

We've written this fund factsheet assuming you have some experience of investing. This means that although we have tried to write as much as possible in plain language, we may have used certain words or phrases that might not be familiar to you, particularly if you are new to investing. Its purpose is to help you understand how the fund is invested and performing. You should not use it on its own for making investment decisions. It is not an offer to buy or sell any investments or shares. If there's something you don't understand, please contact your adviser. If you don't have an adviser, please call us, we can help you find one near you.



# Sterling Fidelity MoneyBuilder Income 2

## September 2022

### Sterling fund information

(as at 31/08/2022)

Launch date	06/08/2007
Single price	169.90p
Fund size (£m)	21.1 (as at 31/08/2022)
ABI Sector	Sterling Corporate Bond
Fund Charges*	0.56%
SEDOL	B1WT6S1
SEDOL codes © London Stock Exchange, reproduced under license	
Mex ID	ADBUIL
ISIN code	GB00B1WT6S16
Crown rating	

The Zurich fund invests in Fidelity Sustainable MoneyBuilder Income

### Information for Fidelity Sustainable MoneyBuilder Income

(as at 31/08/2022)

Launch date	12/09/1995
Fund size (£m)	2286.2 (as at 31/08/2022)
SEDOL	0386391
SEDOL codes © London Stock Exchange, reproduced under license	
Fund management company	Fidelity International (FIL Invt Svcs UK Ltd)
Fund manager	Sajiv Vaid
Fund manager's Square Mile Rating	
Crown rating	

### Top holdings

(as at 31/08/2022)\*\*

UNITED KINGDOM OF GREAT BRITAIN	4.27%
ELECTRICITE DE FRANCE	2.39%
HSBC BANK FUNDING STER 5.84% VRN PERPETU	2.38%
LLOYDS BANKING GROUP PLC	2.10%
(TELSEC) TELEREAL SECURITISATION	1.97%
(NGGLN) NGTPLC 3.245% 03/30/34	1.83%
RGS	
HEATHROW FUNDING LTD 2.75% BDS	1.80%
13/10/31 GBP100000 A-50	
Aa Bond Co Ltd	1.66%
(CLEF) CHANNEL LINK	1.58%
NATWEST GROUP PLC 2.105% TO FXD	1.52%
RT RST NTS 28/11/31 GBP100000 T2	

\* This figure includes the charges and expenses that are deducted from the fund and are reflected in the unit price. Other charges which reduce the number of units you hold may apply. For further information please refer to your product Terms and Conditions.

### Fund objective

The Fidelity Sustainable MoneyBuilder Income fund (the underlying 'Fund') aims to deliver an income with the potential to increase the value of your investment.

At least 70% of the fund's net assets will be invested in issuers deemed to maintain sustainable characteristics (such as but not limited to, climate change mitigation and adaptation, water and waste management and biodiversity, product safety, supply chain, health and safety and human rights) are those which the Investment Manager (IM) believes have effective governance and management of environmental and social issues and deliver long term sustainable outcomes through positive societal impact identified through Fidelity's Sustainable Investing Process

The Fund will be at least 70% exposed to sterling-denominated (or hedged back to sterling) investment grade debt instruments (with a bias towards corporate bonds but may also include securitised bonds). The Fund may hold investments in countries considered as emerging markets as determined by the IM at its sole discretion.

The Fund is actively managed and the IM will, when selecting investments for the Fund and for the purposes of monitoring risk, consider the ICE BofA Euro-Sterling Index (the "Index"). The Fund may also invest in issuers which demonstrate improving sustainable characteristics and may also invest in other transferable securities, collective investment schemes, money market instruments, cash and near cash deposits. Derivatives may be used for efficient portfolio management and investment purposes and may include (but are not limited to) derivatives on exchange rates, interest rates, inflation and credit.

The Fund's performance can be compared to the ICE BofA Euro-Sterling Index as the index constituents are representative of the type of companies the Fund invests in although the IM has a wide degree of freedom relative to the index.

### Fund availability

The underlying fund changed its name to Fidelity Sustainable MoneyBuilder Income on 26 May 2022

### Fund features

This fund invests in assets which have the potential to produce stable and steady longer term returns. The returns are expected to be more stable and fluctuate in value far less than equities but as a consequence the returns are likely to be much lower. Over some periods of time the value of your investment can fall.

Unless held as part of a personalised portfolio invested to achieve an overall balance of risk and return, this fund is more suited for shorter-term investment. Investing solely in this fund for the longer-term may result in a lower return than a bank or building society savings account.

