

31 January 2026

Life Fund

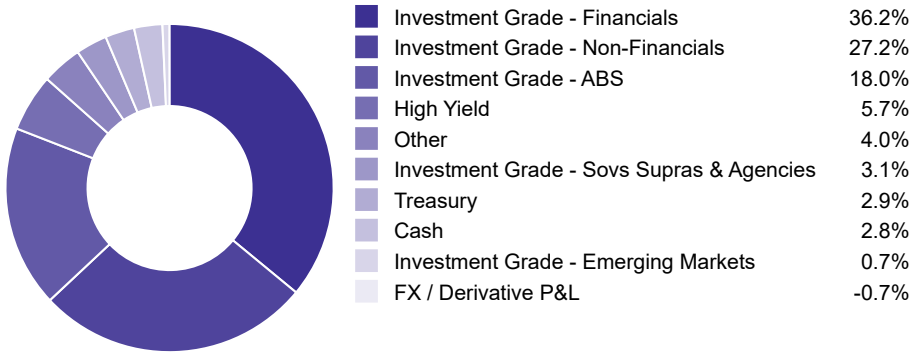
CM Fidelity MoneyBuilder Corporate Bond

Fund Aim
 The Fund aims to deliver an income with the potential to increase the value of your investment. The Fund will be at least 70% exposed to sterling-denominated (or hedged back to sterling) investment grade debt instruments.
 Please see the Fidelity website for full details

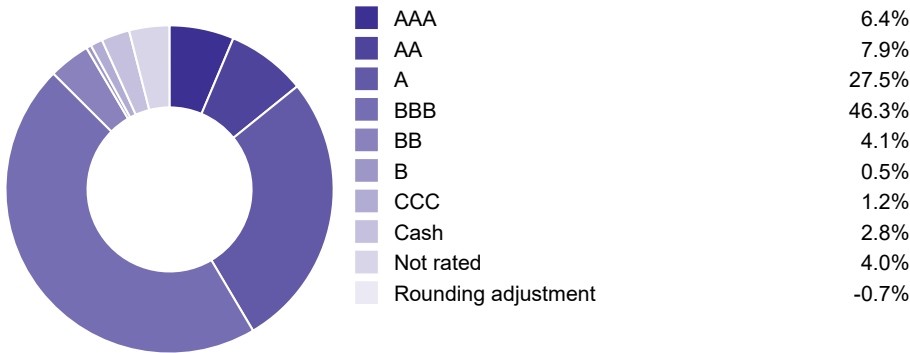
'ESG Metrics'

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 31/12/2025)



Credit Rating Breakdown (as at 31/12/2025)



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

Information Statement

On 20th March 2025, this fund was renamed from CM Fidelity MoneyBuilder Income Fund to CM Fidelity MoneyBuilder Corporate Bond Fund.
 Scottish Widows 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	£6.1m
Sector	ABI Sterling Corporate Bond
ISIN	GB00B04QPL99
MEX ID	CMMBIL
SEDOL	B04QPL9
Manager Name	Kristian Atkinson, Shamil Gohil
Manager Since	01/01/2019, 01/03/2023

Top Ten Holdings

(as at 31/12/2025)

(UKT) UNITED KINGDOM GILT	2.9%
(WSTSTR) WESTFIELD STRATFORD NO 2	2.6%
(MTRFNF) METROCENTRE FINANCE	2.0%
(MABLN) MITCHELLS & BUTLERS FINA	2.0%
(SWSFIN) SW (FINANCE) I PLC	1.9%
(LANDLN) LAND SECURITIES CM PLC	1.8%
(MOTOPG) MOTABILITY OPERATIONS GR	1.6%
(NWGLN) NORTHUMBRIAN WATER FIN	1.6%
(DIGFIN) DIGNITY FINANCE PLC	1.6%
(SANTAN) BANCO SANTANDER SA	1.4%
TOTAL	19.4%

Past Performance



■ CM Fidelity MoneyBuilder Corporate Bond

■ ABI Sterling Corporate Bond

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

	31/12/2024 - 31/12/2025	31/12/2023 - 31/12/2024	31/12/2022 - 31/12/2023	31/12/2021 - 31/12/2022	31/12/2020 - 31/12/2021
CM Fidelity MoneyBuilder Corporate Bond	4.1%	1.0%	6.1%	-16.2%	-2.1%
ABI Sterling Corporate Bond	5.1%	0.7%	7.8%	-16.2%	-2.4%

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

Cumulative Performance

	31/12/2025 - 31/01/2026	31/10/2025 - 31/01/2026	31/01/2025 - 31/01/2026	31/01/2023 - 31/01/2026	31/01/2021 - 31/01/2026
CM Fidelity MoneyBuilder Corporate Bond	0.4%	0.5%	3.8%	8.7%	-7.3%
ABI Sterling Corporate Bond	0.2%	0.5%	4.5%	10.4%	-6.1%
Quartile	1	2	3	4	3

Source: FE fundinfo as at 31/01/2026

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

Interest rate positioning held back performance during the period. Unfavourable positioning across the sterling yield curve weighed on returns. Credit positioning contributed positively to performance, supported by strong security selection, while no individual sector made a material contribution to relative returns. At the issuer level, overweight positions in Dignity Group, Thames Water, and Southern Water were the leading contributors. These gains were partially offset by the overweight position in Metrocentre, alongside underweight exposures to banking names such as HSBC, Lloyds Bank, and Barclays, which detracted from returns.

Kristian Atkinson, Shamil Gohil 31/12/2025

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

Overall Morningstar Rating -
Morningstar Medalist Rating -
FE fundinfo Crown Rating View Rating

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

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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.