

Supplementary information

Where can I find out more information?

Our website contains a wealth of information on our UK funds, such as Key Investor Information Documents (KIIDs), performance and price information. You can also invest online into the abrdn UK Fund ranges.

Please visit our website for information about investing with us: abrdn.com

How to contact us

abrdn Fund Managers Limited

PO Box 12233
Chelmsford
Essex
CM99 2EE

Please contact our Customer Services Department
Telephone: 0345 113 6966
Fax: 0330 123 3580
E-mail: customer.services@abrdn.com

Telephone calls may be recorded.

Call charges may vary.

Opening times are 9am – 5.30pm (UK time)
Monday to Friday

Data Protection

If you wish to find out how abrdn processes your personal information and what your rights are, please see our privacy notice at [Privacy Information | abrdn](#), or contact:

Data Privacy Office

1 George Street
Edinburgh
EH2 2LL
E-mail: DPOffice@abrdn.com

What if you cannot afford to pay me any compensation due?

We are covered by the Financial Services Compensation Scheme, which means if we become insolvent, you may be entitled to compensation. The level of compensation will depend on the type of business and the circumstances of your claim. Currently, investments are covered for 100% of the first £85,000. Details are available from the FSCS Helpline on 0800 678 1100 or +44 207 741 4100 and on the FSCS website: www.fscs.org.uk.

What if I have a complaint?

If you need to complain about any aspect of our service, you should write to The Complaints Team, abrdn Fund Managers Limited, PO Box 12233, Chelmsford, Essex, CM99 2EE, who will initiate our formal complaints procedure. If you prefer, you may call our Administration Centre on 0345 113 6966 (+44 1268 44 54 88 from outwith the UK) in the first instance. A leaflet detailing our Complaint Handling Procedure is available on request.

If the complaint is not resolved by us to your satisfaction then you may be eligible to take your complaint to the Financial Ombudsman Service. In order to contact the Financial Ombudsman Service you should write to The Financial Ombudsman Service, Exchange Tower, London, E14 9SR or telephone 0300 123 9 123 or 0800 023 4567.

Can I change my mind?

If you received advice from a financial adviser in respect of your investment in an OEIC, ISA or transfer of an ISA, you will receive a notice of your right to cancel your investment and you will have 14 days from the dealing date to exercise your rights. You may not get a full refund of your money if the value of your investment has fallen between the date your money was invested and the date we receive the cancellation notice.

Frequently Asked Questions

What are the Key Investor Information Documents (KIID) and Supplementary Information Documents (SID)?

The KIID and SID are documents which contain important investor information that should be read carefully and understood prior to investing so that you can make an informed decision about whether to invest.

The KIID contains specific information relating to the Fund and share class, detailing the Fund's investment objective, charges and a summary of the risks involved.

When you invest with us, we will ask you to confirm that you have received the latest KIID for each fund that you have chosen.

The SID contains practical information you should be aware of before investing with us such as, how to invest, how to contact us, how to complain and any applicable cancellation rights. These documents along with further detailed information about our Funds, including the relevant Prospectus and latest Annual and Half-Yearly reports are available to download at abrdn.com.

What is the Property Authorised Investment Fund (PAIF)?

Typically, a property fund will derive its income from various sources, including rental income and interest. All the income is distributed to investors periodically as one aggregated payment treated as a dividend distribution.

This contrasts with the position for the abrdn PAIFs. Although the abrdn PAIFs make one aggregated income payment each distribution period, it is required to divide its income into up to three separate "streams" for UK tax purposes (and this breakdown will be shown on each tax voucher):

- **a property income stream, which mainly comprises rental income, known as property income distributions;**
- **a small interest income stream, which consists of any interest earned on property securities such as property bonds or on cash deposits, known as PAIF distributions (interest); and**
- **an additional income stream which will include such items as notional capital allowances and investment management fees charged to capital, known as PAIF distributions (dividends).**

The identification of the various streams of income allows each of them to be treated differently for tax purposes. Property income distributions and PAIF distributions (interest) will be paid net of basic rate tax (currently 20%). The tax on both of these income streams will be reclaimable by many non-tax payers (and can be paid gross to certain eligible investors). Any other income will be paid free of withholding tax.

