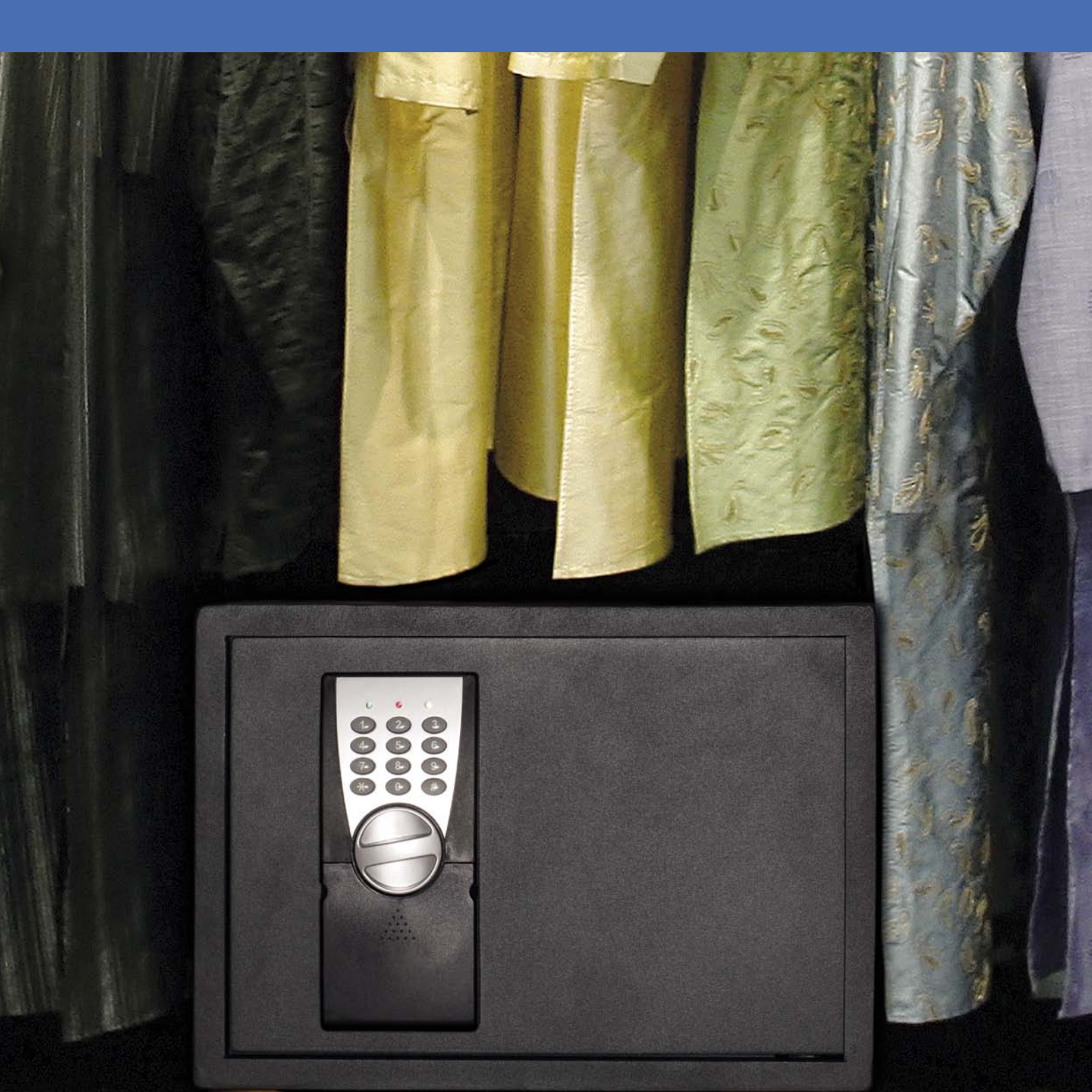


A home for all
your investments

WELCOME

FUNDS  NETWORK®

 **Fidelity**™
INTERNATIONAL



Reassurance of a platform you can trust

Picking a company to entrust your savings and investments to is a very important decision. Your adviser will have taken many factors into consideration when selecting the right provider for you and so we are delighted that they have chosen to recommend us.

As your adviser may have discussed with you, Fidelity FundsNetwork™ is an investment platform operated and backed by Fidelity International. Fidelity is one of the UK's largest investment companies. You therefore have the reassurance of knowing that your investments are being administered by an independent and financially strong organisation.

Launched in 2000, FundsNetwork was one of the pioneers in the development of investment platforms. Initially we offered Individual Savings Accounts (ISAs) and mutual funds, providing a choice of 250 funds from 14 different providers. Since then we have grown strongly and have continuously enhanced our product range and services so that we now:

- serve over 880,000 customers who have their investments with us
- look after £42.9 billion on behalf of our customers*
- offer over 1,200 funds from more than 70 leading fund managers
- have a comprehensive selection of accounts, including ISAs, mutual funds, a pension and investment bonds

AN INVESTMENT PLATFORM – THE SIMPLE WAY

- A simple and cost effective way of managing your investments
- A simple way to track investments in one place
- A simple way to target investments in line with risk profiles
- A simple way to acquire and dispose of holdings
- A home for all your investments



* Source: Fidelity Investment Managers as at 28 February 2011.

