



Transferring to Fidelity

Important Information Booklet for FMISA Policyholders

This booklet explains the proposed transfer of the personal investing business of Legal & General to Fidelity, and what it means for you and the ISA element of your Flexible Mortgage ISA policy (FMISA).

June 2021

YOUR IMPORTANT INFORMATION PACK

In this booklet you will find important information about the proposed transfer of the ISA element of your FMISA policy (**ISA investment**) to Fidelity. You will find:

- General information about the transfer proposals.
- Key information, including any impact the transfer proposals will have on your ISA investment, including your Legal & General fund(s) and charges.
- Details about managing your ISA account with Fidelity after the transfer has taken place.
- Details about the transfer process and what we are asking you to do.
- Information about your options and what you should do next.

Additionally, we have enclosed two documents from Fidelity:

- **Doing Business with Fidelity:** This booklet contains important information and the full terms and conditions that will apply to your ISA investment from the date of the transfer to Fidelity.
- **FMISA Addendum to Terms:** This addendum provides additional terms and conditions to those in the Doing Business with Fidelity booklet that apply specifically to your ISA investment.

Please take time to read this information pack carefully, as it is important that you understand how the transfer of your ISA investment to Fidelity may affect you and your FMISA policy.

Additionally, please see **PART E1.3** of this booklet so you understand the implications of not consenting to the proposed transfer and making a new Fidelity ISA Declaration.

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PART A: GENERAL QUESTIONS AND ANSWERS

A1. Introduction to Fidelity and the transfer

A1.1 What is happening?

Legal & General is proposing to transfer the administration of its personal investing business to Financial Administration Services Limited (**Fidelity**). According to our records, you have an FMISA policy. This means that your ISA investment is being transferred to Fidelity, and so we have written to you to tell you about your options.

Your FMISA policy is made up of two key elements:

- A Stocks and Shares ISA which provides the investment element of your FMISA policy. Contributions into your ISA investment accumulate and the ISA investment aims to repay your mortgage at the end of the mortgage term; and
- A life insurance policy which provides life cover and in some cases critical illness cover during the term of your policy.

Currently, your Stocks and Shares ISA is managed by Legal & General (Unit Trust Managers) Limited (**Legal & General**), and your life insurance is provided and administered by ReAssure Limited (**ReAssure**). Fidelity will be taking the place of Legal & General in managing your Stocks and Shares ISA.

This document details any differences arising as a result of the proposed transfer of your ISA investment from Legal & General to Fidelity. Unless specified in this Important Information Booklet for FMISA Policyholders, all services provided by ReAssure remain unchanged. ReAssure will remain your main point of contact for your FMISA policy. Please see the visual on page 4 of this booklet.

A1.2 What is the process for transferring your ISA investment to Fidelity?

Her Majesty's Revenue and Customs (**HMRC**) rules require that when an ISA investment transfers from one ISA Manager (Legal & General) to another ISA Manager (Fidelity), investors must agree to the new ISA Manager's terms and conditions and also make a new ISA Declaration, in this case to Fidelity, in particular if you wish to continue paying into your FMISA policy after the transfer, please see **PART D1** for full details.

If you do not provide your consent to the proposed transfer, or make a new ISA Declaration to Fidelity, your FMISA Direct Debit will need to be cancelled (if applicable) until such time as a new Fidelity ISA Declaration has been provided. Whilst premiums are not being collected for your FMISA policy, the cost of cover deducted by ReAssure to provide life insurance, and in some instances critical illness cover, will be funded by selling units in your ISA investment.

This could have the following impacts:

- Your ISA investment will not grow as much as you might have expected.
- Your ISA investment may decrease in size if the cost of cover deducted by ReAssure is greater than the investment growth on your Legal & General fund(s).
- The value of your ISA investment could reduce to zero, at which point the FMISA policy would be redeemed and you will lose the valuable life cover benefits provided by your FMISA policy.

If you wish your FMISA policy to continue following the transfer to Fidelity, it is extremely important that you make a new Fidelity ISA Declaration.

As part of the process for transferring your investment to Fidelity, you have some options. We have provided more information about these options in **PART E** of this booklet, so that you can make an informed decision about the future of your ISA investment.

Summary of what's happening



Up to the transfer date

Legal & General administers your **ISA investment.**

Legal & General manages the **underlying fund(s)** you are invested in.



ReAssure is the provider of your FMISA policy and administers the life insurance element (and in some cases critical illness cover) of your FMISA policy. There is no change to your relationship with ReAssure as a result of these proposals.



