

**Private and Confidential**

<Title> <Forenames> <Name>  
<Address line 1>  
<Address line 2>  
<Address line 3>  
<Address line 4>  
<Postcode>

**Legal & General**  
PO Box 6080  
Wolverhampton  
WV1 9RB

Tel: 0370 998 0010 or  
+44 2920 276 998 (International calls)  
Open Monday to Friday, 9am to 5pm.  
For international calls, call charges will  
vary. We will record and monitor calls.

<month year>

Client number <xxxxxx>

Dear <Salutation>

## **Changes to the ISA element of your Flexible Mortgage ISA (FMISA) policy – Action required by 14 September 2021**

We are writing to you because we are proposing to transfer the administration of our personal investing business which currently provides the ISA element of your FMISA policy (**ISA investment**) to Financial Administration Services Limited (**Fidelity**).

**Please read the enclosed important information pack carefully so you understand what your options are. Importantly, please be aware that depending on the option you choose, or if you do not respond to this letter, there could be a negative impact on your FMISA policy.**

Fidelity is one of the UK's leading investment companies, committed to helping you achieve your financial goals. By choosing Fidelity to administer your investment(s), you will continue to receive excellent customer service and your overall charges will either stay the same or be reduced for a minimum of 12 months. Please see **PART B2** of the Important Information Booklet for FMISA Policyholders for details about charges.

This will, in no way, affect the management of the:

- Underlying fund(s) in which your ISA (a Stocks and Shares ISA) is invested, which will continue to be carried out by Legal & General.
- Life insurance element of your FMISA policy, which will continue to be provided by and administered by ReAssure Limited (**ReAssure**).

The main differences you will see are:

- Your ISA investment will become a Fidelity Stocks and Shares ISA.
- Your valuations will be provided by Fidelity.
- Some of your statements and other documentation will be sent by Fidelity.

For further information about how your services may change, please see the enclosed Important Information Booklet for FMISA Policyholders.

## What are my options?

Below are the options available to you. So that you are fully informed about what each option means for you, we have enclosed an important information pack. Please take the time to read this pack carefully and respond to us by 14 September 2021.

**Option 1.** You agree to the transfer to Fidelity and **we take care of the transfer arrangements.**

**Important note:** If you consent to the transfer to Fidelity of your ISA investment, and you wish to continue paying premiums into your FMISA policy following the transfer, you must make a new Fidelity ISA Declaration, which is a requirement of Her Majesty's Revenue & Customs (**HMRC**). You can find the Fidelity ISA Declaration on page 5 of this letter. Please read this carefully before providing your consent to the transfer (also on page 5 of this letter).

**Option 2.** You choose an alternative ISA Manager for your ISA investment and **contact them to arrange the transfer.** This action will automatically terminate your FMISA policy and you will lose your valuable life cover benefits.

**Option 3.** You choose to sell your ISA investment. This action will automatically terminate your FMISA policy and you will lose your valuable life cover benefits.

If you are considering choosing option 2 or 3, and have some questions, please contact us as soon as possible so that we can explain the implications, of choosing these options, for your FMISA policy. You can do this by calling us on **0370 998 0010** or **+44 2920 276 998** (international calls). Alternatively, you can email us at [investments@landg.com](mailto:investments@landg.com) (Be aware that email isn't a secure method of communication and we cannot accept an instruction to sell your investment by email.)

Alternatively, if you're still unclear about what to do and need advice, please speak to an independent financial adviser.

### If you do not consent to the transfer - Risks for your FMISA policy

If you do not wish to transfer your ISA investment to Fidelity, it is important to understand that this action will have a negative impact on your FMISA policy:

- Your FMISA policy will be terminated; and
- Valuable life cover benefits will be lost.

Please read **PART E1** of the Important Information Booklet very carefully for details.

