



## Investor Classification

Class	Investor's Risk Profile	Recommended Risk Level
A (Below 15 Scores)	You are of low risk profile who expects no risk with slightly higher returns from investment than interests received from bank deposits, while preferring short investment horizon.	1 You may invest within risk level 2-8 and no higher than 20% of your total investment.
B (15-21 Scores)	You are of moderate to low risk profile that expects minimal risk with consistent returns from investment, while focusing on investment protection.	1 - 4 You may invest within risk level 5-8 and no higher than 20% of your total investment.
C (22-29 Scores)	You are of moderate to high risk profile that can tolerate some investment loss at times.	1 - 5 You may invest within risk level 6-8 and no higher than 20% of your total investment.
D (30-36 Scores)	You are of high risk profile that can accept high risk, market volatility and investment loss, while expecting long term growth in your investment value and returns.	1 - 7 You may invest within risk level 8 and no higher than 20% of your total investment.
E (Above 37 Scores)	You are of very high risk profile that can accept very high risk with chances to obtain high returns, and can accept a significant portion of investment loss.	1 - 8

## Basic Asset Allocation Instruction

\* Including consumer products and derivatives products

Type of Investor (Score)	Investor Type of Risk	Asset Allocation				
		Deposits and Short-term Fixed Income Funds	Long-Term Fixed Income Funds	Debenture	Equity Fund	Other Options*
A (Less than 15 scores)	Low risk	>60%		<20%	<10%	<5%
B (Between 15-21 scores)	Moderate to low risk	<20%	<70%		<20%	<10%
C (Between 22-29 scores)	Moderate to high risk	<10%	<60%		<30%	<10%
D (Between 30-36 scores)	High risk	<10%	<40%		<40%	<20%
E (37 scores or higher)	Very high risk	<5%	<30%		>60%	<30%

## Risk Levels in Different Types of Mutual Funds

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
Low	1	<b>Money Market Fund invests domestically</b> - Not Applicable	-For domestic investment, investing in debt instruments and/or cash deposits and/or other assets or other earnings as specified by the Office of the SEC and must be payable at call or at sight, or have a maturity date of no longer than 397 days from the investment date; and the portfolio duration at any period must not exceed 92 days.
Medium-Low	2	<b>Money Market Fund</b> - abrdn Cash Creation Fund	- The Fund has an investment policy to invest in partial off-shore securities but not more than 50% of NAV by specifically invest in debt instruments and/or cash deposits and/or other assets or other earnings as specified by the Office of the SEC and must be payable at call or at sight, or have a maturity date of no longer than 397 days from the investment date; and the portfolio duration at any period must not exceed 92 days.
	3	<b>Government Bond Fund</b> - Not Applicable	- Investing mainly in government bonds with net exposure on average in any accounting period at least 80% of NAV.
	4	<b>Fixed Income Fund</b> - abrdn Smart Income – Retirement Mutual Fund - abrdn Income Creation Fund	- Investing in cash deposits or other fixed income instruments with net exposure at any period at least 80% of NAV.  - Fixed income fund which has investment policy to invest in non-investment grade/unrated debt instruments not more than 20% of NAV.
Medium-High	5	<b>Fixed Income Fund</b> - Not Applicable	- Fixed income fund which has investment policy to invest in non-investment grade/unrated debt instruments at least 20% and not more than 60% of NAV.

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
		<b>Mixed Fund</b> - abrdrn Flexible Capital Fund abrdrn Value Fund	- Mixed fund which diversifies investment in other assets with net exposure in equity, fixed income securities, or alternative assets*.
High	6	<b>Foreign Investment Mixed Fund</b> - abrdrn Listed Private Capital Fund - Accumulation (A) - Super Savings Fund (SSF)  <b>Equity Fund</b> - abrdrn Growth Fund - abrdrn Siam Leader Fund - abrdrn Small-Mid Cap Fund - Accumulation (A) - Super Savings Fund (SSF) - abrdrn Small-Mid Cap Retirement Mutual Fund - abrdrn Thai Equity Dividend Fund - abrdrn Smart Capital – Retirement Mutual Fund  <b>Foreign Investment Fund</b> - abrdrn Asia Pacific Equity Retirement Mutual Fund - abrdrn Asia Pacific Equity Fund - Accumulation (A) - Super Savings Fund (SSF) - abrdrn American Growth Fund - abrdrn American Growth - Smaller Companies Fund - Accumulation (A) - Super Savings Fund (SSF) - abrdrn All China Sustainable Equity Fund - Accumulation (A) - Super Savings Fund (SSF) - abrdrn European Sustainable Equity Fund - abrdrn India Growth Fund - abrdrn Japan Opportunities Fund - abrdrn Global Emerging Growth Fund - abrdrn Global Sustainable Equity Fund - abrdrn Global Small Cap Fund - Accumulation (A) - Super Savings Fund (SSF) - abrdrn Global Dynamic Dividend Fund - Accumulation (A) - Auto-Redemption (R) - Super Savings Fund (SSF) - abrdrn Global Dynamic Dividend Retirement Mutual Fund	- Mixed fund investing mainly in units of a foreign fund (Master Fund) with net exposure in average of any accounting period of at least 80% of NAV. The Master Fund will invest at least two-thirds of the fund's assets in securities that provide exposure to global private capital markets.  -Investing mainly in equity with net exposure at least 80% of NAV.  -Investing mainly in units of a foreign fund (Master Fund) with net exposure in average of any accounting period of at least 80% of NAV. The master fund has a policy to invest in equity or equity-related securities.

