/2021 NB, Platform Consultant	Firm	0
<input type="radio"/> FE Hybrid Balanced	Yes	22/01/2021 SH, Platform Consultant	22/01/2021 SH, Platform Consultant	Firm	0
<input type="radio"/> OCM Cash	Yes	21/07/2021 SH, Platform Consultant	21/07/2021 SH, Platform Consultant	Firm	0
<input type="radio"/> OCM Hybrid Balanced Version 6	Yes	02/08/2020 SH, Platform Consultant	21/07/2021 SH, Platform Consultant	Firm	0
<input type="radio"/> OCM Cautious Balanced Version 4	Yes	02/08/2020 SH, Platform Consultant	21/07/2021 SH, Platform Consultant	Firm	0
<input type="radio"/> OCM Cautious Balanced Version 5	Yes	02/08/2020 SH, Platform Consultant	21/07/2021 SH, Platform Consultant	Firm	0

[See more results \(157 remaining\)](#)

Displaying: 1 to 10 of 167 | Show

Model Portfolio service

This service allows you to create bespoke portfolios of up to 50 investments and use defined models from Discretionary Fund Managers (DFMs):

- Create a number of models for your firm or bespoke individual models.
- Assign model portfolios to client accounts.
- Rebalance at client or account level.
- Perform bulk rebalancing at portfolio level.
- 'Quote and Transact' service for new and existing customers.
- Produce detailed reports, supporting control and audit functions.

Re-registration and transfers

We fully support re-registration and transfers to and from other platforms. There are no fees made for this service, provided both Fidelity and the receiving platform support the assets being moved.

Highlights of our re-registration and transfer service include:

- Fully-automated electronic service (utilising TEX and Origo).
- Multiple transfers for different accounts of the same product or with different providers can be instructed at the same time (maximums defined per product).
- The ability to save cases online, retrieve and submit them at a later date.
- No client signature needed (unless a signed LOA is required by the ceding provider).
- Online tracking and email updates on the status of applications.
- Share class conversion as standard on receipt of assets, unless you choose to opt out.

Our service commitment

- Calling you to resolve any issues.
- Proactively chasing up other providers on your behalf.
- Letting you know when each stage is complete.

Adviser fees service

We offer a fee administration service which provides advisers with the tools to set up, calculate and pay their fees from their clients' investments. Three fee types are available (you can agree with your clients how these are used):

- **Initial fees:** a percentage or fixed monetary amount on certain transactions.
- **Ongoing fees:** a percentage or fixed monetary amount for the ongoing servicing of portfolios (this can be amended at any time).
- **Specified fees:** a fixed monetary amount charged for discreet advice.

The service allows you to have ongoing/specified fees paid through a hierarchy of options (from the Cash Management Account, a nominated account, Product Cash account and finally by encashment of fund units). Our flexible service also allows you to include and collect any VAT that applies to your fees.

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Accessibility

We aim to make it easy for you to access the services that you need, whenever that may be.

Straight-through processing

Our platform supports straight-through processing of web-registered dealing and account opening processing. This results in zero error rates and minimises data entry mistakes for both advisers and their clients.

Agency	Buy and quote	Sell	Switch
Investment Account	Yes	Yes	Yes
ISA	Yes	Yes	Yes
Junior ISA	Yes	Yes	Yes
ISA transfer	Yes	Yes	-
Bed & ISA	Yes	-	-
Re-registration	Yes	Yes	-
Pension	Yes	Yes	Yes
Pension transfer	Yes	-	-
Pension Drawdown	Yes	Yes	Yes
Offshore Bond	-	-	Yes
Trusts	-	-	Yes

Back-office integration

Our back-office integration service allows you to incorporate our platform into a range of software systems to help you manage your business more efficiently. You can download holdings and valuations straight into your own back-office systems either in bulk or for individual clients.

- Reports are available 24/7: reducing the need to rely on our call centre opening times.
- Manageable record keeping: less reliance on paperwork.
- Offers flexibility: ability to modify data, unlike paper statements.
- Our Pension, ISA and Investment Accounts are integrated within our reports.

New features to make our service even more accessible

Origo Integration Hub

We have joined the Origo Integration Hub, which allows us to work with different back-office providers, to help you spend less time on admin by improving the efficiency and speed of straight-through processing.

