Benchmark

Guide to Fusion Wealth Platform Literature

November 2022

Introduction

This document is a quick-access guide to give you a better understanding of the Fusion Wealth Platform documentation. It is not a replacement for reading the Terms and Conditions or other documents, which should be read in full.

All of the documents you need, including our Terms and Conditions and the other documents that form our agreement with you, as well as our key policy documents and our new client guides, are available online at https://www.benchmarkcapital.co.uk/en-gb/uk/adviser/resources/benchmark-platform-documents/. If you need a hard-copy version of any of these documents, please contact your adviser, or Fusion Wealth if you do not have an adviser.

By opening an account with Fusion Wealth, you agree to be bound by the Terms and Conditions of the Fusion Wealth Platform and all accompanying documents. For your own benefit and protection, you should read all of these documents carefully before opening an account.

If you do not understand any part of these documents, you should ask your adviser to explain them to you.

Your agreement with Fusion Wealth

The following documents form your agreement with Fusion Wealth and will be provided by your adviser.

Terms and Conditions of the Fusion Wealth Platform

This document sets out your agreement with Fusion Wealth. It covers all aspects of the Fusion Wealth Platform service, and explains our duties and responsibilities to you, and your responsibilities to us. Third-party providers, such as pension providers and model portfolio managers or discretionary fund managers (DFM) will have their own terms and conditions, which your adviser will provide to you.

Fusion Wealth charges schedule

This gives a detailed breakdown of our fees and charges, how they are calculated, and when they will be collected. Third-party providers, such as pension providers and model portfolio managers or DFMs, will have their own charges documents. Please ask your adviser to provide you with a copy.

Fusion Wealth customer declaration

This document contains the various declarations you must agree when you open a Fusion Wealth account. It includes your agreement to:

- The Terms and Conditions of the Fusion Wealth Platform
- The standard ISA and/or Junior ISA declarations required by HMRC (if applicable)
- Any fees to be deducted from your account including our fees, your adviser’s fees, and any fees relating to third party products or services
- The discretionary management of your investments, if applicable

Fusion Wealth key features document

This document describes our services and products using language that is easy to understand, including the aims and commitments associated with the different products, and some general risk warnings, questions and answers, and examples of possible returns for each product.

Fusion Wealth best execution policy

This document explains how we ensure that we act fairly and consistently when we execute deals in securities and investment on your behalf.

Fusion Wealth conflicts of interest policy

An explanation of how we ensure that we act fairly whilst providing our services

Custody agreement

To use the Fusion Wealth Platform you must appoint the organisation which Fusion has arranged to safeguard and administer your assets, currently SEI Investments (Europe) Ltd (SEI). This document sets out the terms and conditions for custody services with SEI.

Customer guides

In addition to the documents listed above which form your agreement with Fusion Wealth, we have produced a number of useful guides covering various subjects, including an FAQ document. Please ask your adviser for more information or go to https://www.benchmarkcapital.co.uk/en-gb/uk/adviser/resources/benchmark-platform-documents/ to access the customer guides available.

About Fusion Wealth

This document provides general information about Fusion Wealth as a company, and about the Fusion Wealth Platform service.

Frequently asked questions

This FAQ document is intended to answer the most frequently asked questions relating to the Fusion Wealth Platform.

Fusion Wealth product wrapper guide

This document summarises the key characteristics of the Fusion Wealth GIA, ISA and Junior ISA, and highlights the similarities and differences.

Guide to risk

This guide is intended to help you understand the key risks associated with investing in financial products, so that you are able to make an informed decision about whether or not the Fusion Wealth Platform service is right for you.

Guide to transfers

This guide provides information about transfers of cash and assets to and from a Fusion Wealth account.

Investor protection guide

This guide provides information about how client money and assets held on the Fusion Wealth Platform are protected, including the levels of protection available to you through the UK Financial Services Compensation Scheme (FSCS).

JISA rollover guide

This guide is intended for the registered contact responsible for a maturing Junior ISA (JISA), and for the account holder approaching their 18th birthday, and explains what happens in the time leading up to and following this rollover.

Important information: Fusion Wealth Limited is authorised and regulated by the Financial Conduct Authority ; the registration number is 541404. Registered office: Broadlands Business Campus, Langhurst Wood Road, Horsham, West Sussex, England, RH12 4QP. Registered in England and Wales No 07469060.