

abrdn MyFolio Managed I Fund	
<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the MyFolio Multi-Manager range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level I, which aims to be the lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within in the range of 20-40% of world stock markets (represented by the MSCI World Index, over 10 years). There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p> <p>Performance Comparator: For comparison purposes, investors can compare the fund's long term performance to a basket of assets (before charges) with a risk profile at the lower range of the Risk Target stated above (i.e. 20% of world stock markets), which the ACD considers appropriate given the investment policy and Risk Target of the fund. This basket is composed of 5% FTSE All-Share Index, 15% MSCI World ex UK Index and 80% SONIA Index.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Managed range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level I, which aims to be the lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 20-40% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in derivatives directly however it may invest in other funds which use derivatives more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> </ul>

	<ul style="list-style-type: none"> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> </ul>
<b>abrdrn MyFolio Managed II Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdrn MyFolio Managed range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level II, which aims to be the second lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 35% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed 10% FTSE All-Share Index, 25% MSCI World ex UK Index and 65% SONIA Index.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdrn MyFolio Managed range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level II, which aims to be the second lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
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<b>abrdn MyFolio Managed III Fund</b>	
<b>Investment Objective</b>  <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Managed range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45-75% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 45% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed 15% FTSE All-Share Index, 30% MSCI World ex UK Index and 55% SONIA Index.</p>	<b>Investment Objective</b>  <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Managed range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45-75% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
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<b>Abrdn MyFolio Managed IV Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Managed range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level IV, which aims to be the second highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 60-90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund’s long term performance to a basket of assets (before charges) with a risk profile at the lower range of the Risk Target stated above (i.e. 60% of world stock markets), which the ACD considers appropriate given the investment policy and Risk Target of the fund This basket is composed 20% FTSE-All Share Index, 40% MSCI World Ex UK Index and 40% SONIA Index</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Managed range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level IV, which aims to be the second highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 60-90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p>
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<p><b>abrdrn MyFolio Managed V Fund</b></p>	
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## abrdn MyFolio Market I Fund

### Investment Objective

To generate growth over the *long term* (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Market range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level I, which aims to be the lowest risk fund in this range.

*Risk Target:* The defined level of risk referred to above that the management team is targeting is within the range of 20-40% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The *Risk Target* has been chosen as it represents a risk range which is appropriate for the fund.

*Performance Comparator:* For comparison purposes, investors can compare the fund's *long term* performance to a basket of assets (before charges) with a risk profile at the lower range of the *Risk Target* stated above (i.e. 20% of world stock markets), which the ACD considers appropriate given the investment policy and *Risk Target* of the fund. This basket is composed 5% FTSE All-Share Index, 15% MSCI World ex UK Index and 80% SONIA Index.

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<b>abrnn MyFolio Multi-Manager II Fund</b>	
<b>Investment Objective</b>  To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrnn MyFolio Multi-Manager range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level II, which aims to be the second lowest risk fund in this	<b>Investment Objective</b>  To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrnn MyFolio Multi-Manager range, which offers five funds with different expected combinations of investment risk and return. The

<p>range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 35% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed 10% FTSE All-Share Index, 25% MSCI World ex UK Index and 65% SONIA Index.</p>	<p>fund is risk level II, which aims to be the second lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> </ul>
<p><b>abrdn MyFolio Multi-Manager III Fund</b></p>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Multi-Manager range,</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the</p>

<p>which offers five funds with different expected combinations of investment risk and return. The fund is risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45-75% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 45% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed of 15% FTSE-All Share Index, 30% MSCI World ex UK Index and 55% SONIA Index.</p>	<p>abrdn MyFolio Multi-Manager range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45-75% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> </ul>
<p><b>abrdn MyFolio Multi-Manager IV Fund</b></p>	

<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdrn MyFolio Multi-Manager range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level IV, which aims to be the second highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 60- 90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 60% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed 20% FTSE All-Share Index, 40% MSCI World ex UK Index and 40% SONIA Index.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdrn MyFolio Multi-Manager range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level IV, which aims to be the second highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 60- 90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates,</li> </ul>