Helping you to achieve your long-term goals

Working with advisers, we offer a comprehensive range of funds to help you achieve your long-term financial goals. Our aim is to make managing your accounts a simple and straightforward process for you and your adviser. With FundsNetwork administering your investments, you and your adviser can access a whole range of benefits:

Choice

We offer over 1,200 funds from more than 70 different providers. All the leading investment companies are available on the platform including Fidelity, M&G, Invesco Perpetual, BlackRock, Schrodgers and Jupiter. A full list of fund providers available can be found on our website. We also offer a wide range of products which are detailed on the next page.

Low charges

Initial charges are typically just 0.5% to 2.5% (excluding any commission charges that may be payable) and we only charge a 0.25% fee for switches. For pension and bond investments, there are no initial charges or switching fees.

If you hold investments of £50,000 or more on the platform, or you intend to, your adviser may have negotiated preferential terms. Please speak to your adviser to discuss whether you are eligible.

Access

You and your adviser have full access to your account 24 hours a day, 365 days a year, through our secure website. This allows you to see an instant valuation of all your accounts and individual funds, check regular payments and even analyse your portfolio.

Convenience

Having all your investments in one place means that it's much easier to track how all your investments are performing. We also provide consolidated documentation so that you are not inundated with paperwork. For example, you will receive a single statement and one tax voucher each year, in order to provide you with all you need to complete your self-assessment. Please remember that the value of an investment and any income you take from it can go down as well as up and you may not get back as much as you invested.

THE VALUE OF ADVICE

When making decisions about investing, we recommend that you always consult with your adviser. As you will be aware, they work with you to understand your needs and then offer broad-based advice to help you achieve your long-term goals. At FundsNetwork, we only give information about our own products and services and we do not provide investment advice.







A comprehensive range of products

Your adviser will have recommended a product (or set of products) designed to meet your long-term financial goals. However, should any changes need to be made in the future, our wide range of accounts and tax-efficient wrappers allow your adviser to adjust your portfolio to meet your new circumstances. All our wrappers offer a wide fund choice and so your adviser can always select the very best ones for you.

Individual Savings Account (ISA) – a priority for most investors given their generous tax breaks. For the tax year 2011/2012 you can invest up to £10,680 in a stocks and shares ISA or up to £5,340 in a cash ISA with the remaining £5,340 in a stocks and shares ISA.

ISA Cash Park – this facility allows you to hold your stocks and shares ISA allowance in cash temporarily earning a competitive rate of interest (subject to an HMRC charge of 20%). This is an ideal place to hold your allowance during times of market uncertainty when you may wish to shelter your investments from stock market exposure.

Mutual funds – offering the benefits of stocks and shares investment outside of an ISA wrapper.

SIPP (Self Invested Personal Pension)* – an increasingly popular way for people to save for their retirement with a full range of investments. Our SIPP is also a good opportunity for you to consolidate all your pension arrangements in one place making it easier to manage in the lead up to your retirement.

Investment Bond* – a long-term investment offering both flexibility and tax-efficiency.

International Bond** – an offshore investment that grows virtually free of tax (tax is only paid on encashment, if applicable).

CashManager Account – allows you to hold cash on the platform and to invest it whenever you wish.

Please note that the value of tax savings will depend on your individual circumstances and all tax rules may change in the future.



* The SIPP and Investment Bond are provided and administered by Standard Life Assurance Company Limited