What is the Feeder Fund?

The Feeder Fund is a fund that invests solely in a 'master' fund (abrdn PAIF). The Feeder Fund will not itself qualify as a PAIF. It is intended for those investors who would not qualify to invest directly in the PAIF as a result of the rules governing PAIFs; or who are currently unable to access the abrdn PAIF for other reasons, such as administrative and operational issues. The Feeder Fund's sole investment will be shared in the abrdn PAIF.

To the extent that the Feeder Fund is not fully invested in the abrdn PAIF, it will hold its remaining assets in cash for liquidity purposes. It is anticipated that there should be a close (but not exact) correlation between the investment returns from units in the Feeder Fund and those of the corresponding shares in the abrdn PAIF.

Should I invest in the abrdn PAIF or the Feeder Fund?

Although there may not be any tax advantage for certain investors from investing in the abrdn PAIF, this fund will be the main investment vehicle for investors. The Feeder Fund was created solely for investors who are either not eligible or not equipped to invest directly in the abrdn PAIF. Additional rate tax payers should consult a tax adviser.

Am I eligible to invest in the PAIF?

Certain investors may not be eligible to invest in a PAIF. This is because under HMRC rules corporate investors are not permitted to hold over 10% of a PAIF's net asset value.

In order to try to ensure breaches of this provision are avoided, we are imposing a lower maximum holding limit of 8 % of the value of the abrdn PAIF and we require any corporate investor exceeding this level to reduce their holding to 7% (or less) of the value of the abrdn PAIF. Please note that if you acquire 8% or more of the net asset value of the abrdn PAIF we will reduce your holding to below 8% of the net asset value, by immediately moving the excess amount to the relevant unit class of the abrdn Feeder Fund.

Furthermore, some investors who would benefit from receiving PAIF distributions gross may not initially be able to do so because, for instance, their holdings are held on a fund platform which does not yet have the functionality to hold PAIF shares. This applies to ISA clients and individual Unit Trust clients where each such type of investor holds their investment through a fund platform.

The Feeder Funds will not have PAIF status (and therefore corporate body restrictions do not apply in the Feeder Funds) and do not report on separate income streams. The Feeder Funds are, therefore, available to all investors; including those who are unable to invest directly in the abrdn PAIF.

Frequently Asked Questions (continued)

How do I invest?

Investments can be made either by a lump sum payment or, for abrdn PAIF investors, a Regular Savings Scheme is available. Please remember that we will ask you to confirm that you have received the latest KIID for your chosen fund when you apply. Investments can be made by completing the relevant application form and returning it with the appropriate remittance to abrdn Fund Managers Limited or to your financial adviser. We will only accept cheques drawn on an account of a UK Bank/Building Society denominated in sterling.

Direct investments may be made by telephoning our Dealing Line between 9am and 5.30pm Monday to Friday. Payment by debit card is accepted. Please note that credit cards are not accepted.

ISA Investors (abrdn PAIF only)

abrdn only offers a Stocks and Shares ISA. Anyone aged 18 or over may invest in a Stocks and Shares ISA, provided they are resident in the UK for tax purposes. This includes people performing duties as Crown employees serving overseas and paid out of the public revenue of the United Kingdom (typically a serving member of the armed forces or a diplomat), as well as those married to or in a civil partnership with them. ISAs may not be taken out in joint names.

How do I exchange between the abrdn Feeder Fund and the PAIF?

Investors can exchange their investment between the abrdn Feeder Fund and PAIF by completing an Exchange Form. An exchange will be made on receipt of a completed Exchange Form, located within the application form pack. Any requests received not completed on an exchange form will not be accepted.

How do I set up a Regular saver (PAIF only)

Investments can be made monthly by direct debit enabling you to spread your investment payments through the year.

Monthly contributions to purchase units / shares are collected on the 1st day of each month (or the next Business Day, should the 1st fall on a Saturday, Sunday or public holiday).

How do I stop my Regular Savings Facility?

Investors may cancel a Regular Savings Facility either by submitting an instruction in writing or by telephoning our Customer Services Department. Alternatively, investors who are registered for our Online Service may do this online.

