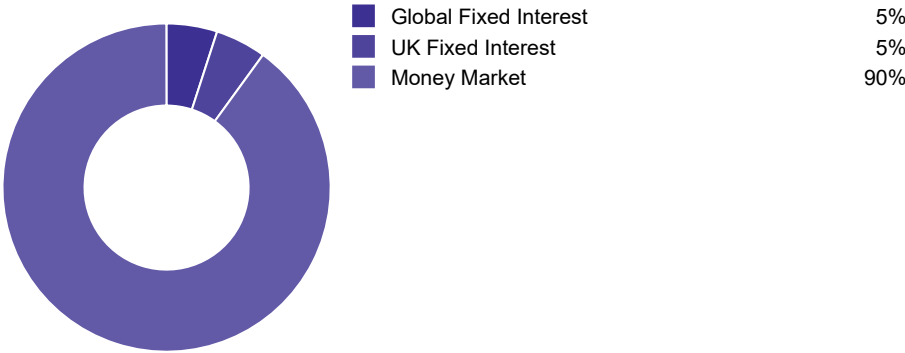


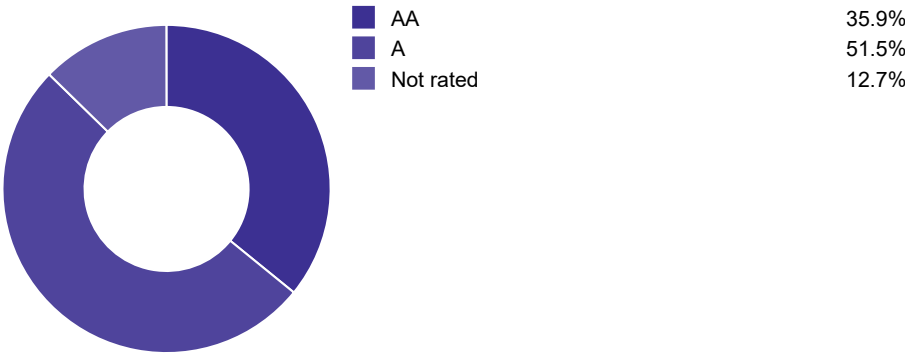
Fund Aim

The Fund aims to provide long-term growth consistent with high levels of capital security by investing mainly in short-term securities. This Fund currently invests through the Schroders Sterling Liquidity Fund. Please note we may change this approach and use a different manager or fund in the future.

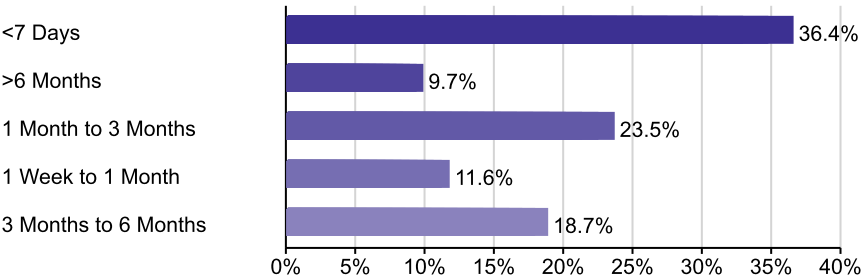
Asset Allocation (as at 31/12/2024)



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



Maturity 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

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.

Information Statement

On 31st January 2025, the fund name was changed from Clerical Medical Halifax Pension to the Clerical Medical Liquidity Pension, and fund's underlying investments were changed to fully invest in the Schroders Sterling Liquidity Fund. The unit price is guaranteed not to reduce. For information on how the fund has performed, see page 2 of this factsheet. This fund has relatively low potential for investment growth, so may not be suitable as a long-term investment.

