

A photograph of two men in business suits shaking hands in a modern office hallway. The scene is backlit by a bright window, creating a silhouette effect. The hallway has a polished floor and a glass wall on the left. An exit sign is visible above the doorway.

**A business partner for the future**

**FundsNetwork™**

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## Building a partnership together

As a provider of investment and retirement services, we've always worked closely with advisory firms. We therefore understand the processes and challenges that you face today – such as ever-changing regulation and an increasing administrative burden. But we also recognise the many opportunities too. Our goal is to help your firm grow and develop through providing the services, tools and functionality you require for your business and your clients.

We also appreciate you need a partner you can rely on for the long term. Our close relationship with firms has shaped the ongoing development of FundsNetwork™, ever since it was launched over 18 years ago. We've made a multi-million-pound investment in our service over the last five years, so it fully supports your needs – and those of your clients too. We wish to work with you in partnership – today and into the future.

### WHAT YOU'VE TOLD US YOU WANT FROM A PLATFORM

#### RELIABILITY

A platform you can depend on

#### COMMITMENT

To the advisory sector and the platform market

#### FEATURES AND FUNCTIONALITY

That enable your firm's own proposition

#### COST EFFICIENCY

Value for money for your clients

#### SERVICE

Quality support for your business



## Reliability and commitment

# An investment and retirement service you can rely on

Choosing a business partner is a major decision for any firm. You need to be confident that it will be around for the long term, given the technology will be integrated within your business. You'll also want to be sure it's financially strong, capable of investing in new features and services, so it remains in-tune with your business over time.

Since the FundsNetwork platform was launched in 2000, our focus has always been on the core advisory market. All along the way we've worked closely with advisers to ensure the platform evolves, so it fully supports firms like yours.

Our multi-million-pound, five-year development plan is part of our ongoing commitment to the independent market. We've invested in a new product administration system, for example, that gives you more flexibility and functionality when managing your business. Our enhancement programme will continue in the months and years ahead and will be directly influenced – as it is today – by adviser feedback and suggestions.





## INDEPENDENCE AND COMMITMENT

When you partner with FundsNetwork, you have the reassurance of knowing it is part of Fidelity International. As one of the world's leading asset managers, Fidelity is entrusted with looking after over US\$308 billion\* on behalf of millions of clients around the world.

- **Privately owned** – we are not a subsidiary of a big bank or other institution. With no shareholders demanding short-term results, we can take long-term investment decisions that are in the best interests of our clients
- **Financial strength** – we have a strong balance sheet and liquidity position with own funds, in excess of Pillar 1 regulatory requirements. This gives you the confidence that we'll be here for the long term, supporting firms just like yours.

\* Source: Fidelity International as at 30 September 2018



## Features and functionality

# A range of wrappers for all your clients' needs

Ensuring clients save and invest in the most tax-efficient manner is, of course, one of the most important ways you help your clients. Their needs vary widely though and identifying the best combination of wrappers and investments for a client's goals is rarely straightforward. This can be particularly so with larger or more complicated portfolios.

We recognise having access to a wide range of wrappers and other tax structures is vital for advisers. We have an ISA, a Junior ISA and a pension that give you access to the entire FundsNetwork investment range, while our Investment Account is an ideal home for assets held outside of a tax wrapper. There's also an International Bond\* should you need to take advantage of specific tax opportunities. What's more, we've introduced new cash management options that make managing income and paying fees a simple and straightforward process.

Alongside these wrappers, there are a number of bare and discretionary trusts that can hold a broad range of investments. These include two types of gift trust, a loan trust and an excluded property trust.

