

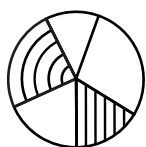
For advised clients only.

The range of five MyFolio Enhanced ESG Index Funds aim to help you achieve your long-term investment goals with confidence. To do this, each fund includes a variety of different investments. All you need to do is select the right option for you with your financial adviser.

Why should I invest in the MyFolio Enhanced ESG Index Funds?

We designed the MyFolio Enhanced ESG Index Funds to make investing quick and easy. You simply decide how much risk you are comfortable taking to select the appropriate fund. We then do the rest to manage it in line with your chosen level of risk.

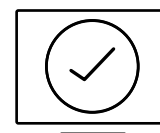
Our experts will:



Decide what to invest in and when



Actively manage the fund to try and produce the best possible return



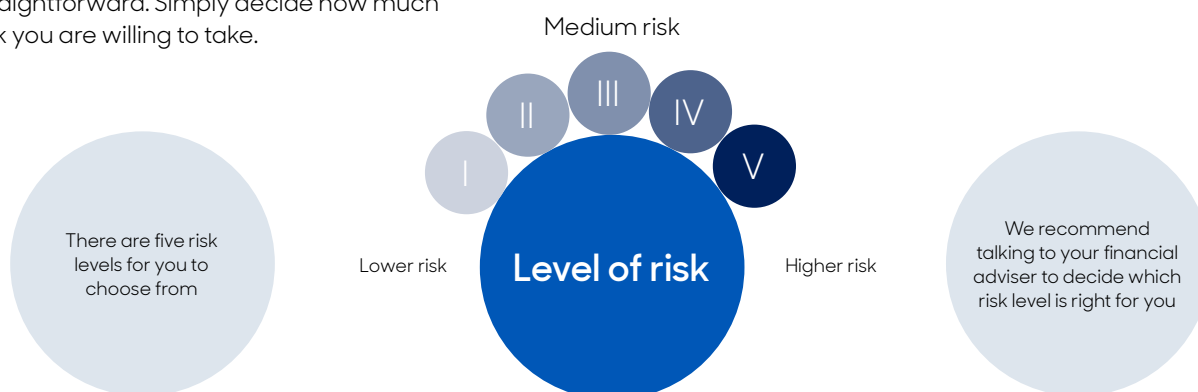
Regularly check the fund is still in line with your chosen risk level

You can be assured that your investment is being managed by experts to help support your long-term investment goals.

We do recommend that you regularly review your chosen fund to make sure it is still right for you and your appetite for risk hasn't changed. As with any investment, the value can go up and down, and may be worth less than you paid in.

Which MyFolio Enhanced ESG Index Fund is right for me?

Deciding which fund is right for you is very straightforward. Simply decide how much risk you are willing to take.

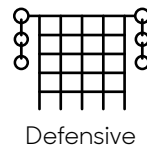


Investor guide

What does MyFolio Enhanced ESG Index invest in?

Our experts invest your chosen fund in a range of tracker funds which generally aim to replicate the performance of an index. When investing in these underlying funds, we combine defensive and growth asset classes. Defensive assets are usually seen as less risky, including funds that typically hold investments such as cash and bonds. Meanwhile, growth assets are usually seen as more risky, including funds that typically hold investments such as company shares and

property¹. By combining different types of investment, we believe we can achieve the best possible return for each risk level.



As you move up the risk levels, you would typically expect to see a higher proportion invested in growth assets and less in defensive assets.



Key risks

The value of investments and the income from them can fall and investors may get back less than the amount invested.

The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.

The fund price can go up or down daily for a variety of reasons including changes in interest rates, inflation expectations or the perceived credit quality of individual countries or securities.

The fund invests in equity and equity related securities. These are sensitive to variations in the stock markets which can be volatile and change substantially in short periods of time.

Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities within the fund's benchmark or universe of potential investments. The interpretation of ESG and sustainability criteria is subjective meaning that the fund may invest in companies which similar funds do not (and thus perform differently) and which do not align with the personal views of any individual investor.

The fund invests in emerging market equities and / or bonds. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

The fund may hold money-market instruments, the value of which may be subject to adverse movements in extreme market conditions.

The use of derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in the fund being leveraged (where market exposure and thus the potential for loss by the fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.

The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.

Who runs the MyFolio Enhanced ESG Index Funds?

The responsibility for the MyFolio Funds lies across experienced portfolio managers, who are all part of the Client Investment Solutions Team.

The Enhanced ESG Index Funds are managed by Justin Jones and Daniel Reynolds. Aberdeen Investments is a leading global asset manager, managing assets worth a total of £369.7bn (as at December 2024).

Avoid harm

We don't use funds investing in companies with business practices or in industries deemed to be controversial.

Exclusions

Back better companies

We use funds which aim to invest more in companies which treat people and the planet well and run their businesses better.

ESG and Sustainable Funds

Develop and improve

We use funds whose managers meet companies to understand how they're run and treat people and the planet – and put pressure on them to change if needed.

Governance and engagement

¹ MyFolio Enhanced ESG Index Funds invest in property through Global Real Estate Investment Trusts (Global REITs).

Contact

If you would like to find out more about the MyFolio Enhanced ESG Index Funds and how they invest sustainably please get in touch with your financial adviser.

Important Information

The value of your investments, and the income from them, may fall or rise and investors may get back less than they invested. Past performance is not a guide to future results.

Please refer to the Key Investor Information Document or the Prospectus for more details of the risks applicable to each fund in the Aberdeen Investments MyFolio range, or ask your adviser. The Aberdeen Investments MyFolio funds are not managed to a particular benchmark. Aberdeen Investments has not considered the suitability of investment against your individual needs and risk tolerance.

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For more information visit [aberdeeninvestments.com](https://www.aberdeeninvestments.com)

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