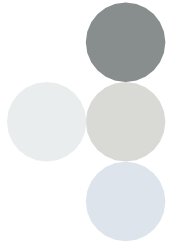


Facts	WHAT DOES ABRDN DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. The information can include:</p> <ul style="list-style-type: none"> <li>• Social Security/ Social Insurance number and account balance</li> <li>• Transaction history</li> <li>• Assets and Income</li> <li>• Investment experience</li> <li>• Checking account information and wire transfer instructions</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons abrdn plc and its subsidiaries (herein, "abrdn") choose to share; and whether you can limit this sharing. We do not disclose nonpublic personal information about our clients or former clients to third parties other than as described below. Where abrdn Funds, a U.S.-registered open-end investment company, and North-American-registered closed-end investment companies managed by abrdn Inc., or its affiliates (collectively, "abrdn North American Funds") does share personal information with a trusted third party, it does so under strict terms that require the information to be used only for the purpose for which it was disclosed, kept confidential and protected by appropriate security safeguards.

Reasons we can share your personal information	Do the Funds share?	Can you limit this sharing?
<b>For our everyday business purposes–</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes–</b> To offer our products and services to you	Yes	Yes
<b>For joint marketing with our financial companies</b>	No	We don't share
<b>For our affiliate's everyday business purposes–</b> Information about your transactions and experiences	Yes	No
<b>For our affiliate's everyday business purposes–</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	For queries related to Closed End Funds, please call 1-800-522-5465. For queries related to abrdn Funds, please call 877-332-7806.
<b>Questions?</b>	<a href="http://www.abrdn.com">www.abrdn.com</a>





Who we are	
Who is providing this notice?	abrdn North American Funds
What we do	
How does abrdn protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does abrdn protect my personal information?	<p>We collect your personal information through various means for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or give us your contact information</li> <li>• Seek advice about your investments or make deposits or withdrawals from your account</li> <li>• Enter into an investment advisory contract</li> <li>• Buy securities or interests in a fund from us</li> <li>• Tell us where to send money</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>US Federal Law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for abrdn and affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State or Provincial laws and individual companies may give you additional rights to limit sharing. In order to provide you with the services for which you have engaged abrdn, the company relies on a number of third parties to provide support services, including profession, legal, accounting and technical support.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include subsidiaries of abrdn plc, a global financial services company.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>abrdn North American Funds does not share personal information with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>abrdn North American Funds don't jointly market.</i></li> </ul>
Other important information	
This Privacy Notice is being provided by abrdn North American Funds.	

