

This document is for investment professionals only and not for retail clients.



The MyFolio fund ranges (MyFolio) from Aberdeen Investments offer investors a range of portfolio strategies within different risk levels suitable for all your client needs.

The fund ranges offer different investment styles to include active, passive, blended options and the ability to meet all client's suitability preferences across five different risk levels. Rated by the major risk agencies.

Index

Invest mainly in passive funds managed by Aberdeen Investments

Core

Invests in active and passive funds, using a range of managers both internal and external

Multi-Manager

Invest in active funds from a range of managers

Enhanced ESG Index

Invest mainly in passive funds with sustainable characteristics managed by Aberdeen Investments

Enhanced ESG

Invest mainly in funds with a sustainable characteristic mandate

The MyFolio fund ranges are available via most investment platforms. Outsourcing to us gives you more time to focus on your clients.

Target Market Criteria	MyFolio fund ranges
Type of investor	<ul style="list-style-type: none"> For retail, intermediary & institutional investors who invest money on behalf of their clients Designed to give a number of risk-adjusted outcomes suitable for all clients, including those with characteristics of vulnerability MyFolio funds invest in a range of funds which can help diversify risk Investments are managed by us, to provide the best possible return for each risk level A solution available for all client preferences including Enhanced ESG options Flexibility to switch MyFolio risk levels according to your clients' preferences and circumstances
Level of knowledge and experience of investor	The service is suitable for investors with limited knowledge or experience in investments, as well as professional investors or advisers who possess the experience and knowledge to make informed investment decisions and assess risks on behalf of their clients.
Capacity for loss	The MyFolio fund range does not offer capital guarantees. Investments and the income they offer can go down as well as up.
Attitude to risk	Investors must be willing to accept some degree of investment risk. Portfolios must be matched to the clients' attitude to risk by their Financial Adviser.



Target Market Criteria	MyFolio fund ranges
Investment objectives	<ul style="list-style-type: none"> • The portfolios are designed to deliver a return from income and capital growth over the longer term • The portfolios are suitable for investors with the capital growth objective • The portfolios may be used to generate income
Time horizon	The fund ranges are designed to be held for a long-term investment time horizon of greater than five years.
Distribution channels	MyFolio funds can be bought through most investment platforms.
Tax wrappers compatibility	The portfolios are available for Retail Investors through various wrappers, subject to Platform availability, including Individual Savings Accounts (ISAs), Pensions, General Investment Account (GIA), onshore and offshore Bonds.
Suggested minimum investment	No minimum investment limit, subject to platform minimums.
Fees	Subject to platform fees and OCF starting from 0.20% depending on range selected.
Liquidity and withdrawal ability	The portfolios are invested in readily realisable assets enabling investors to withdraw cash on a regular basis, periodically or unexpectedly.
Risk mapping	MyFolio fund ranges are assessed by Defaqto, Dynamic Planner and Synaptic.
Who manages MyFolio?	<p>The responsibility for the MyFolio fund ranges lies across experienced portfolio managers, who are part of the Multi-Asset Client Investment Solutions team which manages over £15.3bn of assets (as at December 2024). Visit aberdeeninvestments.com/my-folio</p>
Strategic Asset Allocation (SAA)	Reviewed on a semi-annual basis. Uses 10 year forward looking asset class forecasts.
Governance and control	<p>The Product Governance team is dedicated to providing an ongoing assessment of fund products, collaborating with colleagues across the Product team to ensure that our funds are:</p> <ul style="list-style-type: none"> • Performing as expected and as communicated to investors • Marketed to and invested in by investors within the defined target market • Compliant with relevant local regulatory guidelines • Delivering value for money to clients • Aligned with internal 'best practice' governance criteria
Key risks	<p>The value of investments and the income from them can fall and investors may get back less than the amount invested.</p> <p>The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Commercial property is less liquid than other asset classes such as bonds or equities. Selling property can be a lengthy process so investors in the fund should be aware that they may not be able to sell their investment when they want to.</p> <p>Commercial property transaction charges are higher than those which apply in other asset classes. Investors should be aware that a high volume of transactions would have a material impact on fund returns.</p>

Target Market Criteria	MyFolio fund ranges
Key risks	<p>Property valuation is a matter of judgment by an independent valuer and is therefore a matter of the valuer's opinion rather than fact.</p> <p>The fund may hold money-market instruments, the value of which may be subject to adverse movements in extreme market conditions.</p> <p>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.</p> <p>The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.</p> <p>The fund employs a single swinging pricing methodology to protect against the dilution impact of transaction costs. Due to the high transaction charges associated with the fund's assets, a change in the pricing basis will result in a significant movement in the fund's published price.</p>
Before you invest	<p>The fund range is suitable for:</p> <ul style="list-style-type: none"> • Cost effective outsourced solution for your clients' investments • A number of risk-adjusted options suitable for all your clients' preferences • Choice of flexibility of passive or active • Access to adviser support tools
Tools to support you and your clients	<ul style="list-style-type: none"> • Quarterly webinars • Adviser guides • Client guides • Monthly portfolio factsheets • Quarterly reports • Thought Leadership materials and insights • Portfolio Lookthrough reports

Want to discuss more?

Contact your local Aberdeen Investments representative.

 aberdeeninvestments.com

Important Information

To help you understand this fund and for a full explanation of risks and the overall risk profile of this fund and the shareclasses within it, please refer to the Key Investor Information Documents and Prospectus which are available on our website aberdeeninvestments.com. The Prospectus also contains a glossary of key terms used in this document. Subscriptions will only be received and shares issued on the basis of the current Prospectus, relevant Key Investor Information Document (KIID) and Supplementary Information Document (SID) for the fund. These can be obtained free of charge from abrdn Fund Managers Limited, PO Box 9029, Chelmsford, CM99 2WJ or available on aberdeeninvestments.com. United Kingdom (UK): abrdn Investment Management Limited registered in Scotland (SC123321) at 1 George Street, Edinburgh EH2 2LL. Authorised and regulated in the UK by the Financial Conduct Authority. Aberdeen Investments is a global business providing a range of services to help clients and customers plan, save and invest. Aberdeen group uses different legal entities to meet different client and customer needs. Some elements of the Aberdeen Investments client experience may contain previous brand names until all brand name changes have complete.

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