

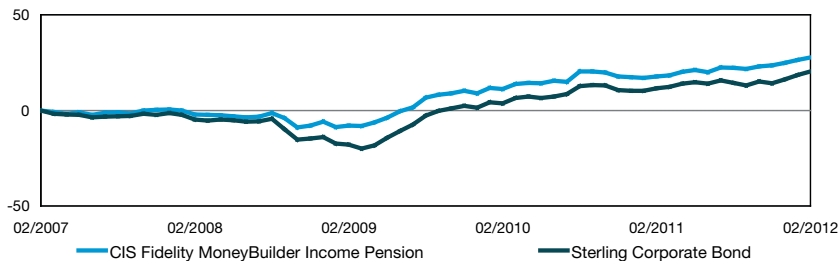
# The **co-operative** investments

## CIS Fidelity MoneyBuilder Income Pension

### Investment Objective

Fidelity MoneyBuilder Income Fund is managed to achieve an attractive level of income from a portfolio primarily invested in GBP-denominated fixed-interest securities.

### Percentage Growth over 5 years



Percentage Growth to latest month end, total return, with charges, Gross in fund currency. Past performance is not a guide to future performance and the value of this investment can go down as well as up. This is not a guaranteed investment and you may get back less than you have put in.

### Company Profile



Since Fidelity International was established nearly 40 years ago we have been committed to creating funds that enable our clients to make wise investment choices. The company and its subsidiaries now manage investments worth more than \$270 billion for major institutions and millions of private investors around the world. By combining global reach with a local focus, we have become the UK's largest mutual fund manager and the European leader in pan-European equities.

### Single Year Performance for last 5 years % change

	31/12/10 - 31/12/11	31/12/09 - 31/12/10	31/12/08 - 31/12/09	31/12/07 - 31/12/08	31/12/06 - 31/12/07
Fund	6.4	7.8	15.8	-6.5	0.9
Sector	5.4	8.7	17.7	-12.6	0.1
Quartile Rank	2	3	3	2	3

Percentage Growth for discrete 1 year periods, bid price to bid price, no charges, Gross in fund currency.

### Cumulative Performance % change

	6 months	1 year	3 years	5 years	Since Launch (06/04/06)
Fund	4.5	8.4	38.7	27.7	27.6
Sector	5.1	7.9	46.8	21.3	24.0

Percentage Growth to latest month end, total return, no charges, Gross in fund currency.

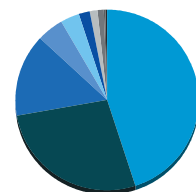
### Fund Details

Launch Date	06/04/06
Fund Size 29/02/12	GBP 0.11m
ABI Sector	Sterling Corporate Bond
Annual Charge	2.20%
Initial Charge	0.00%
Sedol Code	B11TD70
Lipper Id	77003990

### Top Ten Holdings 31/01/12

UK Treasury War Loan 3.5% Perpetual	2.50%
UK Gilt 2.25% 07/03/2014	1.60%
Vodafone Group 5.375% 05/12/2017	1.40%
Severn Trent Water Utilities 6% 22/01/20	1.40%
Aspire Defence Finance 4.674% 31/03/2040	1.30%
Anheuser Busch Inbev 6.5% 23/06/2017	1.20%
Great Rolling Stock 6.875% 27/07/2035	1.20%
Tesco Property Finance 2 6.0517% 13/10/2	1.20%
Tesco Property 5 5.6611% 13/10/2041	1.10%
Imperial Tobacco Finance 9% 17/02/2022	1.10%
<b>Total</b>	<b>14.00%</b>

### Portfolio Structure 31/01/12



45.10%	BAA / Bbb
27.00%	A
14.80%	AAA / Aaa
4.70%	AA / Aa
3.50%	No Ratings
1.90%	BB / Ba
1.30%	Cash
1.10%	B
0.40%	Fx & P&L Derivatives
0.20%	CC / Ca