### If you do not respond to this letter - Risks for your FMISA policy

If you do not respond to this letter, you should be aware that your ISA investment may still be transferred to Fidelity. However, your FMISA premiums (if applicable) will cease to be collected by ReAssure until you have made a new Fidelity ISA Declaration (see page 5 of this letter) and we, or Fidelity, have received it. If your FMISA premiums are stopped the cost of your life cover will be deducted from your ISA investment, which will have a negative impact on the future value of your FMISA policy. Please see **PART A1.2** of the Important Information Booklet for full details.

## How do I give you my consent?

If, you're happy with **option 1**, we ask that:



You give us your consent through the secure Legal & General 'online consent portal'. To access the portal, go to [legalandgeneral.com/consent](https://legalandgeneral.com/consent) and enter your unique code: **<client number>** and the first part of your post code (see your address details on page 1 of this letter). This will only take a minute.



Or, you fill in the form included with this letter and return it in the pre-paid envelope provided.



Or, call us on 0370 998 0010 or +44 2920 276 998 (international calls) and give us your consent over the phone. Please note: We will be able to deal with your call more quickly if you have this letter available during the call.



## What is included in this pack?

We recommend that you read the information enclosed in this pack carefully. The pack includes:

**Consent Form and Fidelity ISA Declaration:** The easiest way to give your consent is to use our secure 'online consent portal', but on page 5 of this letter, we've included a consent form and Fidelity ISA Declaration if you'd prefer to give your consent by post.

**Pre-paid envelope:** Please use this envelope if you intend to return your consent to us in the post.

**Important Information Booklet for FMISA Policyholders:** This booklet contains more details about the proposed transfer to Fidelity, so you understand what is happening, how your investment(s) may be affected and what happens next.

**Doing Business with Fidelity:** This booklet contains important information and the full terms and conditions that will apply to your investment(s) from the date of the transfer to Fidelity.

**Fidelity FMISA Terms and Conditions:** This is an Addendum to the terms and conditions provided in the 'Doing Business with Fidelity' booklet enclosed.

The important information pack is also available to view or download from the Legal & General website at [legalandgeneral.com/fidelity](https://legalandgeneral.com/fidelity)

## What happens next?

If you have more than one product transferring to Fidelity, you will already have received a letter like this. Please read all the letters you receive carefully, as you may be affected differently depending on the product you hold.

If you decide that you don't want us to transfer your ISA investment to Fidelity, you must either:

- Contact your chosen alternative ISA Manager so that they can arrange for your ISA investment to be transferred to them. This action will automatically terminate your FMISA policy and you will lose your valuable life cover benefits.
- Sell your ISA investment. This action will automatically terminate your FMISA policy and you will lose your valuable life cover benefits.

Alternatively, once we have received your consent to transfer to Fidelity and the new Fidelity ISA Declaration, we'll send you a letter confirming when your ISA investment will transfer to Fidelity - we expect this to take place towards the end of 2021.

Thank you for taking the time to read this important information pack.

Yours sincerely,



Honor Solomon  
Head of Retail (EMEA)

## Additional information

[Insert multiple holders' paragraph]



**Please note: You do not need to return the completed form if you contact us through the secure 'online consent portal', or by calling us.**

### Important notice

Please remember the value of your investment and any income from it may fall as well as rise and is not guaranteed. You may get back less than you invest.

**Legal & General (Unit Trust Managers) Limited.** Registered in England and Wales, Company No. 1009415. Authorised and regulated by the Financial Conduct Authority. Registered office: One Coleman Street, London EC2R 5AA.



# Flexible Mortgage ISA Policy

## Consent Form for your ISA Investment and Fidelity ISA Declaration

We are proposing to transfer the administration of our personal investing business to Financial Administration Services Limited (**Fidelity**).

You have three options available:

**Option 1.** You agree to the transfer to Fidelity and we take care of the transfer arrangements; or

**Option 2.** You choose an alternative ISA Manager for your ISA investment and contact them to make your own transfer arrangements. This action will automatically terminate your FMISA policy and you will lose your valuable life cover benefits; or

**Option 3.** You choose to sell your ISA investment. This action will automatically terminate your FMISA policy and you will lose your valuable life cover benefits.