** The International Bond is provided and administered by Standard Life International Limited

Providing investment insights

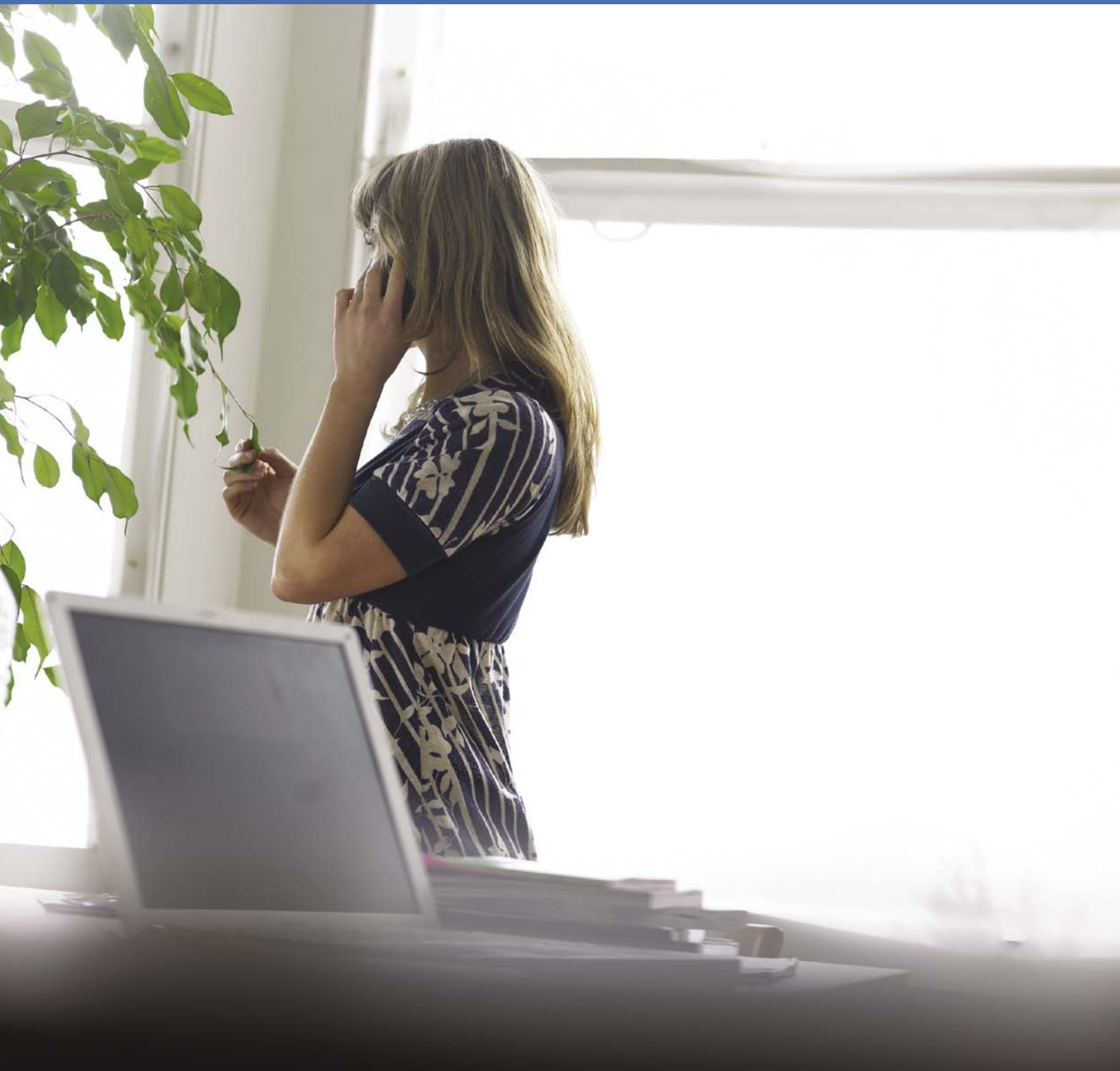
To complement the information that your adviser provides to you, FundsNetwork has a dedicated website. This presents a wealth of investment and financial insights from some of the industry's most respected commentators. You can also access news services that many investment professionals use themselves.

Simply log on to fidelity.co.uk for:

- Breaking financial stories from the Reuters news service.
- Opinion from a host of experts including Fidelity's Tom Stevenson, who you may have seen in the Telegraph, and the FT's John Authers.
- Daily market updates from around the world.
- Our comprehensive Week in the Markets review.

With contributions from inside and outside of Fidelity, we believe our website provides you with comprehensive opinion on the latest market events and trends, the outlook for the global economy and what it all means for investors. All this information is free to you as a customer of Fidelity FundsNetwork.





Keeping in touch with your investments

As well as the valuable service you receive from your adviser, we know that it's very reassuring for you to be able to regularly check how your investments are doing. We therefore provide a number of convenient ways for you to stay in touch.

Account Management – www.fidelity.co.uk

Our easy-to-use and secure online Account Management service allows you to:

- Monitor the value of your accounts and individual funds.
- Check the details of any deals including regular payments and any reinvestment of income.
- Deal or switch funds online (we recommend you consult with your adviser before doing so).
- Analyse your investments with our innovative Portfolio X-Ray tool.

For your protection, you will need to register and set up a PIN to use Account Management.

PhoneExpress – 0800 41 41 24

You can also check on the progress of your investments by using our PhoneExpress service. This is a free and secure interactive phone line that offers instant, 24-hour-a-day access to fund prices and your account balance. It's completely automated, with voice-recognition and touch-tone modes.

ServiceLine – 08457 44 66 00

You can speak to one of our Associates about your account from 9am to 6pm on any business day. To ensure security, you will need to go through our simple two-step verification process when calling.

In addition to these facilities, we will also send you a statement detailing all your investments with us annually.

If you have any questions please contact your adviser.
Alternatively, call our ServiceLine on 08457 44 66 00 or visit fidelity.co.uk

FUNDS NETWORK[®]



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