

Reasons why abrdn Multi-Asset Real Return Fund

July 2021

01 Managed with client objectives in mind

02 Genuine diversification leads to
a smoother return profile

03 Dynamic Asset Allocation recycles capital
from expensive to cheaper asset classes

04 This Fund should suit a wide range of investors

05 Why abrdn for Multi-Asset Real Return?

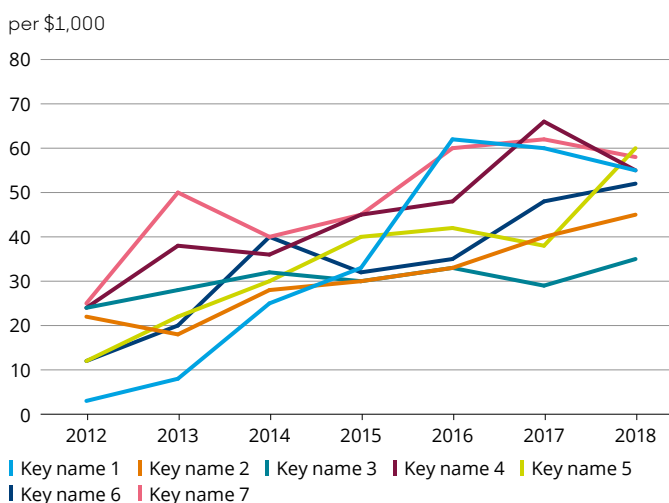
abrdn.com

abrdn Multi-Asset Real Return Fund

01 Managed with client objectives in mind

- Most managed funds aim to outperform a market index or benchmark. This can lead to disappointment when investments experience negative returns (in a falling market) despite outperforming the benchmark.
- The objective of most investors is to grow their wealth steadily over time to pay for retirement, leave money to children, or simply enjoy a better lifestyle. This Fund has an objective aligned to achieving such goals. It aims to outperform CPI by 5% p.a. (before fees) over rolling 3-5 year periods.

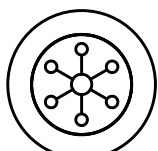
Chart 01: Cumulative performance vs. benchmark and target



Source: abrdn, BPSS, Thomson Reuters Datastream, net 84bps per annum, 31 June 2021. Inception: 1 September 2012 CPI represented RBA Consumer Price Index.

Past Performance is not a guide to future results.

03 Dynamic Asset Allocation recycles capital from expensive to cheaper asset classes



- Flexibility to make meaningful asset allocation changes to achieve the investment target
- Views are incorporated in response to expected market changes and can capture opportunities as well as manage risk
- Market volatility brings opportunities for a dynamic approach to asset allocation

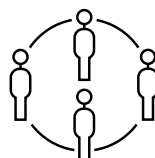
02 Genuine diversification leads to a smoother return profile

- Capturing the breadth of opportunities within diversifying or alternative asset classes can lower risk without compromising on returns.
- The inclusion of these less traditional assets can have the benefit of smoothing the investment journey and reducing losses in times of market stress.
- Diversifying return sources become even more meaningful in a low yield backdrop.



Source: abrdn.

04 This Fund should suit a wide range of investors



- Young investors looking for one investment that provides a whole-of-portfolio solution without compromising on diversification or performance potential
- Investors in the 10-15 years before retirement who are focussed on protecting the wealth they've created, while still earning steady returns as they approach retirement
- Investors already in retirement and still looking for some steady capital growth to pay for the latter stages of retirement, or to leave money to their children or grandchildren
- Investors seeking to address the threat of inflation

abrdrn Multi-Asset Real Return Fund

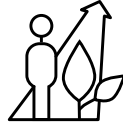
05 Why abrdrn for Multi-Asset Real Return?



Experience

Long history of investing in Multi-Asset

- Experienced, stable team with a broad range of specialist skills
- We have helped investors weather a wide range of market conditions and stages of the economic cycle
- Our breadth of asset class exposures is unrivalled across our peers, giving us a significant advantage in generating returns and fully harnessing the benefits of diversification to reduce risk



Resources

Local presence and experienced team

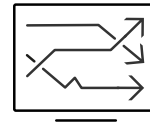
- The Multi Asset Solutions team comprises over 110 investment professionals
- The investment team draws on inputs from the various investment teams across the company
- The Fund also leverages off sector specialists from across the globe, dedicated manager research teams and the Research Institute for economic insights



Resources

Local presence and experienced team

- Our individual investments teams around the world conduct extensive proprietary research to identify the best investment opportunities in each asset class
- The Multi-Asset Solution team develops long term risk and return forecasts as well as short term tactical views to inform the fund's asset allocation



ESG

Analysis deeply embedded within investment process

- We are an industry leader in ESG investing
- Stewardship and ESG are fundamental components of our investment process
- Critical to protecting and enhancing the value of the portfolios we manage on behalf of clients

Risks

All investments carry risk. The likely investment return and the risk of losing money is different for each managed fund, as different strategies carry different levels of risk based on the underlying mix of assets. Investors should not make investment decisions based on this document alone. More information on the risks of investing in the Fund is contained in the Product Disclosure Statement, which should be considered before deciding to invest in the Fund.

Key Facts

Fund name	abrdrn Multi-Asset Real Return Fund
ARSN	088 905 471
APIR	CRS0002AU
ASX mfund code	AFZ32
Management costs comprising:	1.16% pa of the net asset value of the Fund
• Management fee	0.84% pa
• Indirect costs	0.32% pa
Distribution frequency	Half yearly
Benchmark	The Fund is not managed to a benchmark
Min. suggested time frame	Long term – 5 years plus
Mix of asset classes¹	<p>The Fund may invest in a broad range of asset classes including equities, bonds, property, hedge funds, private equity, infrastructure, commodities and currency across global emerging and developed markets.</p> <p>Exposure may be gained directly or indirectly through domestic and offshore funds, including funds managed by abrdrn.</p> <p>The Fund may also invest in other investments and cash and deposits. The Fund may invest in derivatives for hedging, risk management or for investment purposes.</p>

¹ For the latest available asset allocation of the Fund, please visit our website at abrdrn.com/au

Important Information

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