If you are considering choosing option 2 or 3, and have some questions about the proposed transfer, please call us on **0370 998 0010** or **+44 2920 276 998** (international calls). Open Monday to Friday 9am - 5pm. Call charges will vary. We will record and monitor calls. Please have your information pack and your client number to hand when you call. Alternatively, you can email us at [investments@landg.com](mailto:investments@landg.com) Be aware that email isn't a secure method of communication and we cannot accept an instruction to sell your ISA investment by email.

Please be aware that if you do not respond to our communication, your ISA investment may still be transferred to Fidelity. However, your FMISA premiums (if applicable) will no longer be collected by ReAssure until you have made a new Fidelity ISA Declaration and we, or Fidelity, have received it. Please see **PART A1.2** of the Important Information Booklet for full details.

For more information about the options, please read the **PART E** of the Important Information Booklet for FMISA Policyholders and the other documents included in the important information pack that we sent you in the post. Alternatively, please speak to an independent financial adviser.

**Continued overleaf – To sign your consent to the proposed transfer and the Fidelity ISA Declaration**

**Client name:**

<XXXXXXXXXXXX>

**Client number:**

<XXXXXXXXXXXX>



# Flexible Mortgage ISA Policy

## Consent Form for your ISA Investment and Fidelity ISA Declaration – continued from page 4

### Consent to the proposed transfer declaration

**Client name:**  
<XXXXXXXXXXXXX>  
**Client number:**  
<XXXXXXXXXXXXX>

1. I agree to Legal & General transferring to Fidelity my ISA investment and to managing the transfer arrangements; and that from the date of the proposed transfer, Fidelity will carry out the ongoing administration activities for my ISA investment.
2. In consenting to the transfer, I confirm that:
  - I have read the Important Information Booklet for FMISA Policyholders and understand the changes that will apply to my ISA investment;
  - I understand that the Legal & General terms and conditions will cease to apply to my ISA investment;
  - I have read these declarations carefully.
3. In consenting to the transfer, I also consent to the following:
  - Entering into Fidelity's terms and conditions, as provided to me in the Doing Business with Fidelity booklet and the Fidelity Addendum to Terms;
  - Accepting Fidelity's Privacy Notice, as provided to me in the Doing Business with Fidelity booklet;
  - The conversion of my ISA investment share class before the transfer to Fidelity, as explained in **PART D1.2** of the Important Information Booklet for FMISA policyholders;
  - My ISA investment being registered in the name of the nominee appointed by Fidelity, as explained in **PART D1.2** of the Important Information Booklet for FMISA policyholders.

### ISA Declaration

I apply to subscribe for a Fidelity Stocks and Shares ISA for the tax year 2021/2022 and each subsequent tax year in which I choose to make a subscription.



1. I declare that:
  - All subscriptions made, and to be made, belong to me, and that I am 18 years of age or over.
  - I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.
  - I have not subscribed and will not subscribe to another Stocks and Shares ISA in the same tax year that I subscribe to this Stocks and Shares ISA.
  - I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Fidelity if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
2. I authorise Financial Administration Services Limited (Fidelity):
  - To hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
  - To make on my behalf any claims to relief from tax in respect of ISA investments.

The information that has been given by me is correct to the best of my knowledge, and I will inform Fidelity immediately of any changes.

<b>Signature</b>	<b>Date (DD/MM/YYYY)</b>

**Please return your completed consent form and Fidelity ISA Declaration, in the pre-paid envelope provided, to:**  
Legal & General, Consent Centre (Inbound Operations), Manston Lane, Leeds LS15 8AH

<Clientnumber>-<0>

**Important notice**

Please remember the value of your investment and any income from it may fall as well as rise and is not guaranteed. You may get back less than you invest.

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