

28 February 2025  
**Life Fund**

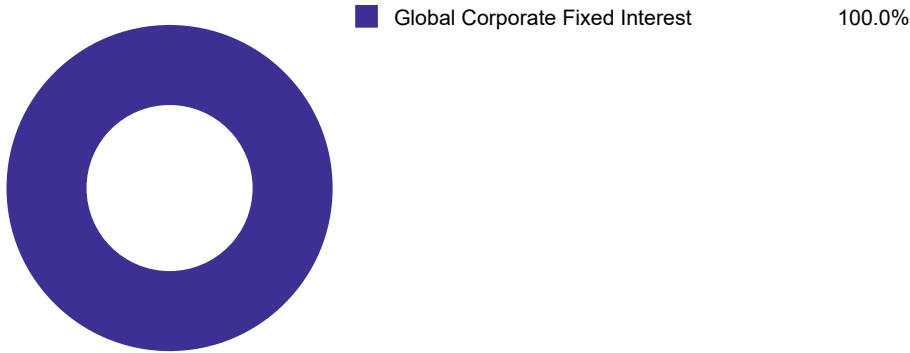
## CM Fidelity MoneyBuilder Inc

**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

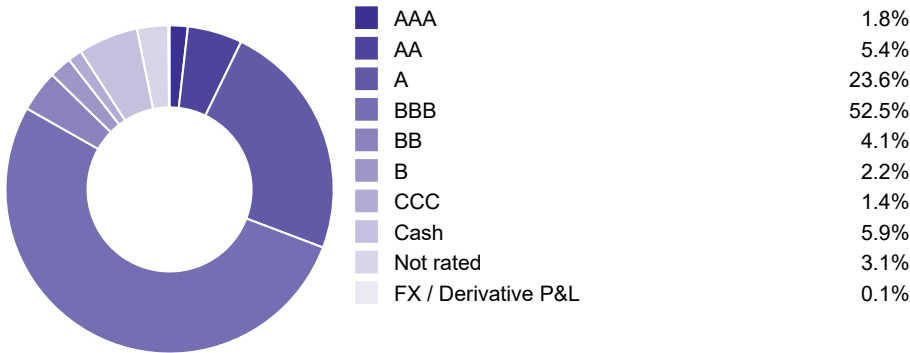
**'ESG Metrics'**

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 31/01/2025)



### Credit Rating Breakdown (as at 31/12/2024)



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

### Information Statement

With effect from 26 May 2022 the name of the underlying fund changed from the Fidelity MoneyBuilder Income Fund to the Fidelity Sustainable MoneyBuilder Income Fund. We are not changing the fund name in any of our literature and your statement will continue to show the fund as CM Fidelity MoneyBuilder Income Life. Clerical Medical produce Environmental, Social and Governance themed fund metrics. Selected data can be found using the ESG metric link.

### Basic Fund Information

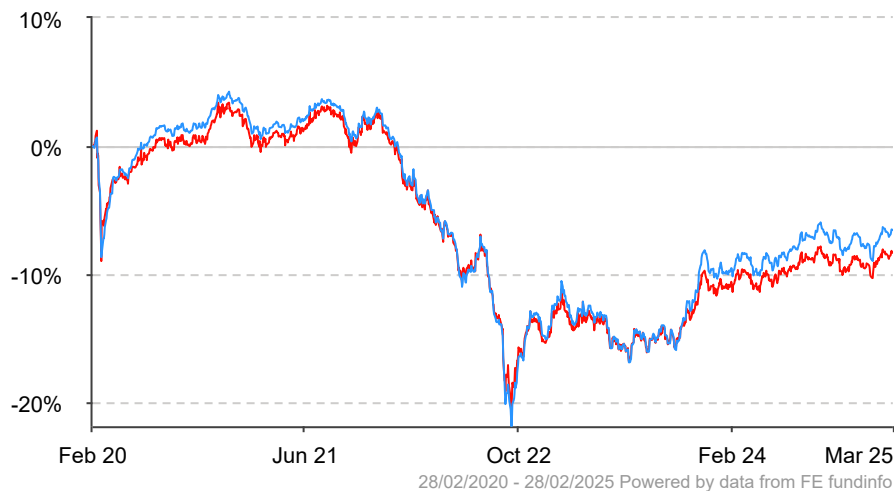
Fund Launch Date	13/01/2005
Fund Size	£6.3m
Sector	ABI Sterling Corporate Bond
ISIN	GB00B04QPL99
MEX ID	CMMBIL
SEDOL	B04QPL9
Manager Name	Kristian Atkinson, Shamil Gohil
Manager Since	01/01/2019, 01/03/2023

### Top Ten Holdings

(as at 31/01/2025)

(BACR) BARCLAYS PLC	2.9%
(HSBC) HSBC HOLDINGS PLC	2.4%
(NWG) NATWEST GROUP PLC	2.3%
(WSTSTR) WESTFIELD STRATFORD NO 2	2.1%
(CLEF) CHANNEL LINK	2.0%
(NBHA) PLACES FOR PEOPLE HOME	2.0%
(MABLN) MITCHELLS & BUTLERS FINA	1.9%
(UPPBI) UPP BOND ISSUER PLC	1.8%
(UKT) UNITED KINGDOM GILT	1.7%
(ASPR) ASPIRE DEFENCE FINANCE	1.6%
<b>TOTAL</b>	<b>20.7%</b>

## Past Performance



CM Fidelity MoneyBuilder Income

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

	31/12/2023 - 31/12/2024	31/12/2022 - 31/12/2023	31/12/2021 - 31/12/2022	31/12/2020 - 31/12/2021	31/12/2019 - 31/12/2020
CM Fidelity MoneyBuilder Inc	1.0%	6.1%	-16.2%	-2.1%	5.3%
ABI Sterling Corporate Bond	0.7%	7.8%	-16.2%	-2.4%	5.9%

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

## Cumulative Performance

	31/01/2025 - 28/02/2025	30/11/2024 - 28/02/2025	29/02/2024 - 28/02/2025	28/02/2022 - 28/02/2025	29/02/2020 - 28/02/2025
CM Fidelity MoneyBuilder Inc	0.4%	0.4%	3.5%	-5.0%	-8.3%
ABI Sterling Corporate Bond	0.5%	0.5%	4.1%	-3.5%	-6.5%
Quartile	4	3	3	3	3

Source: FE fundinfo as at 28/02/2025

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 posted negative 0.4% over the quarter performing in line with the index, which also posted negative 0.4%. The fund has been trimming the riskier UK Water names such as Thames Water and Southern Water prior to Ofwat's Final Determination following a decent bounce in both names recovering from the lows. However, on a sector basis the fund maintains its overweight to UK Water names. This overweight has performed well in recent weeks, as the UK Water sector outperformed following a reasonable Final Determination which was positively received by the market. Furthermore, the overweight in property and ABS/MBS names such as Annington and Mitchells & Butlers also enhanced returns. The overweight sterling duration position detracted from returns as UK government bond (Gilt) yields rose across the curve. The rise in yields aligned with global trends as inflation expectations were revised upwards. However, in the UK, this increase was amplified by apprehensions regarding the fiscal policies introduced by the new government in its Autumn Budget.

**Kristian Atkinson, Shamil Gohil 31/12/2024**

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

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](http://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.