From the transfer date

Fidelity administers your **ISA investment.**

Legal & General continues to manage the **underlying fund(s)** you are invested in.

From the transfer date

Services provided by ReAssure



- Changes to your personal details.
- Changing your regular payment.
- Changes to the amount of cover you need.
- Insurance claims.
- Selling your ISA investment.

Services provided by Fidelity



- Making additional ISA investments (subject to ISA rules).
- Investment queries about your ISA holdings.

Call Fidelity on **0800 414161**

Opening hours: 8am to 6pm,
Monday to Friday, not including bank holidays,
and 9am to 2pm Saturdays.

A1.3 When is the proposed transfer going to take place?

We expect the transfer of your ISA investment to take place towards the end of 2021. Once we have received your consent to the proposed transfer and your Fidelity ISA Declaration, we will write to you again to confirm the exact date the proposed transfer will take place.

A1.4 Why is Legal & General doing this?

After a considered review of our personal investing business, we identified the need for significant investment to modernise and develop the administration and services provided to our customers. After careful consideration we made the decision to sell the business. Subsequently, our analysis of other investment providers led to our decision that Fidelity would be the best-placed provider to take this business forward, and to continue to provide our personal investing customers with the excellent customer service they have come to expect from Legal & General.

A1.5 Who is Fidelity?

Fidelity is one of the UK's leading investment providers. Customers can invest through a range of accounts, including Stocks and Shares ISA, Self-Invested Personal Pension (SIPP), Investment Account, and Junior ISA and Junior SIPP accounts. All with simple, low-cost pricing.

Fidelity will provide you with valuations and annual statements. And support is always at hand through its award-winning call centres.

A1.6 Why did Legal & General choose Fidelity?

After a considered process, Legal & General chose Fidelity because of its focus on providing its customers with an excellent investing experience, and we are confident your ISA investment will be in safe hands following the transfer to Fidelity.

Fidelity is committed to supporting you every step of the way with your ISA investment journey, offering excellent support through its UK and Ireland based teams.

Importantly, Fidelity has agreed that for a minimum of 12 months following the date of the transfer of your ISA investment to Fidelity, the overall charges currently applicable to your transferring ISA investment will stay the same or be reduced. See **PART B2** for more detail on charges.

Additionally, your ISA investment will continue to be invested in the same underlying Legal & General fund(s) following the transfer to Fidelity.

PART B: KEY INFORMATION FOR INVESTORS

B1. Will you have the same underlying Legal & General fund(s) following the transfer to Fidelity?

Yes. The proposed transfer to Fidelity will not affect the management of the underlying fund(s) in which your FMISA policy is invested, which will continue to be carried out by Legal & General.

B2. What impact will the transfer to Fidelity have on charges?

Fidelity has agreed that it will NOT increase your overall charges for a minimum of 12 months following the transfer of your ISA investment to Fidelity. However, Fidelity has a different set of charges that will apply to your ISA investment, which are detailed below.

Currently, you pay one charge for your ISA investment, which includes a service charge and an investment charge. When your ISA investment is transferred to Fidelity, you will be charged a separate service fee and a separate investment charge, as set out below.

Fidelity service fee

This fee covers the cost of setting up and administering your Fidelity account. Fidelity's service fee for managing your ISA investment is set out in the table below.

The service fee you pay for the ISA investment will depend on the value of your ISA investment.

Please note that Fidelity will not be charging a service fee for your ISA investment until early 2022.

Value of investment	Service fee (annual amount or % each year)
Less than £7,500	0.35% if you are making regular ISA contributions or £45 if you don't.
£7,500 or more but less than £250,000	0.35%
£250,000 or more but less than £1,000,000	0.20%
£1,000,000 plus	0.20% for the first £1,000,000 and no service fee for ISA investments over £1,000,000.

Investment charge

This is the cost associated with investing money in your Legal & General fund(s). This will include the ongoing charges figure (**OCF**) associated with each fund and the transaction costs and is taken from the Legal & General fund(s) directly.

If the effect of these charges means that you would pay more for your ISA investment than you paid with us before the transfer, Fidelity will put a maximum cap on your charges (or dis-apply parts of your charges) for the first 12 months, so that the charge you will pay will be no higher than you would have paid with us. Fidelity will provide you with advanced notice of any changes to the charging structure that will apply to your ISA investment after the first 12 months. Fidelity's current standard fees as at February 2021 are shown in the table of service fees above.

