



FIDELITY INTERNATIONAL LAUNCHES THREE ONLINE PLANNING TOOLS FOR PENSION SCHEME MEMBERS

- DC members face huge drop in income upon retirement
- Free tools enable people to determine their 'retirement number'
- Visit www.fidelitypensions.co.uk/planningforretirement

London, 14 June 2007: Fidelity International, the leading investment management and services group, has launched a new service that enables members of defined contribution (DC) pension schemes to work out exactly how much money they should set aside to achieve a comfortable retirement.

There are three new tools, available at www.fidelitypensions.co.uk/planningforretirement:

- **myPlan** – an innovative educational facility that gives people their 'retirement number' (the sum they must amass at retirement), based on how old they are, when they want to retire, how much money they have set aside and what they plan to save each month.
- **What type of investor are you?** – a tool that calculates an individual's attitude to and tolerance of investment risk and then suggests an appropriate investment style, from defensive to growth.
- **Retirement Planner** – a detailed online resource that adds employer and employee contributions to state benefits, providing the user with a projection of their tax free lump sum at retirement plus projected annual pension income.

Fidelity research shows that members of DC schemes are not ready for retirement, as their current pensions and retirement savings are enough only to replace just 43% of their final salary income* – this is particularly problematic given that survey respondents expect their retirement planning to provide a much higher replacement rate of 68%*.

Colin Williams, Executive Director of DC Business at Fidelity International, says: "Fidelity research shows the average DC scheme member will see a drop in income of 57% when they retire*. This is where our new tools come in, by helping people focus on what they need to save over the long term, rather than on what they can afford to set by

each month. The tools also mean that employers can direct their employees more towards self-service solutions to common questions and concerns.”

Members of a DC pension scheme administered by Fidelity can also use the tools through www.planviewer.co.uk, Fidelity’s secure online pension service.

Fidelity International Limited (“FIL”) and its subsidiary companies serve the major markets of the world by providing investment products and services to individuals and institutional investors outside the US. The FIL Organisation manages a total of £143.0 billion of assets**.

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Notes to editors:

* Source: ‘Improving Britain’s Retirement Prospects’, Fidelity International Limited, May 2007

** Source: Fidelity as at 31.03.07

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MyPlan is an educational tool and should only be used as a guide. Fidelity does not provide financial advice.

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