

# Reasons why Aberdeen Standard Multi-Asset Income Fund

July 2021

01 Maintained a yield around the 4-5% range despite declining market rates

02 Australia's ageing population supports the need for a reliable income solution

03 No longer can retirees rely on traditional sources of interest rates for income

04 This Fund should suit investors who are looking to

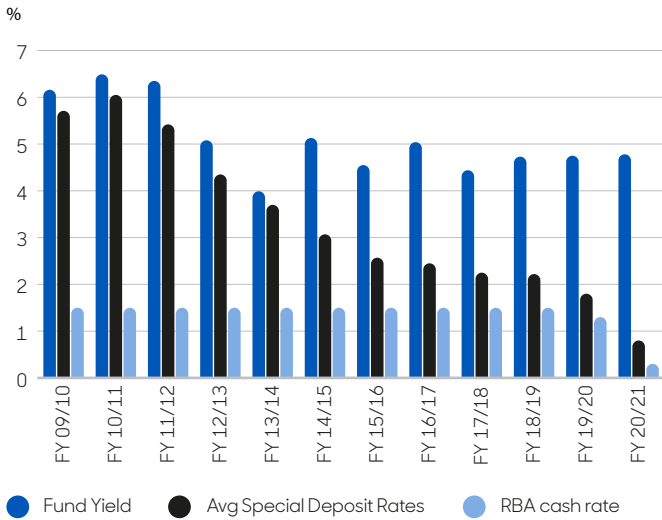
05 Why abrdn for Multi-Asset Real Return?

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# Aberdeen Standard Multi-Asset Income Fund

01 Maintained a yield around the 4-5% range despite declining market rates

Chart 1: Maintaining competitive yields without undue risk

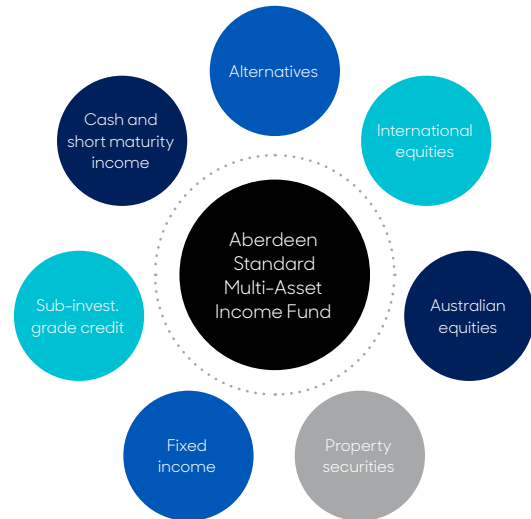


Source: abrdn, RBA. CPU is net of fees, gross of taxes, 30 Jun 2020. TD Rates: Average special deposit rates for all maturities.

Past Performance is not a guide to future results.

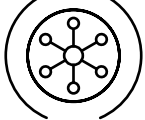
02 Australia’s ageing population supports the need for a reliable income solution

- Increased life expectancy, market uncertainty and low interest rates pose challenges for retirees
- A predictable and stable income stream can help retirees meet their everyday living expenses
- Substitute your salary with this Fund as you move into retirement



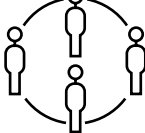
Source: abrdn.

03 No longer can retirees rely on traditional sources of interest rates for income



- Traditional income strategies won’t work in the current environment where interest rates are at record lows
- This Fund has the flexibility to capitalise on market opportunities by altering asset allocation through time. We can lean into growth assets when income opportunities are ripe
- Tax effectiveness can help maximise income

04 This Fund should suit investors who are looking to:



- Prioritise regular, consistent, tax-efficient income and long-term growth to mitigate the effects of inflation, while considering risk
- Receive a monthly income payment, set in advance
- Generally have immediate access to their capital in an emergency, unlike a term deposit which ties in investors for a fixed period and likely has an exit penalty payable upon early redemption
- Diversify an existing income arrangement

The Aberdeen Standard Multi-Asset Income Fund is focused on paying a consistent monthly income while aiming to mitigate the effects of inflation.

# Aberdeen Standard Multi-Asset Income Fund

## 05 Why abrdn 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



### Research

#### intensive, global proprietary research approach

- Our individual investment 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 risk of investing in the Fund is contained in the Product Disclosure Statement, which should be considered before deciding to invest in the Fund.

# Aberdeen Standard Multi-Asset Income Fund

## Key Facts

<b>Fund name</b>	Aberdeen Standard Multi-Asset Income Fund		
<b>ARSN</b>	088 906 585		
<b>APIR</b>	CRS0001AU		
<b>ASX mfund code</b>	AFZ16		
<b>Management costs comprising:</b>	0.94% pa of the net asset value of the Fund		
· <b>Management fee</b>	0.72% pa		
· <b>Indirect costs</b>	0.22% pa		
<b>Distribution frequency</b>	Monthly		
<b>Benchmark</b>	The Fund is not managed to a benchmark		
<b>Min. suggested time frame</b>	Medium to long term – 3 years plus		
<b>Mix of asset classes<sup>1</sup></b>			
<b>Strategic Asset Allocation (SAA) from 30 June 2021<sup>2</sup></b>	<b>Strategic weight</b>	<b>Asset allocation ranges</b>	
Australian equities	30%	0–50% <sup>3</sup>	
International equities	5%	0–15% <sup>3</sup>	
Property securities	0%	0–50% <sup>3</sup>	
Fixed income	21%	0–50%	
Sub investment grade credit	14%	0–35%	
Alternatives	28%	0–15% <sup>3</sup>	
Cash and short maturity income	2%	0–70%	

<sup>1</sup> These are indicative asset allocation ranges for the Fund. If market movements, investments into or withdrawals from the Fund, or changes in the nature of an investment, cause the Fund to move outside these indicative ranges, or a limit set out in the PDS, this will be addressed by us as soon as reasonably practicable. May not add to 100% due to rounding.

<sup>2</sup> We will provide you with information about any changes to the Fund's strategic asset allocation via our website, where permitted by law.

<sup>3</sup> Maximum combined exposure of these assets is 65%.

## Important Information

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## For more information

✉ Email: [client.service.aust@abrdn.com](mailto:client.service.aust@abrdn.com)

☎ Telephone: 1800 636 888 or +61 2 9950 2853 if calling from outside Australia

For more information visit [abrdn.com/aus](https://abrdn.com/aus)

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