Illustrative examples of how Fidelity's charges work

Customer with £10,000 invested in the Legal & General UK Index Trust Fund (currently in R Acc unit class)		
L&G UK Index Trust Fund (active equity)	Before the transfer to Fidelity	Following the transfer to Fidelity
Legal & General fees (OCF)	0.48% = £48	0.10% = £10
Fidelity service fee	-	0.35% = £35
Overall annual charges	0.48% = £48	0.45% = £45

Customer with £10,000 invested in the Legal & General Worldwide Trust Fund (currently in E Acc unit class)		
L&G Worldwide Trust Fund (active equity)	Before the transfer to Fidelity	Following the transfer to Fidelity
Legal & General fees (OCF)	1.55% = £155	0.82% = £82
Fidelity service fee	-	0.35% = £35
Overall annual charges	1.55% = £155	1.17% = £117

B3. What does the transfer mean for FMISA policyholders?

B3.1 Your ISA investment within your FMISA policy

You will remain invested in the same Legal & General fund(s). Some of the key differences will be:

- Currently, the ISA contribution part of your FMISA premium is passed to Legal & General on the same day it is received by ReAssure and your money is invested using the first valuation point immediately following receipt of the ISA contribution by ReAssure. After the transfer to Fidelity, your money will be invested on the day after the ISA contribution is received by ReAssure.
- You will hold a different unit class within your Legal & General fund(s) – please see **PART D1.2** for further information.
- From early 2022, Fidelity will deduct a separate service fee from the money it receives from ReAssure for your ISA contribution. This service fee is for managing your ISA investment. Please note that this is an administrative charge and your overall charges will not increase for a minimum of 12 months following the transfer of your ISA investment to Fidelity – please see **PART B2** for further information.
- The units in each of your Legal & General fund(s) will be held on your behalf by FIL Nominee (Shareholdings) Ltd – please see **PART D1.2** for further information.

B3.2 What happens if you have made contributions into your ISA investment over multiple tax years?

When your ISA investment is transferred to Fidelity, your Stocks and Shares ISA will show the total value of your ISA investment. It will not be shown as separate investments in different tax years (as they are currently shown with Legal & General), however please be assured that the underlying tax treatment of the ISA investments will not change. Your new Fidelity account will also show single contributions alongside your regular ISA contributions (if applicable) arising from your FMISA policy and will be held within the same Stocks and Shares ISA account.

B3.3 Is Fidelity the right provider for you?

In presenting you with Fidelity's offer to provide you with its Stocks and Shares ISA service, neither Legal & General nor Fidelity is required to assess whether this service is appropriate for you and your ISA investment. You should therefore think carefully about whether Fidelity's services are right for you. You can find more information about Fidelity's services and its role in its Doing Business with Fidelity booklet (enclosed in this information pack), in particular, please see clause 1.1 of Fidelity's Client Terms detailed in the booklet and the Addendum to the Terms and Conditions for FMISA holders.

PART C: MANAGING YOUR ACCOUNT WITH FIDELITY

C1. How will you and your investment be affected by the proposed transfer to Fidelity?

C1.1 Will Fidelity have access to your transaction history following the transfer? Will Legal & General hold any of your data after the transfer?

Once Fidelity takes over the administration of your ISA investment, all communication about the ISA investment should be directed to Fidelity in the first instance.

We will provide a sufficient amount of information to Fidelity to allow it to administer your ISA investment following the transfer, including any amounts paid in the current tax year. On completion of the transfer we will send you a closing statement, confirming the final value of your ISA investment and unit holdings that have been transferred to Fidelity, as well as the transactions between your last annual statement and the date of the transfer to Fidelity.

ReAssure will continue to be your main point of contact for enquiries about your FMISA policy. We'll keep your personal information in accordance with our internal retention policies.

We'll determine the length of time we keep it for, based on the minimum retention periods required by law or regulation. You can find out more about our privacy policy at legalandgeneral.com/privacy-policy After the transfer of your ISA investment to Fidelity, any information we retain will be available to you on request.

C1.2 If you have a Power of Attorney appointed to look after your affairs, will Fidelity be aware of this?

We intend to provide all the information that Fidelity needs to make the transfer of your ISA investment as seamless as possible. If there is any action you or your Attorney under a Power of Attorney need to take, we will write to you before the transfer takes place.

C1.3 How will you be able to contact Fidelity and what are the opening hours of its customer services team?

Please see the booklet enclosed with this important information pack, entitled Doing Business with Fidelity, which provides the contact information for Fidelity when your ISA investment has transferred to it. From the date of the transfer if you need to contact Fidelity, you can do so by secure messaging through its online customer account, by calling on 0800 414161*, or by writing to: Fidelity, PO Box 391, Tadworth, Surrey KT20 9FU.