\* Offered through Canada Life



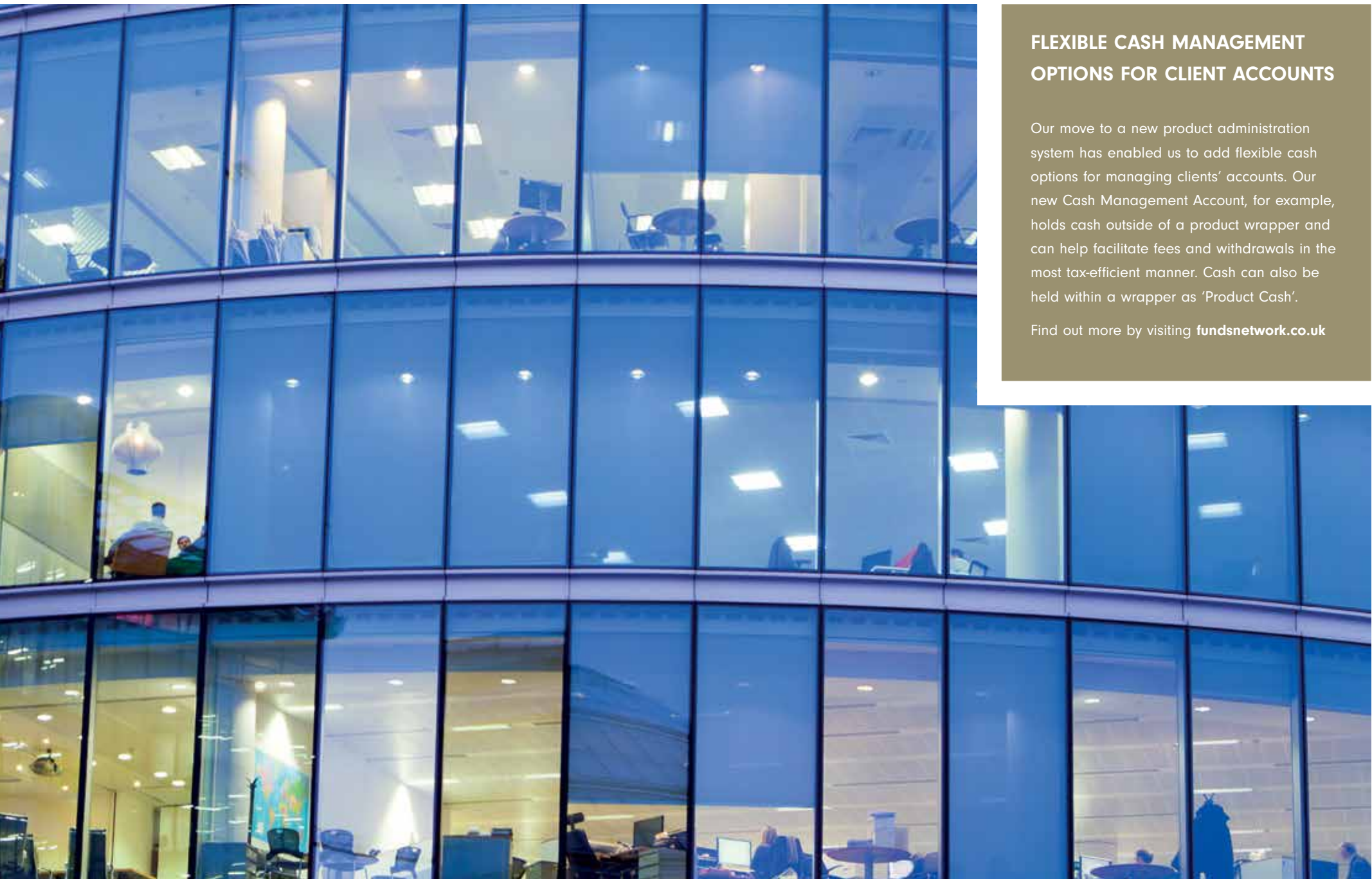
### THE FUNDSNETWORK PENSION

Our low-cost pension not only offers vast investment choice, it's also completely integrated with all the platform's tools and features. This includes services like our Adviser Fees facility and Model Portfolio Centre. It's ideal for all your clients' pre- and post-retirement needs, including death benefit planning and generating an income through drawdown.

Providing exceptional value for money, it's a modern solution designed to help your clients make the most of the pension freedoms. It's been continuously enhanced since its introduction in 2013 and will offer more options and flexibility as it moves to our new product administration system.

Find out more by visiting [fundsnetwork.co.uk/pension](https://fundsnetwork.co.uk/pension)





## FLEXIBLE CASH MANAGEMENT OPTIONS FOR CLIENT ACCOUNTS

Our move to a new product administration system has enabled us to add flexible cash options for managing clients' accounts. Our new Cash Management Account, for example, holds cash outside of a product wrapper and can help facilitate fees and withdrawals in the most tax-efficient manner. Cash can also be held within a wrapper as 'Product Cash'.