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
High	6	<ul style="list-style-type: none"> <li>- abrdn Global Innovation Equity Fund <ul style="list-style-type: none"> <li>- Accumulation (A)</li> <li>- Super Savings Fund (SSF)</li> </ul> </li> <li>- abrdn China Next Generation Fund <ul style="list-style-type: none"> <li>- Accumulation (A)</li> <li>- Super Savings Fund (SSF)</li> </ul> </li> </ul> <p><b>Foreign Investment Fund invests in Fixed Income</b></p> <ul style="list-style-type: none"> <li>- abrdn Euro High Yield Bond Fund</li> </ul> <ul style="list-style-type: none"> <li>- abrdn Emerging Opportunities Bond Fund</li> </ul> <p><b>Long Term Equity Fund</b></p> <ul style="list-style-type: none"> <li>- abrdn Long Term Equity Fund (Investments in LTF from 1 Jan 2020 onwards cannot be used for a tax deductible)</li> </ul> <ul style="list-style-type: none"> <li>- abrdn Long Term Equity Fund 70/30 (Investments in LTF from 1 Jan 2020 onwards cannot be used for a tax deductible)</li> </ul>	<p>-Fixed income fund with net exposure in non-investment grade /unrated debt instruments at least 60% of NAV.</p> <p>-Investing mainly in units of a foreign fund (Master Fund) with net exposure in average of any accounting period of at least 80% of NAV. The Master Fund will invest at least two-thirds of the fund’s assets in fixed interest securities which are Sub-Investment Grade and denominated in Euro and issued by corporations or government related bodies.</p> <p>-Fixed income fund with net exposure in non-investment grade /unrated debt instruments at least 60% of NAV.</p> <p>-Investing mainly in units of a foreign fund (Master Fund) with net exposure at least 80% of its NAV in average, in any accounting period. The master fund will invest at least two-thirds of its portfolio in fixed interest securities which are issued by corporations with their registered office in, and/or government related bodies domiciled in an Emerging Market country.</p> <p>-Long Term Equity Fund (LTF) with net exposure in equity in average of any accounting period at least 65% of NAV.</p> <p>-Long Term Equity Fund (LTF) with net exposure in equity in average of any accounting period at least 65% and not more than 70% of NAV.</p>

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
	6	<b>Super Savings Fund</b> - abrdn Thai Equity Super Savings Fund	-Investing in equity with net exposure at least 80% of its NAV, in average, in any accounting period and investing in listed securities on the Stock Exchange of Thailand on average in accounting period at least 65% of the fund's NAV.
	7	<b>Sectorial Fund</b> - Not Applicable	-Investing in equity in some particular sector with net exposure in average of any accounting period at least 80% of NAV.
Very High	8	<b>Alternative Investment</b> - Not Applicable  <b>Mixed Fund</b> - Not Applicable	-Investing with net exposure in alternative assets, for example, REITs / infrastructure fund / property fund / commodity index, gold, oil, etc. in average of any accounting period of at least 80% of NAV.  -Investing with net exposure in alternative assets in average of any accounting period of at least 80% of NAV.

\*Alternative assets, for example, REITs / infrastructure fund / property fund / commodity index, gold, oil, / private equity, etc.

Please study product's features, conditions and relevant risks before making investment decision.

abrdn Cash Creation Fund – Investing in investment units is not a money deposit and involves risks. Investors may get a return in an amount higher or lower than the amount initially invested.

Retirement Mutual Fund, Super Savings Fund, Long Term Equity Fund - Investor should study tax benefit as stated in the investment Handbook of the fund.

abrdn Emerging Opportunities Bond Fund and abrdn Euro High Yield Bond Fund - This fund concentrates its investment in instruments containing credit and liquidity risks which may result in heavy investment loss to investors. Investing in this fund involves high risk or complexity which will be different from investing in general fund. Despite the fact that the investor may have previous investment experience or previous transaction in capital market product , the investor should understand the feature, risk and specific condition of this fund and should seek for additional advice from the distributors or the management company before making a decision to invest.

Investment in a foreign investment fund (FIF) is subject to currency risk and may get a return lower than the amount initially invested.

FIF Funds	Warning on currency hedging
abrden American Growth Fund abrden European Sustainable Equity Fund abrden India Growth Fund abrden Japan Opportunities Fund	Currency is hedged upon the Fund Manager’s discretion. Presently, no currency hedge is made by the Fund.
abrden China Next Generation Fund abrden Global Emerging Growth Fund abrden Global Sustainable Equity Fund abrden Listed Private Capital Fund abrden Global Innovation Equity Fund abrden Global Dynamic Dividend Fund abrden Global Dynamic Dividend Retirement Mutual Fund abrden Global Small Cap Fund abrden All China Sustainable Equity Fund abrden American Growth - Smaller Companies Fund abrden Asia Pacific Equity Fund abrden Asia Pacific Equity Retirement Mutual Fund abrden Euro High Yield Bond Fund abrden Emerging Opportunities Bond Fund	Currency is hedged upon the Fund Manager’s discretion. FX hedging is performed with an aim to remove at least 90% of FX exposure.

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