*Opening hours are: Monday to Friday 8am to 6pm, Saturdays 9am to 2pm.

C1.4 What online self-service facilities will Fidelity provide?

Fidelity's online facilities for FMISA policyholders provide the following services:

- **Managing your personal details** – changing address, contact details and preferences.
- **Viewing your documents** – seeing your documents in one place where you can save, print and open documents.
- **Viewing valuations and the performance of your ISA investment.**

PART D: THE TRANSFER PROPOSALS

D1. Consenting to the transfer proposals

D1.1 What is the process for transferring your investment?

As part of the proposal to transfer your investment to Fidelity, we are requesting that all the customers of our personal investing business consent to these proposals and as part of this process you will be required to agree to the Fidelity ISA terms and conditions and make a new Fidelity ISA Declaration if you wish to continue making payments into your FMISA policy. This is a requirement of HMRC. We have provided the information in this Important Information Booklet for FMISA Policyholders so that you can make an informed decision about the future of your FMISA policy.

D1.2 What are we asking you to consent to?

Making a new Fidelity ISA Declaration

Current HMRC rules state that when an ISA investment moves from one ISA Manager (Legal & General (Unit Trust Managers) Limited) to another ISA Manager (Fidelity) as is happening in these transfer proposals, a new ISA Declaration must be made to the new ISA Manager (in this case Fidelity). Otherwise, Fidelity cannot accept any new contributions into the ISA investment following the transfer.

If you do not make a new Fidelity ISA Declaration, ReAssure will have to cancel your Direct Debit, if applicable (under HMRC rules). This means that your FMISA premiums will be stopped and the cost of your cover will be deducted from your ISA investment, which will have a negative impact on the future value of your FMISA policy.

Transferring to Fidelity Client Terms, including terms and conditions

It is important that you review the new Fidelity Client Terms that will apply to your ISA investment. These can be found on page 26 of the Doing Business with Fidelity booklet and in the Addendum to the Terms and Conditions for FMISA holders, that are enclosed with this information pack.

Your personal data will be transferred to Fidelity

Data protection

If your ISA investment is transferred, so that Fidelity can continue to provide administration for your ISA investment, we will transfer your personal data on or before the transfer date. We will make this transfer in accordance with our data privacy policy.

Once your personal data is transferred, Fidelity will process that personal data in accordance with its own privacy policy. Fidelity's privacy policy is available at [Fidelity.co.uk/privacypolicy](https://www.fidelity.co.uk/privacypolicy)

If you do not wish this to happen, you will not be able to transfer your ISA investment to Fidelity. Please see **PART E**.

Changes to the unit class of your investments

Before we transfer your ISA unit holdings to Fidelity, we will need to convert your units into a different unit class that will be held on Fidelity's investment platform. This will not change the amount invested or how your money is invested but will reduce the investment charge you pay. Please refer to **PART B2** for more details about charges.

Changes to the holding structure of your investment

Ownership

It's important to understand how Fidelity will hold your ISA investment. Fidelity will hold your ISA investment in a fund with Legal & General in its own name, along with all the other investors in that fund. Legal & General won't hold details of individual investors, just that your ISA investment is held by Fidelity. Fidelity will then keep the record of your individual ISA investment and its value. The different holding structure Fidelity has from Legal & General should not noticeably affect your ISA investment after the transfer, but there are some points to be aware of, as explained below.

At present, the units you hold in your Legal & General fund(s) are registered with the fund manager as being jointly owned by you and Legal & General (Unit Trust Managers) Nominees Limited. When your ISA investment is transferred to Fidelity, the units will be registered in the sole name of FIL Nominee (Shareholdings) Ltd. This means that FIL Nominee (Shareholdings) Ltd will be holding the legal title to the units on your behalf (called 'legal ownership'). You will continue to own the units you hold in your Legal & General fund(s) (called 'beneficial ownership'). At your request, Fidelity will be able to arrange for you to receive copies of the annual reports and accounts and any other information issued to investors, and it can also arrange for you to attend meetings of investors and exercise voting rights, but it may charge you for this.

PART E: YOUR OPTIONS AND WHAT YOU SHOULD DO NEXT

E1. The options available to FMISA policyholders

E1.1 What are your options?

You have the following options available to you:

- You agree to the transfer to Fidelity and we take care of the transfer arrangements.
- 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 life cover benefits.
- You choose to sell your ISA investment. This action will automatically terminate your FMISA policy and you will lose your life cover benefits.

We have listed below more detail about each of these options.