Will I receive income from my Investment?

Unless you indicate that you wish to invest in Income units, you will be invested in Accumulation units where both are available. If you choose to buy Income units any income will be paid either to your bank account or if no bank details are provided by cheque. On closure of your account, any income accruing will be paid to you as soon as possible after receipt by us. If you choose accumulation units, any income generated from your fund will not be paid out to you but will be accumulated into the value of the fund.

How do I find out the price of my shares and how my Investment is progressing ?

Pricing information can be located under the relevant Fund via the 'Fund Centre' section of our website. Investors will also receive six monthly statement of account detailing the value of the Units at close of business on the date of the statement and details of all transactions in the relevant period.

How do I sell my shares and what documentation will I receive?

Investors can sell investments by phone, fax, post and via our Online Service. If you wish to sell via telephone please call 0345 113 6966 (from the UK) or 00 44 1268 445488 (from abroad) to speak with our Dealing Team who will be happy to assist you.

Alternatively, should you wish to submit your instruction in writing you can fax or post this to our Customer Services

Department using the below details:

abrdn Fund Managers Limited

PO BOX 12233
Chelmsford
Essex
CM99 2EE

Fax: 0330 123 3580

Please ensure that your instruction clearly states:

All account holders names, Investor Reference number, a clear selling instruction and all applicable signatures.

Once your instruction has been processed a contract note will be issued to you the next business day after the valuation point and the proceeds will be released within 3 working days. Please note that proceeds can only be issued by cheque or bank transfer and that we may require further documentation from you in the form of Anti-Money-Laundering documentation or a form of renunciation. To avoid any delay to the release of the proceeds, we recommend that you contact our Customer

Frequently Asked Questions (continued)

Services Department to fully discuss our requirements prior to placing your instruction.

If you are registered for our Online Service please visit <https://myaccount.abrdn.com/> to place your instruction. Please note that we are unable to accept a selling instruction online for accounts in joint names.

How do I transfer an ISA to abrdn (abrdn PAIF only)?

Applications for ISA transfers should be made in writing to us using the abrdn PAIF ISA Transfer application form. The cash proceeds of your transferred ISA will be invested in the abrdn PAIF. ISA transfer proceeds will be invested at the price on the day we receive the proceeds. If you wish to transfer an investment currently held through a third party please contact our Customer Services department. You can transfer either a Cash ISA or a Stocks and Shares ISA to an abrdn Stocks and Shares ISA. You can transfer your current year's subscription in whole and/or previous year's investments in whole or in part, at any time. The date of transfer is the date agreed between the Plan Managers, although you may specify a period in which the transfer should take place.

Investment Advice and Investor Suitability

We are not permitted to offer any financial advice or advise on a certain course of action to take. In addition, please note that we do not assess suitability of an investment or if it meets your financial objectives. Prior to investing investors should consider carefully the investment objective, risks, charges, and expenses of a Fund. This and other important information is contained in the Prospectus and KIID document. When investing you must accept that there are risks involved in doing so, not least that the value of your shares may fall and you could get back less than you invest. You should view your investment decision as a medium to long term investment. Information is intended to be of general interest only and should not be considered as an offer, investment recommendation or solicitation, to deal in the shares of any securities or financial instruments.

Anti-Money-Laundering

We must obtain satisfactory evidence of your identity in order for us to satisfy Anti-Money-Laundering obligations imposed on us by Law (for more information see the applicable Terms and Conditions). Typically, we will conduct an electronic check of your information, however, if this is unsuccessful evidence of your personal identity and address will be required. The same document cannot be used to cover both types of evidence and they must each come from a different source. If the document is not in English, it will require a translation into English. Certified copies of documentation are also acceptable provided our requirements have been met. For further information please contact our Customer Services Department who can take you through our Anti-Money-Laundering guidelines.

Alternative formats

Should you wish to receive this document in an alternative format please contact our Customer Services Department for further information.

Bereavement

In the event of a bereavement please contact our Customer Services Department who can schedule a telephone call with our dedicated bereavement service.

For more information please visit <https://www.abrdn.com/en-gb/personal/log-in/abrdn-uk-funds-oeic-unit-trust/bereavement-process>

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

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