Basic Fund Information

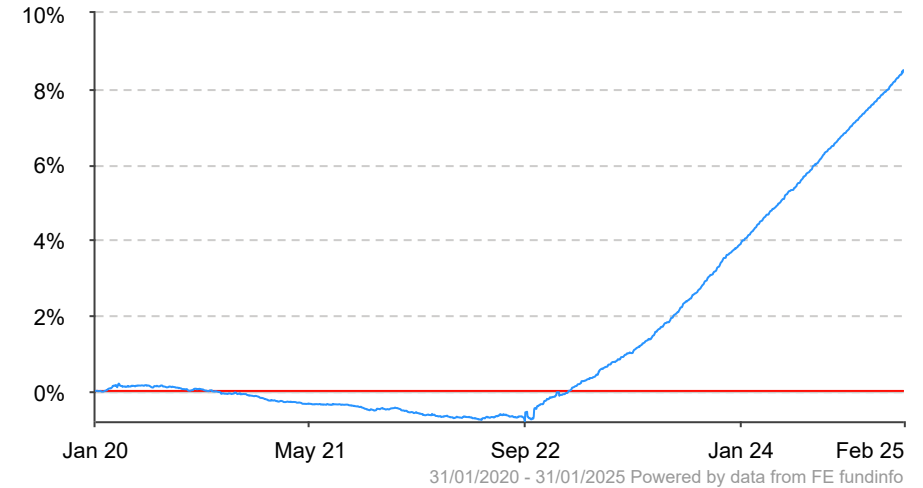
| | |
|------------------|------------------|
| Fund Launch Date | 31/03/1998 |
| Fund Size | £30.4m |
| Sector | ABI Money Market |
| ISIN | GB0002677531 |
| MEX ID | CMHA |
| SEDOL | 0267753 |
| Manager Name | - |
| Manager Since | - |

Top Ten Holdings

(as at 31/12/2024)

| | |
|---|--------------|
| LANDESBANK BADEN-WUERTEMBERG 4.71% 02 JAN 2025 | 3.7% |
| LANDESBANK BADEN-WUERTEMBERG CD 4.71% 02 JAN 2025 | 3.4% |
| MIZUHO BANK LTD (LONDON BRANCH) CD 4.75% 02 JAN 2025 | 3.4% |
| LANDESBANK BADEN-WUERTEMBERG CD 4.71% 09 JAN 2025 | 3.1% |
| MIZUHO BANK LTD (LONDON BRANCH) CD 4.71% 07 JAN 2025 | 3.1% |
| REPO - TRI-PARTY CITIGROUP GLOBAL MARKETS COMMITMENT 25 4.95% 02 | 3.0% |
| REPO - TRI-PARTY NATIONAL AUSTRALIA BANK COMMITMENT 25 4.73% 02 J | 3.0% |
| ROYAL BANK OF CANADA CD 4.7% 03 JAN 2025 | 2.6% |
| NATIONWIDE BUILDING SOCIETY CD 4.7% 03 JAN 2025 | 2.5% |
| SANTANDER UK PLC CD 4.69% 06 JAN 2025 | 2.5% |
| TOTAL | 30.3% |

Past Performance



Clerical Medical Liquidity Pension

ABI Money Market

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 |
|----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Clerical Medical Liquidity | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| ABI Money Market | 4.3% | 3.7% | 0.5% | -0.4% | 0.0% |

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

Cumulative Performance

| | 31/12/2024 - 31/01/2025 | 31/10/2024 - 31/01/2025 | 31/01/2024 - 31/01/2025 | 31/01/2022 - 31/01/2025 | 31/01/2020 - 31/01/2025 |
|----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Clerical Medical Liquidity | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| ABI Money Market | 0.4% | 1.1% | 4.4% | 9.1% | 8.5% |
| Quartile | 4 | 4 | 4 | 4 | 4 |

Source: FE fundinfo as at 31/01/2025

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

There is no Fund Manager commentary available for this fund.

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 -

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, not 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. All information is sourced from Scottish Widows or the relevant fund management group unless otherwise stated.