

30 April 2026
Life Fund

CM Fidelity MoneyBuilder Growth

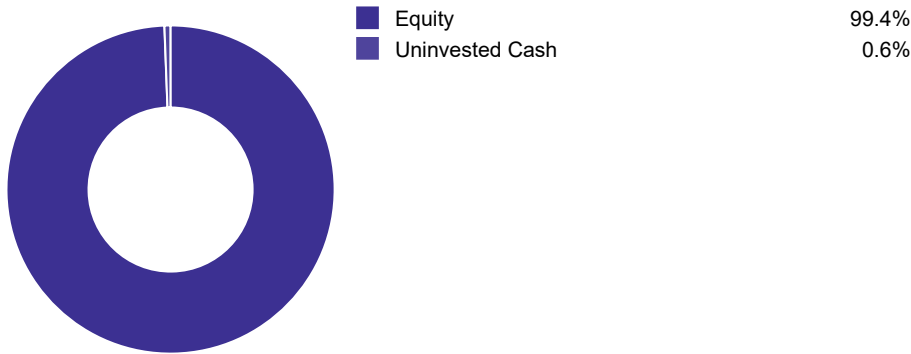
Fund Aim

The Fund aims to increase the value of your investment over a period of 5 years or more. The Fund will invest at least 70% in equities (and their related securities) of UK companies (those domiciled, incorporated or having significant business in the UK). The Fund may also invest a proportion of its assets in global companies listed in the UK. Please see the Fidelity website for full details

'ESG Metrics'

This document is provided for the purpose of information only. This factsheet is intended for individuals who are familiar with investment terminology. Please contact your financial adviser if you need an explanation of the terms used. This material should not be relied upon as sufficient information to support an investment decision. The portfolio data on this factsheet is updated on a quarterly basis.

Asset Allocation (as at 31/03/2026)



The composition of asset mix and asset allocation may change at any time and exclude cash unless otherwise stated

Information Statement

The fund has merged into Fidelity UK Opportunities Fund on 21st June 2019; the Fund's aim has changed, however risk profile remains the same. We will continue to refer to Fidelity Money Builder Growth in our literature. Please see Fidelity website for full fund aims and objectives - fidelity.co.uk
 Clerical Medical produce Environmental, Social and Governance themed fund metrics. Selected data can be found using the ESG metric link.

Basic Fund Information

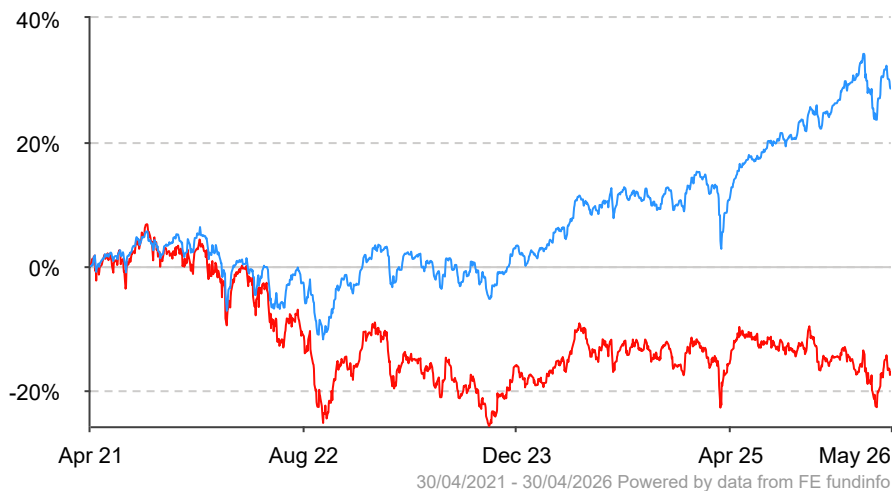
Fund Launch Date	13/01/2005
Fund Size	£1.3m
Sector	ABI UK All Companies
ISIN	GB00B04QPK82
MEX ID	CMGIL
SEDOL	B04QPK8
Manager Name	Matthew Siddle
Manager Since	13/01/2005

Top Ten Holdings

(as at 31/03/2026)

TOTALENERGIES SE	5.1%
STANDARD CHARTERED PLC	4.8%
LLOYDS BANKING GROUP PLC	4.1%
RELX PLC	3.9%
COMPASS GROUP PLC	3.6%
EXPERIAN PLC	3.5%
UNILEVER PLC	3.5%
CRANSWICK PLC	3.2%
HOWDEN JOINERY GROUP PLC	3.0%
HSBC HOLDINGS PLC	2.8%
TOTAL	37.5%

Past Performance



CM Fidelity MoneyBuilder Growth

ABI UK All Companies

Past performance is not a guide to future performance. Investment value and income from it may fall as well as rise, as a result of market and currency movements. You may not get back the amount originally invested.