Find out more by visiting [fundsnetwork.co.uk](https://www.fundsnetwork.co.uk)



## Features and functionality







# Investment choice for all business models

## MODEL PORTFOLIO CENTRE

This facility enables you to create bespoke portfolios of up to 30 funds.

The portfolios can be set up for your entire firm to use or can be tailored for individual adviser or client requirements.

We also offer a rebalancing tool that can be used on all client accounts once they are assigned to a portfolio.

Your portfolios can be linked to a Discretionary Fund Management service, if you use one.

No matter which investment model you operate within your business, the FundsNetwork range caters for your needs.

Our vast array of investment options is perfect if you construct bespoke client portfolios, use model portfolios or if you outsource your investment strategy to a Discretionary Fund Manager.

We offer over 3,200 clean share class funds from more than 140 leading providers. The range includes Exchange-Traded Investments, active and passively-managed funds, as well as offshore options. What's more, we are continually looking to bring new investments onto the platform - we're shortly adding shares and bonds to our service, for example.

## Helping you in your research process

Searching for and selecting investments can be a time-consuming process. We recognise that proper analysis is extremely important and we are dedicated to helping you find the right investments for your clients. We provide the tools you need to identify suitable choices for any investment objective your clients may have. You can:

- Search by categories, such as Morningstar ratings, and look for particular types of investments, like offshore or passive funds, through our new Investment Finder tool
- Chart and compare the performance of a shortlist of funds, shares or indices
- View our fund factsheets and those from fund providers.

## Features and functionality

# Business services that put you in control

Advisory firms are facing more and more demands on their time. Whether it's handling account management, carrying out reporting or administering fees, the result can be fewer opportunities to meet with clients. 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.

### Client management

You can manage all aspects of your clients' accounts with us through our secure online client management service. You can buy, sell and switch investments on their behalf – all the necessary regulatory documentation is automatically produced within the process. Our upgraded system also gives you more flexibility than ever before when managing clients' income requirements. A secure document vault provides easy access to a range of important client documents, such as statements and valuations.



### ONLINE HELP AND SUPPORT

Our Help and support zone offers a quick and easy way to find all the answers to frequently-asked questions about doing business with FundsNetwork. Topics include Adviser Fees, client maintenance, dealing and administrative procedures. It also covers questions related to our product range.

Simply visit [fundsnetwork.co.uk](https://fundsnetwork.co.uk) to access this service.



## A FLEXIBLE ADVISER FEES SERVICE

We appreciate that you require an efficient and easy-to-use service to manage your fees. It has to cater for all the various types of fee you may charge, in a way that makes it simple and transparent for clients. Our online Adviser Fees service allows you to do all this – and now offers even more flexibility when, for example, charging fees on regular contributions.

You can set up three types of fee:

1. **INITIAL FEES** – either as a fixed monetary amount or as a percentage on lump sum investments and regular savings
2. **ONGOING FEES** – you can agree a percentage or monetary amount for an entire portfolio or set up different fees for different accounts
3. **SPECIFIED FEES** – we also offer a specified (one-off) fee that makes it easy for you to charge for advice given on assets that are already held by the client.

Fees are consolidated and paid to you in a single payment each month.

If you want to find out more, please visit [fundsnetwork.co.uk](https://fundsnetwork.co.uk)

## Streamlined transactional processes

Many of our processes are fully automated and, in most cases, cut out the need for paper application forms:

- We offer a fully-integrated online quote and new business process for our pension, ISAs and Investment Accounts
- Our enhanced online re-registration service makes consolidating clients' ISA and Investment Account assets a quick and easy process
- Moving pensions to us is also straightforward – we use the Origo 'Options Transfers' service to make the process as simple as possible
- If you need to change investment strategy across multiple clients, our bulk switching service for ISAs and Investment Accounts saves you a considerable amount of time.

## Capital gains reporting

This handy service shows the capital gains position of your clients' investments, to assist you in managing annual Capital Gains Tax (CGT) allowances, reporting capital gains and the many other aspects of CGT planning.