API Technology deliveries

Through our API (Application Programming Interface) capabilities, it's now possible to create and control web screens, instead of using standard Fidelity screens. This gives you far greater control over the customer experience.

Discretionary Fund Management

Our Discretionary Fund Management (DFM) service lets you use defined models from DFMs on ISAs, Investment Accounts and our Pension. We do not charge for the use of this service (although the DFM may charge a fee).

What you can do with our service:

- Link directly with DFMs to access and use their models.
- Generate x-ray reports and download fund disclosure for DFM models.
- Purchase a model directly for new business or realign existing clients.
- Single or bulk rebalance clients' accounts yourself to align to DFM models.
- Align other account attributes, such as regular savings plans.
- Define the fees payable to the DFM.

What your chosen DFM can do with our service:

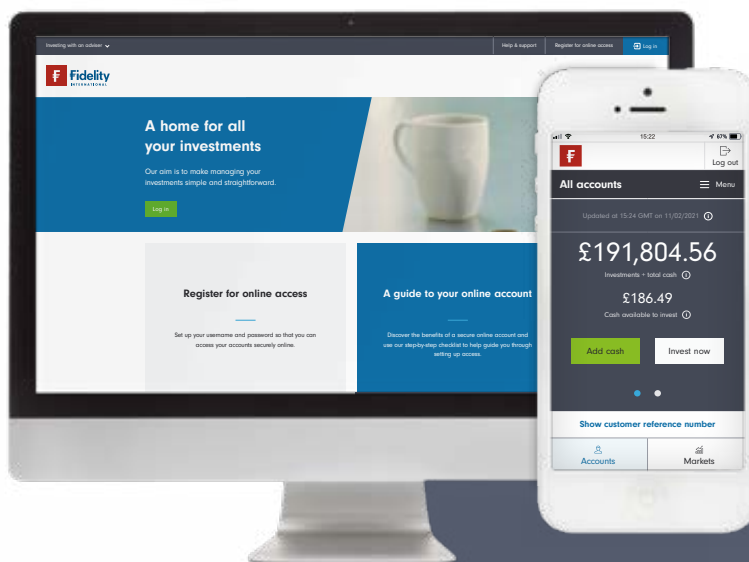
- Create and manage model portfolios.
- Publish models to chosen advisory firms.
- Bulk rebalance clients' accounts and align other account attributes, such as regular savings plans.
- Receive fee payments in respect of their services to clients, facilitated by Fidelity.
- Use our optional DFM statement and Management Information reports.

A list of DFMs that are aligned with Fidelity can be found on our [website](#).

Client documentation e-Vault repository

We offer an online documentation service which allows you to search, retrieve, view and print a range of important documents from within the secure client management area of our website. These include Confirmation of Transactions, payment letters, account administration letters, annual cost and charges, annual tax vouchers and other miscellaneous documents.

- Faster access, secure delivery and storage.
- Reduced volume of post and paperwork.
- Client documentation search capability.
- Option to download and print documents as required.
- Documents available online for seven years.



Client portal and mobile App

All advised clients have access to our secure online client portal. Once a client has registered for online access, this facility enables them to view their accounts and transactions, for example, access documentation such as Statement and Valuations, and manage their investments should they need to. All advised clients are linked to their adviser by default.

The App works on iPhone and Android devices as well as tablets and can be downloaded from the Apple App or Google Play Store.

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Additional tools

In order to make doing business with us as easy as possible, we offer a broad set of tools that can save you time and effort when sourcing the information that you need.

Reporting services

We offer a comprehensive range of reports giving you access to client and business MI and adviser fee statements. These securely-held reports can be accessed online at any time and enable you to reconcile adviser fees that have been paid to you, find data and client information quickly and efficiently. You can specify which reports you receive and how frequently you receive them.

You can find a full list of the available reports on our [website](#).

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.

Capital gains reporting service

This service allows you to calculate clients' capital gains positions for investments on the platform. It's the easy way of managing and reporting capital gains positions on behalf of your clients:

- Unrealised and tax-year specific realised gains reports.
- The ability to deliver bulk or single client reports.
- Reports account for historic deals with daily updates of new transactions.
- Calculations are made using prices from the end of the previous business day.
- Data is available on screen or you can print and download via PDF or Excel.
- Entry of acquisition costs for re-registered and stock transferred investments.