Discrete Performance

	31/03/2025 - 31/03/2026	31/03/2024 - 31/03/2025	31/03/2023 - 31/03/2024	31/03/2022 - 31/03/2023	31/03/2021 - 31/03/2022
CM Fidelity MoneyBuilder Growth	-6.0%	-0.9%	1.6%	-15.8%	2.2%
ABI UK All Companies	11.4%	5.6%	6.6%	-1.4%	4.2%

Information is shown as unavailable if prior to the launch of fund.

Cumulative Performance

	31/03/2026 - 30/04/2026	31/01/2026 - 30/04/2026	30/04/2025 - 30/04/2026	30/04/2023 - 30/04/2026	30/04/2021 - 30/04/2026
CM Fidelity MoneyBuilder Growth	5.1%	-2.5%	-2.5%	-2.2%	-17.2%
ABI UK All Companies	3.1%	-0.8%	15.2%	26.3%	28.6%
Quartile	1	4	4	4	4

Source: FE fundinfo as at 30/04/2026

Performance figures are in £ Sterling on a single pricing basis, with income (where applicable) reinvested net of UK tax and net of total annual fund charges. These figures do not include any initial charge or other product charge(s) that may be applicable.

Quarterly Fund Manager Review

The fund (W-ACC share class) returned -7.5% over the quarter, underperforming the FTSE All Share Index, which rose 2.4%. A value- and large-cap led market worked against the portfolio's structural underweight to the FTSE 100. From a sector perspective, the exposure to industrials detracted from relative returns, while the overweight to technology and consumer discretionary also weighed on performance. AI-related names remained among the key detractors. Concerns around the disruptive potential of AI weighed on several core data and software holdings. Investors continued to question the durability of competitive moats in a generative AI environment. Experian, Sage Group and Auto Trader were caught in this narrative, despite no evidence of deterioration in underlying trading. Underweight to energy held back performance. Against a backdrop of rising energy prices on the back of the Middle East conflict, the fund's lack of exposure to energy major Shell and BP detracted from relative returns. Conversely, our holding in French-listed TotalEnergies was the largest contributor, supported by similar market dynamics. The company also revealed resilient quarterly results and an upbeat trading update earlier in the quarter, highlighting stronger refining margins, upstream production and improving cash flows. The position in industrial support services group Intertek held back returns. While the company met consensus estimates on 2025 revenue and operating profit, and raised its dividend, the market was disappointed by the muted 2026 outlook.

Matthew Siddle 31/03/2026

The views, opinions and forecasts expressed in this document are those of the fund management house. Investment markets and conditions can change rapidly and as such the views expressed should not be taken as statements of fact, nor should reliance be placed on these views when making investment decisions.

Fund Rating Information

FE fundinfo Crown Rating

The FE fundinfo Crown Rating is supplied by FE fundinfo as an independent ratings agency and is the latest available at the time this factsheet was issued. Past performance is not a reliable indicator of future results.

Other Information

The views, opinions and forecasts expressed in this document are those of the fund manager. Investment markets and conditions can change rapidly and as such the views expressed should not be taken as statement of fact, nor should reliance be placed on these views when making investment decisions.

For further information contact your local sales office or phone Customer Services on 0345 030 6243 (Life and Pensions) 0345 300 2244 (OEIC). Details are also available at www.clericalmedical.co.uk

Not all products have access to this fund, please refer to the relevant product literature. Full terms and conditions are available on request from us using the contact details provided. Charges, terms and the selection of funds we make available may change. Information on the general and specific risks associated with investing in this fund is available in the relevant fund guide, or KIID where applicable. All information is sourced from Scottish Widows or the relevant fund management group unless otherwise stated.