## Management Information reports

Our 'Reporting services' hub enables you to access the client information you want in the way that suits you best, so you can handle your back-office tasks as quickly and efficiently as possible. Our service gives you access to a wide range of informative reports, which are compatible with most database and spreadsheet programs. So, you can run a report that helps track and reconcile your fees, for example, or another which lists all your clients who hold a particular fund.

Find out more by visiting [fundsnetwork.co.uk](https://fundsnetwork.co.uk)

## Back office integration

FundsNetwork can be integrated into a range of software systems, so you can download holdings and valuations – either in bulk or for individual clients – straight into your own office systems. Some software packages also allow remuneration information to be imported and reconciled.



## Cost efficiency





## A simple and transparent approach to charging

### LOW-COST SHARE DEALING

We also allow you to trade in an extended range of assets on behalf of your clients. The service covers Exchange-Traded Funds, Investment Trusts, equities, bonds and CDIs. A share dealing charge of just £3 applies when buying and selling online (£1.50 for switches, rebalancing and regular transactions). Deals are combined with similar orders and traded at certain times of the day.

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 for money. It's also highly competitive when compared to other platforms:

- Clean share price funds only with no initial or switching charges\*
- No set up or administration fees for our Pension – and no additional costs for drawdown
- A flat annual Investor Fee of £45\*\*
- A Service Fee of 0.25% p.a. based on the value a client's investments.

\* Bid-offer spreads may still apply on dual priced funds and fund managers may levy buy and sell charges. Dealing fees also apply for Exchange-Traded Investments.

\*\* 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.

## Service

# Support for your business

As part of our commitment to helping advisory firms, we offer a range of services that could underpin any client acquisition activity you carry out. We also recognise that you need extra help from time-to-time and so we make it easy for you to get the information you need in a way that suits you best.

### Helping you segment your client book

Segmentation allows you to tailor your service to the specific needs of individual clients as well as potentially enhancing your firm's profitability. Our management information reports can help identify clients who may be receptive to particular marketing messages. For example, when the tax year end is approaching, you can quickly run a report which highlights clients who have still not used up their full ISA allowance. Another report allows you to build instant mailing lists from across your client base.

### NEED TO KNOW MORE ABOUT OUR PRODUCTS AND SERVICES?

Selecting a long-term platform partner is a major decision for any advisory firm. Therefore, in order to answer your more detailed questions about our service, we offer in-depth guides to help you in your due diligence process.

To access these guides, simply visit [fundsnetwork.co.uk](https://www.fundsnetwork.co.uk)





## NEED TO TALK TO US?

If you need to call us for any reason, we have a number of helpful, knowledgeable teams who can answer any queries and enquiries you may have:

- **General enquiries** – call **0800 41 41 81** between **8.30am and 6.00pm** on any UK business day, and one of our Customer Account Executives will assist you with any queries relating to client accounts and our website
- **Our Retirement Solutions team** – call **0800 902 902** between **8.30am and 6.00pm** to speak with our specialist team for guidance on our comprehensive range of retirement and tax planning products.
- **FundsNetwork Sales** – speak to your dedicated Sales Manager about how your business can make the most of the FundsNetwork platform

We also offer face-to-face support through our tax and pension experts, Paul Kennedy, Paul Squirrell and Donald Manning.

## Marketing support

We are committed to helping firms attract new business so when we run major campaigns we offer marketing support materials to use with clients. These range from full investment packs to sample letters you can use for your own marketing activity.

There's also a wide range of helpful literature on our website at all times. This covers everything from trust forms and guides to client-facing brochures, that can help you explain our products and services.

## 'Technical matters' web 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 exams or simply wishing to build their pension knowledge.

To view our range of materials, visit [fundsnetwork.co.uk](https://fundsnetwork.co.uk)

## Seminars and training

We believe it's important to give you access to the latest views, insights and market information, so we run a comprehensive event programme around the country. We also hold workshops as well as seminars on important service enhancements or industry trends that can affect your business. Most of our events are CPD-accredited.

For the latest insights and information from FundsNetwork:

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 Register for email updates

**To find out more, visit  
[fundsnetwork.co.uk](https://fundsnetwork.co.uk)**

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