### Asset split 1 (as at 31/08/2022)\*\*

Investment Grade Bonds	77.8%	
Asset/Mortgage-Backed Securities	12.0%	
High Yield Bond	4.0%	
Government Bonds	2.8%	
Money Market	0.5%	
Investment Grade Government Bonds	0.3%	
Index Linked	0.1%	

\*\* Sterling sources its funds data from Financial Express. The date shown reflects the last available regional, sector and asset breakdown data provided by the fund's administrator to Financial Express. The timeliness of this data is affected by the speed and regularity of their publication by the fund administrator.

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## September 2022

### Things you need to know

We've based this information on our current understanding of law and practice. We make every effort to ensure that this information is helpful, accurate and correct but it may change or may not apply to your personal circumstances. Before taking any action you should always check with an appropriate adviser, as we cannot accept responsibility for any action taken on the basis of this information alone.

All funds carry some risk and you should consider these risks before making an investment decision. The value of investments and any income from them is not guaranteed and can fall as well as rise and will be reduced in real terms by the effects of inflation. The main factors which may increase the risk of this fund include:

- the split between government and corporate fixed interest,
- the extent to which the fund invests in high yield assets,
- the amount held in overseas assets.

Other charges which reduce the number of units you hold may apply. For further information please refer to your product Terms and Conditions.

For a more detailed explanation and other useful information about investments, please refer to our guide - "Making investments clearer - a guide for you", which can be found at [www.zurich.co.uk](http://www.zurich.co.uk).

### Cumulative fund performance (as at 31/08/2022)

	6 mths	1 year	3 years	5 years	10 years
% growth	-8.71%	-13.84%	-8.80%	-3.14%	22.76%

### Discrete fund performance (as at 30/06/2022)

	30/06/2017 - 30/06/2018	30/06/2018 - 30/06/2019	30/06/2019 - 30/06/2020	30/06/2020 - 30/06/2021	30/06/2021 - 30/06/2022
% growth	0.23%	4.56%	3.97%	3.29%	-11.00%

### Annualised fund performance (as at 31/08/2022)

3 year	-3.02%
5 year	-0.64%
10 year	2.07%

### 3 year statistical fund data (as at 31/08/2022)

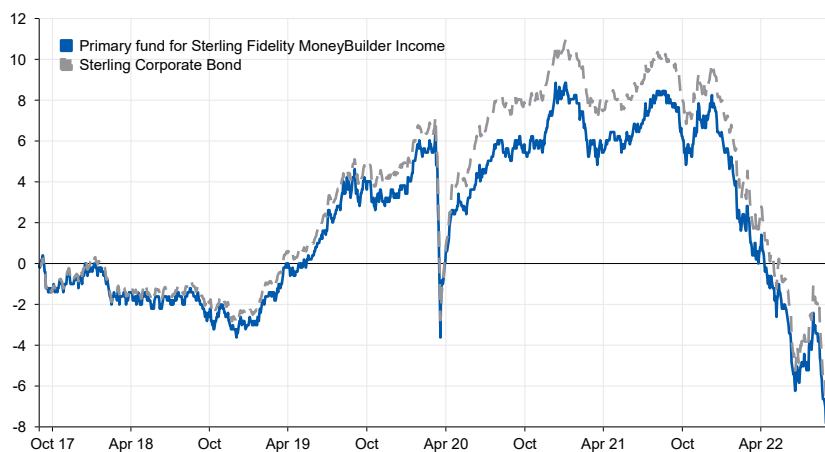
Monthly volatility	1.79%
Best 3 month return	4.84%
Worst 3 month return	-6.33%

### Discrete performance of ABI primary fund\* (as at 31/08/2022)

	31/08/2017 - 31/08/2018	31/08/2018 - 31/08/2019	31/08/2019 - 31/08/2020	31/08/2020 - 31/08/2021	31/08/2021 - 31/08/2022
% growth	-1.81%	6.15%	0.77%	3.07%	-14.87%
Sector Average	-1.33%	6.31%	2.29%	2.51%	-15.15%
Quartile	4	2	4	2	3
Rank	116/147	74/148	135/151	40/152	84/152

\* This data shows the performance of the primary unit series for the fund. The primary unit series is the series of the fund that applies to most customers.

### Performance of ABI primary fund (over 5 years to 31/08/2022)



31/08/2017 - 31/08/2022 Powered by data from FE

Source: Financial Express as at 31/08/2022. You shouldn't use past performance as a suggestion of future performance. It shouldn't be the main or sole reason for making an investment decision. The value of investments and any income from them can fall as well as rise and will be reduced in real terms by the effects of inflation. You may not get back the amount you invested. HM Revenue and Customs (HMRC) practice and law are complex. Tax concessions are not guaranteed, their value will depend on individual circumstances and may change in the future.

Fund performance data is based on a single price basis and doesn't take into account fees and expenses which are specific to individual plans. Details are available on request.



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We may record or monitor calls to improve our service.