Research and analysis tools

Investment Finder

This tool gives you a logical and intuitive way to search the whole of our asset range so you can easily find the right investments for your clients.

Chart and compare

The chart tool compares the performance of up to seven assets through an interactive chart with 'zoom-in' features within the selected time period.

Portfolio X-ray™

This report shows a detailed analysis of a client's portfolio using information provided by Morningstar's X-ray™ service.

Dynamic factsheets

This tool allows you to view a factsheet for a fund, including historic performance, asset allocation and performance graphs. Key documents – KIID/FSI, fund provider factsheet, OBSR report, Morningstar qualitative rating, and annual and interim reports – can also be viewed.

8

Support services

Sales and service support

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, so you always have support with client servicing and communications.

If you need to call us for any reason, we have helpful, knowledgeable teams who can answer any queries and enquiries you may have. Call **0800 41 41 81** between 8.30am and 5.30pm on any UK business day. To ensure you are connected more efficiently, we have 5 key routing options for you to select:

- 1 Re-Registration and Transfer
- 2 New Business Client and Firm Administration
- 3 Product and Platform technical queries including DFM, Reporting, Corporates and Trusts and Integration
- 4 Withdrawals including pension drawdown and income
- 5 Bereavement

Please see our [Contact us](#) web page for more information



Regional Platform Consultancy Team

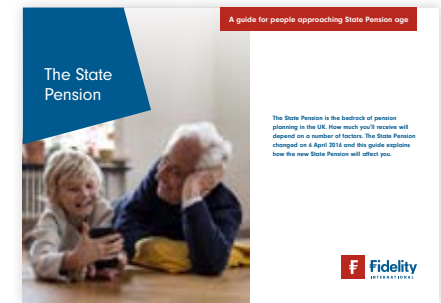
- **Our Regional Platform Consultants**
Involved in the roll out and ongoing training support of our platform.
- **The team has national coverage**
7 platform consultants based across the UK.
- **The team each have 10 years+ experience**
Working on platforms, including competitor platforms as well as our own.

Services offered

- **Working with you**
Understanding your needs and agree an implementation plan to deliver a training and support programme.
- **Consultancy support**
Working with you to understand your processes and how to integrate with Fidelity.

Support may include:

- Facilitating training sessions, predominantly in your offices.
- Running live web based group training sessions.
- Developing bespoke recorded training videos for you to host internally.
- Demonstrations of the current pension and future developments.
- Ad hoc support for individuals or teams.



Online support

Technical matters 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. 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 and taxation exams or simply wishing to build their pension knowledge.

Paraplanner technical hub

We also have an area on our website dedicated to paraplanners. This features insights, technical information, training materials and our 'Ask an expert' facility.

Sustainable investing hub

Insights, guides and fund information to aid your client discussions on all things connected to sustainable, responsible or ESG investing.

Practitioner support

The advice sector has always faced challenges, such as regulatory change, shifting demographics and pressures on costs. We aim to assist practitioners by providing relevant and timely insights on issues affecting the industry.

