

30 November 2021

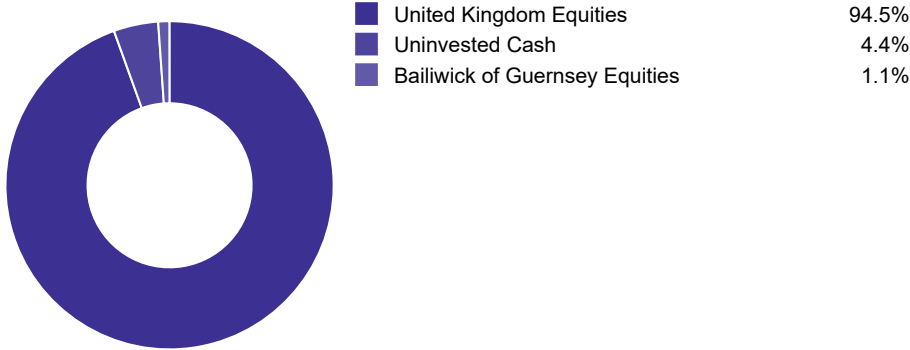
Life Fund

CM Fidelity MoneyBuilder Growth

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

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 30/11/2021)



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

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

Basic Fund Information

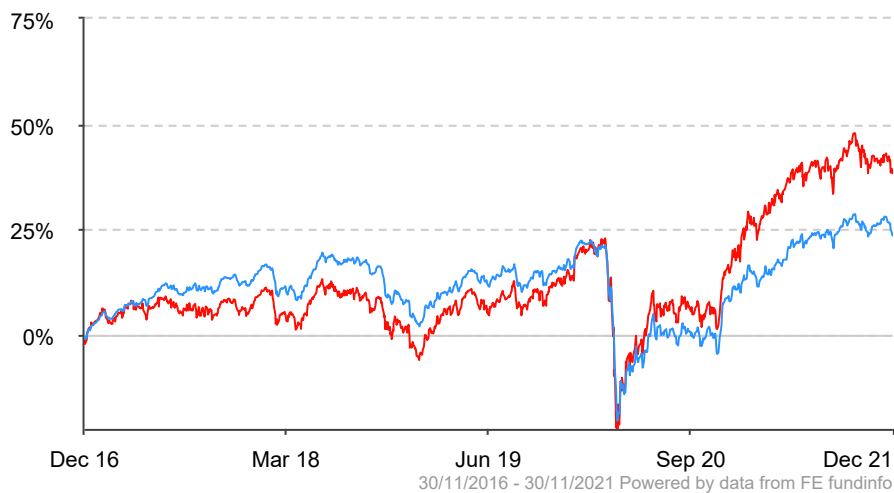
| | |
|------------------|----------------------|
| Fund Launch Date | 13/01/2005 |
| Fund Size | £3.0m |
| Sector | ABI UK All Companies |
| ISIN | GB00B04QPK82 |
| MEX ID | CMGIL |
| SEDOL | B04QPK8 |
| Manager Name | Matthew Siddle |
| Manager Since | 13/01/2005 |

Top Ten Holdings

(as at 30/11/2021)

| | |
|--------------------------------|--------------|
| ANGLO AMERICAN PLC | 4.2% |
| RIO TINTO PLC | 3.4% |
| AVIVA PLC | 3.1% |
| HSBC HOLDINGS PLC | 3.1% |
| COMPUTACENTER PLC | 2.8% |
| CRANSWICK PLC | 2.8% |
| SMITH & NEPHEW PLC | 2.8% |
| SSE PLC | 2.7% |
| DRAX GROUP PLC | 2.6% |
| LIONTRUST ASSET MANAGEMENT PLC | 2.6% |
| TOTAL | 30.1% |

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

| | 30/09/2020 - 30/09/2021 | 30/09/2019 - 30/09/2020 | 30/09/2018 - 30/09/2019 | 30/09/2017 - 30/09/2018 | 30/09/2016 - 30/09/2017 |
|---------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| CM Fidelity MoneyBuilder Growth | 36.8% | -6.0% | 1.6% | 2.2% | 8.3% |
| ABI UK All Companies | 27.1% | -14.1% | -0.9% | 4.4% | 10.6% |

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

Cumulative Performance

| | 30/10/2021 - 30/11/2021 | 30/08/2021 - 30/11/2021 | 30/11/2020 - 30/11/2021 | 30/11/2018 - 30/11/2021 | 30/11/2016 - 30/11/2021 |
|---------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| CM Fidelity MoneyBuilder Growth | -1.9% | -5.1% | 19.2% | 37.6% | 38.4% |
| ABI UK All Companies | -2.1% | -3.1% | 14.2% | 14.5% | 23.6% |
| Quartile | 2 | 4 | 1 | 1 | 1 |

Source: FE fundinfo as at 30/11/2021

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.

Fund Rating Information

Overall Morningstar Rating -

Morningstar Analyst Rating -

FE fundinfo Crown Rating Very Good

The FE fundinfo Crown Rating relates to this fund. However, the Morningstar ratings are based on the underlying fund. These are supplied by the respective independent ratings agencies and are 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. We may change the investment approach rating for the fund. All information is sourced from Scottish Widows or the relevant fund management group unless otherwise stated.

Quarterly Fund Manager Review

The fund (W-ACC) delivered a 3.0% return over the quarter and outperformed the FTSE All Share Index, which returned 2.2%. Stock selection, notably within the consumer discretionary, financials and utilities sectors, contributed to performance. Meanwhile, macroeconomic concerns weighed on selected holdings. Sports betting and gaming company Entain advanced amid news that its American peer DraftKings had made a takeover offer for the company. Retailers Marks & Spencer and JD Sports rallied following strong trading updates and upgrades to their profit guidance, as shoppers returned to the high street. Meanwhile, the fund participated in the initial public offering (IPO) of Saisetia, a company involved with the technology and production of electric motors for automobiles. Its shares made a strong debut, rising strongly following its listing. The position in precision instruments supplier Spectris advanced following upgrades to its full year revenue guidance after it posted a strong set of results. Elsewhere, Liontrust Asset Management continued to attract strong inflows, benefiting from a compelling investment offering and successful marketing initiatives. Not holding oil & gas major Royal Dutch Shell proved detrimental to performance, as energy stocks received a boost from rising fuel prices. Meanwhile, concerns over labour shortages and supply chain disruptions weighed on holding in Restaurant Group and meat producer Cranswick. Medical equipment manufacturer Smith & Nephew traded weakly as reasonably positive earnings failed to meet market participants' high expectations.

Matthew Siddle 30/09/2021

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.