

Fidelity's Retirement Builder



Important Information - the value of investments can go down as well as up so you may not get back what you invest. This information is not a personal recommendation for any particular investment. If you are unsure about the suitability of an investment you should speak to an authorised financial adviser of your choice. Eligibility to invest in a pension and tax treatment depends on personal circumstances and all tax rules may change in the future. You cannot normally access money in a pension until age 55 (57 from 2028).



Fidelity's Retirement Builder – a single fund idea

Retirement Builder is an investment option within Fidelity's Personal Pensions which may be considered by customers who don't know where to get started when investing in their pension.

It currently invests in a single, medium-risk, low-cost fund that aims to achieve stable growth over the medium to long term (ideally, at least five years).

Retirement Builder will undergo periodic reviews which may result in the fund in which it invests being swapped for a different investment. Fidelity will manage any investment changes within Retirement Builder for you, including automatically moving the balance you have built up between the current fund and any new investment. We'll keep you informed of any future changes.

It aims to:

- **Grow your money** over the long term – typically measured over years or even decades.
- **Diversify your portfolio** - holding a mix of assets (such as cash, bonds and equities) spreads your exposure to risk.
- **Invest globally** – Retirement Builder invests across different global regions, presenting opportunity and further spreading risk.

Retirement Builder currently invests in

Fidelity Multi Asset Allocator Growth Fund - Retirement Builder - Acc

Fund code: MAGRB