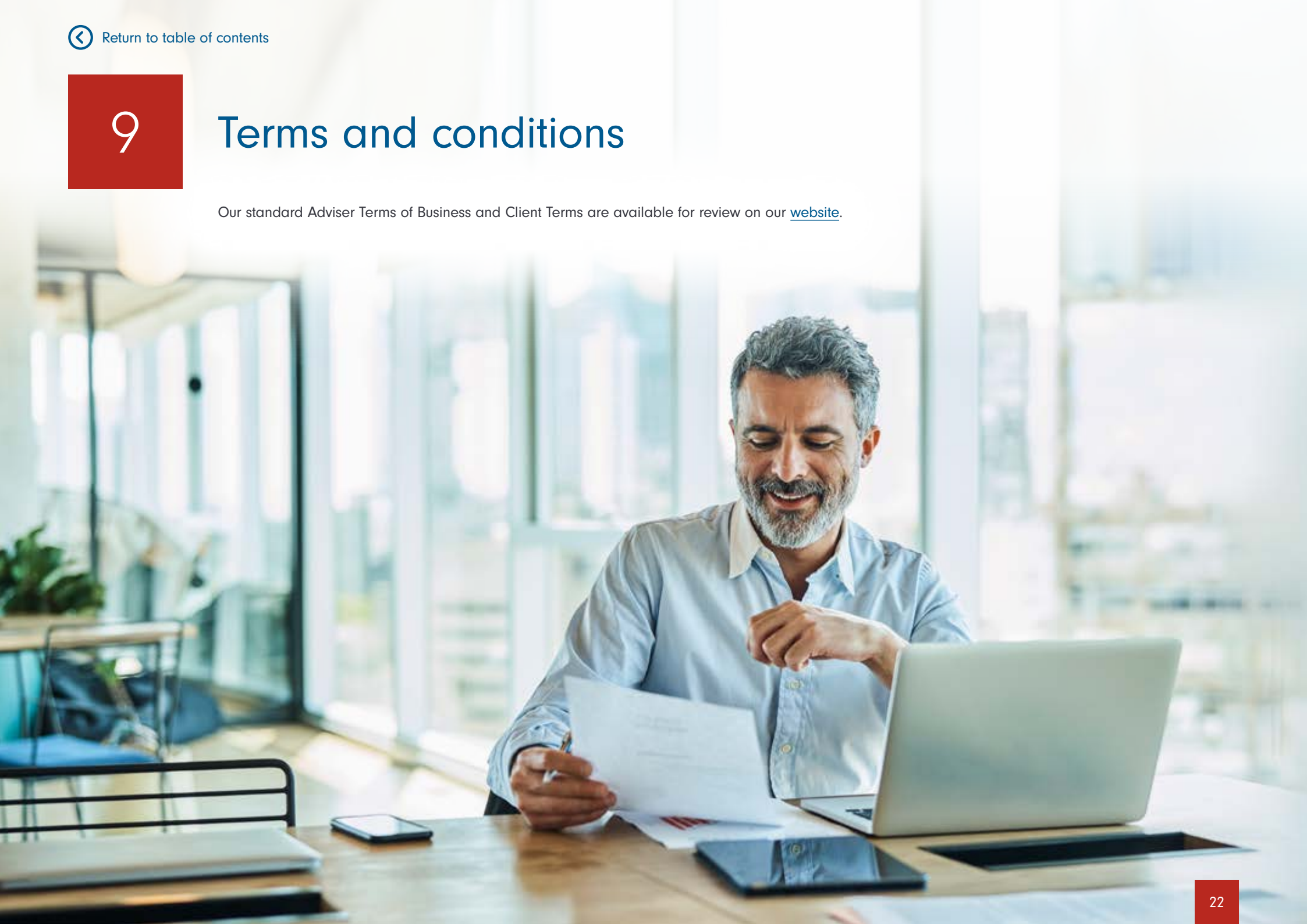
Website 'Help and support'

Our website provides a range of information on our products and services. Content is split between the public site and a secure site which requires a login. Within the secure part of the site a comprehensive and user-friendly 'Help and Support' area – recently upgraded following adviser feedback – is available.

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Terms and conditions

Our standard Adviser Terms of Business and Client Terms are available for review on our [website](#).



Reasons to partner with Fidelity

Financial strength

- A long-standing adviser services business with size and scale.
- Newly-upgraded infrastructure following a multi-million-pound investment programme.
- Committed to further long-term investment in our services.
- Independent and privately owned.
- A strong balance sheet and liquidity position.

Charges

- A simple and straightforward approach to charging.
- 0.25% service fee + £45 flat annual investor fee (if applicable).
- Clean share class funds only and no fund switching charges.

Fund range, features and functionality

- Digital-first, market leading proposition supporting multiple products while providing a single view of the client and all their holdings.
- Extensive investment choice – over 7,000 different assets.
- Market-leading wrappers along with flexible cash management options.
- Model Portfolios and DFM capability.
- Comprehensive range of business tools and reporting, including a flexible adviser fees service.

Service

- People, processes and support functions that make doing business easy.
- Third-party recognition of our commitment to service.

For more about how we can help your business, please visit our website or talk to your Fidelity representative

Adviser Solutions