E1.2 How do you consent to the transfer to Fidelity of your ISA investment and make a new Fidelity ISA Declaration?

You can consent to the proposed transfer and make a new Fidelity ISA Declaration by:

- Simply logging on to the secure Legal & General online consent portal; go to legalandgeneral.com/consent Just enter your unique code: **your client number** and the first part of your postcode, such as EC4A (see your covering letter). This will only take a minute.
- Or, you can sign the consent form and Fidelity ISA Declaration attached to our covering letter and return it in the pre-paid envelope provided in the information pack.
- Or, you can 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 your covering letter available during the call.

As part of this process you will also be making a new Fidelity ISA Declaration, which will allow Fidelity to continue to invest ISA contributions that have been collected on your behalf by ReAssure.

E1.3 What should you do if you don't wish to consent to the transfer?

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

- **Choose an alternative ISA Manager:** You have the option to transfer your ISA investment to another ISA Manager. If you choose this option, you will need to open an account with your chosen ISA Manager and ask them to arrange the transfer. This action will automatically terminate your FMISA policy and you will lose your life cover benefits.
- **Sell your ISA investment:** If you wish to sell your ISA investment, this action will automatically terminate your FMISA policy and you will lose your life cover benefits.

Your FMISA policy is made up of two key elements: A life insurance policy and an ISA investment. The life insurance policy provides life cover and, in some cases, critical illness cover. The ISA provides the investment element of the FMISA policy. Both elements are integral to the aims and benefits of the policy. As a result, it is only possible for the FMISA policy to continue, if Fidelity becomes the ISA Manager. If you choose to move your ISA investment to an alternative ISA Manager or, choose to sell your ISA investment, this would terminate your FMISA policy and valuable life cover benefits will be lost.

If you are considering either of these two options, please contact us on 0370 998 0010 or +44 2920 276 998 (international calls) so we can discuss in more detail the implications of this decision for your FMISA policy.

E1.4 What should you do if you decide to transfer your ISA investment to an alternative ISA Manager?

If you decide to transfer your ISA investment to an alternative ISA Manager, you must contact the other ISA Manager first and inform them of the Legal & General ISA investment you hold, to ensure the transfer is possible. Please note that this may take some time, so please allow a sufficient amount of time for the new ISA Manager to arrange the transfer.

You may be able to transfer the units you hold in your ISA investment with us to your chosen ISA Manager, allowing you to remain invested in your current Legal & General fund(s) (subject to your new ISA Manager's acceptance), otherwise the ISA investment will be redeemed, and the cash value transferred to your new ISA Manager. Your chosen ISA Manager will make the arrangements for the transfer for you.

E1.5 What should you do if you decide to sell your ISA investment?

ReAssure can arrange the sale of your ISA investment if you call or send them a signed letter requesting it. Importantly, if you sell your ISA investment, please be aware you will lose any tax benefits you receive from this investment. ReAssure will, at the same time, terminate your FMISA policy in line with your FMISA policy terms and conditions.

E1.6 What happens if you do not respond to this communication?

If you do not respond to this communication, you should be aware that your ISA investment may still be transferred to Fidelity, but if you are still paying into your FMISA policy, your FMISA premiums will cease to be collected if we have not received the new Fidelity ISA Declaration (as required by HMRC). 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.

If we do not receive a response from you about this communication, we will attempt to contact you, in writing and by telephone, to reconfirm the options available to you before we transfer your ISA investment to Fidelity. Please take this opportunity to read this important information pack carefully, understand what the proposed transfer means for your FMISA policy, and make your decision as soon as possible.

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.
- Sell your ISA investment.

E2. The next steps

E2.1 What should you do next?

If you are satisfied with the proposals, please provide your consent to the transfer and make the new Fidelity ISA Declaration (see **PART E1.2** for details of how to consent). You do not need to do anything else at this time.

Please contact us if you have any further questions about the proposed transfer. Our contact details are:

Postal address: Legal & General, PO Box 6080, Wolverhampton WV1 9RB

Telephone: 0370 998 0010 or +44 2920 276 998 (international calls)

You should keep this Important Information Booklet for FMISA Policyholders and accompanying documents with your original documents, so that in the future you can refer to the changes that have been made to your ISA investment.

The important information pack and any updates to information about the transfer proposals are also available from the Legal & General website at legalandgeneral.com/fidelity

Important note: If you are unsure about the suitability of Fidelity's services, or you require advice on the best course of action in your personal circumstances, we recommend you speak to an independent financial adviser. We are unable to provide advice on the suitability of any of the options outlined in this information pack.



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.



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