

Fund guide abrdn Sterling Money Market Fund

July 2024

Available through: Pension schemes, stocks and shares ISA or a general investment account.

Key features

£830.3m

Fund size¹

¹ as at 30 April 2024.

12:00

Cut-off time

plus One

Trade day

**9 August
1990**

Fund launch

Quarterly

Distribution Frequency



Aim of fund

The fund aims to generate income and preserve some capital over the short term (2 years or less) by investing in cash deposits and debt securities. The fund invests at least 80% in cash deposits and money market instruments that may potentially provide higher income than an average saving account.

Money Market Funds	Interest-savings account
Enhanced liquidity, allowing you easy access to your funds when required	A secure solution to save funds for future needs and unexpected emergency
Benefit from rapid access to your funds, by provide a settlement period of Trade Day plus One	Access to your funds at your convenience
Receive a steady stream of income through regular interest payments	Generally offers a fixed interest rate, allowing your interest to grow over time
Improve diversification on the highest credit quality to ensure a robust and secure investment portfolio	Ideal for smaller sums of money, with banks providing protection up to £85,000 per individual
Enjoy low-risk nature of high credit quality short-term investing, compared to other types of investment products	Features low interest rates that may vary based on the duration, making it suitable for those who prefer not to be concerned about minimum amounts and fees

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abrdn Sterling Money Market Fund



How has the fund performed?



Performance target: The fund targets a return equivalent to SONIA. The Performance Target is the level of performance that the management team hopes to achieve for the fund. There is however no certainty or promise that they will achieve the Performance Target. SONIA has been chosen as a proxy for the return from cash deposits.

How to invest?



When saving for a financial goal, it's important to make sure you're utilising the most beneficial investment type for your goal based on its time period. Money market funds make the most sense for short-term goals and generally should not be used for long-term investing, such as retirement.

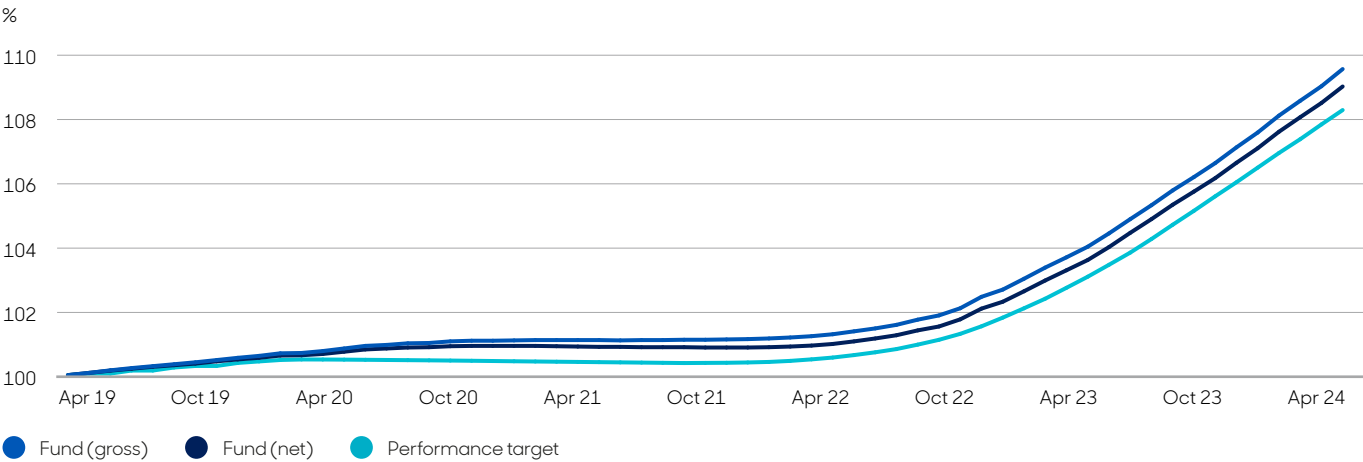
You can hold this fund within a pension scheme, stocks and shares ISA or a general investment account.

Contact your financial adviser or platform provider for more information, or you can visit our website to download the **latest factsheet** and access information on both the income and accumulation shareclass options.



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Performance



Cumulative and annualised performance

	1 month	6 months	Year to date	1 year	3 years (p.a.)	5 years (p.a.)
Fund (gross) (%)	0.49	2.76	1.85	5.31	2.70	1.83
Fund (net) (%)	0.48	2.70	1.80	5.20	2.60	1.73
Performance target (%)	0.42	2.55	1.69	5.06	2.55	1.61

Discrete annual returns - year to 30/4

	2024	2023	2022	2021	2020
Fund (gross) (%)	5.31	2.69	0.17	0.33	0.77
Fund (net) (%)	5.20	2.59	0.09	0.23	0.67
Performance target (%)	5.06	2.51	0.14	-0.08	0.49

Performance Data: Share Class I Acc.

Benchmark history: Performance target - SONIA GBP from 01/10/2021. 1 Week GBP LIBID from 31/07/2007 to 30/09/2021.

Source: Lipper. Basis: Total Return, NAV to NAV, UK Net/Gross Income Reinvested.

"Fund (Net)" refers to the actual unit price performance of the shareclass shown; "Fund(Gross)" adds back charges such as the annual management charge to present performance on the same basis as the performance target/performance comparator/portfolio constraining benchmark. These figures do not include the initial charge; if this is paid it will reduce performance from that shown.

Past performance is not a guide to future returns and future returns are not guaranteed.



Important Information

- The value of investments and the income from them can go down as well as up and investors may get back less than the amount invested. Past performance is not a guide to future results.
- 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 may hold money-market instruments, the value of which may be subject to adverse movements in extreme market conditions.
- The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
- 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.
- More details of the risks applicable to this fund can be found in the Key Investor Information Document (KIID) and Prospectus, both of which are available on request or at our website **abrdn.com**.

The fund is a sub-fund of abrdn OEIC I, an authorised open-ended investment company (OEIC). The Authorised Corporate Director is abrdn Fund Managers Limited. The information contained in this marketing document should not be considered as an offer, investment recommendation or solicitation, to deal in the shares of any securities or financial instruments. It is not intended for distribution or use by any person or entity who is a citizen or resident of or located in any jurisdiction where such distribution, publication or use would be prohibited. No information, opinions or data in this document constitute investment, legal, tax or other advice and are not to be relied upon in making an investment or other decision. Subscriptions for shares in the fund may only be made on the basis of the latest Prospectus and relevant Key Investor Information Document (KIID) which can be obtained free of charge upon request or from **abrdn.com**.

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