	<p>companies share prices, inflation, currencies or creditworthiness of corporations or governments.</p> <ul style="list-style-type: none"> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> </ul>
<b>abrdn MyFolio Multi-Manager V Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Multi-Manager range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level V, which aims to be the highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 70- 110% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 70% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed 25% FTSE All-Share Index, 45% MSCI World ex UK Index and 30% SONIA Index.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Multi-Manager range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level V, which aims to be the highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 70- 110% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<b>Investment Policy</b>	<b>Investment Policy</b>



<p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</li> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund’s overall risk profile.</li> </ul>
<p><b>abrdn MyFolio Index I Fund</b></p>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level I, which aims to be the lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 20- 40% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund’s <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 20% of world stock markets), which the ACD considers appropriate given the investment policy and</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level I, which aims to be the lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 20- 40% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>

<p><i>Risk Target</i> of the fund. This basket is composed 5% FTSE-All Share Index, 15% MSCI World ex UK Index and 80% SONIA Index.</p>	
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</li> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund’s overall risk profile.</li> </ul>
<p><b>abrdrn MyFolio Index II Fund</b></p>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdrn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level II, which aims to be the second lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 35- 55% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdrn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level II, which aims to be the second lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 35- 55% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk</p>

<p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 35% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed 10% FTSE-All Share Index, 25% MSCI World ex UK Index and 65% SONIA Index.</p> <p>The ACD believes this is an appropriate Risk Target and Performance Comparator for the fund based on the investment policy of the fund and the constituents of the indices.</p>	<p>range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> </ul>
<p><b>abrdn MyFolio Index III Fund</b></p>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. The fund is risk level III, which aims to be the middle risk fund in this range.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. The fund is</p>

<p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45- 75% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's long term performance to a basket of assets (before charges) with a risk profile at the lower range of the Risk Target stated above (i.e. 45% of world stock markets), which the ACD considers appropriate given the investment policy and Risk Target of the fund. This basket is composed 15% FTSE All-Share Index, 30% MSCI World ex UK Index and 55% SONIA Index.</p>	<p>risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45- 75% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</li> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund’s overall risk profile.</li> </ul>

## abrdn MyFolio Index IV Fund

### Investment Objective

To generate growth over the *long term* (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level IV, which aims to be the second highest risk fund in this range.

*Risk Target:* The defined level of risk referred to above that the management team is targeting is within the range of 60- 90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The *Risk Target* has been chosen as it represents a risk range which is appropriate for the fund.

*Performance Comparator:* For comparison purposes, investors can compare the fund's *long term* performance to a basket of assets (before charges) with a risk profile at the lower range of the *Risk Target* stated above (i.e. 60% of world stock markets), which the ACD considers appropriate given the investment policy and *Risk Target* of the fund. This basket is composed 20% FTSE All-Share Index, 40% MSCI World ex UK Index and 40% SONIA Index.

### Investment Objective

To generate growth over the *long term* (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level IV, which aims to be the second highest risk fund in this range.

*Risk Target:* The defined level of risk referred to above that the management team is targeting is within the range of 60- 90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The *Risk Target* has been chosen as it represents a risk range which is appropriate for the fund.

### Investment Policy

#### Derivatives and Techniques:

- The fund is not expected to invest in *derivatives* directly however it may invest in other funds which use *derivatives* more extensively.

### Investment Policy

#### Derivatives and Techniques:

- The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").
- Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or

	<p>creditworthiness of corporations or governments.</p> <ul style="list-style-type: none"> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> </ul>
<b>abrdn MyFolio Index V Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level V, which aims to be the highest risk fund in this range. <i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 70- 110% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 70% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed 25% FTSE All-Share Index, 45% MSCI World ex UK Index and 30% SONIA Index.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Index range, which offers five funds with different expected combinations of investment risk and return. This fund is risk level V, which aims to be the highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 70- 110% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or</li> </ul>

	<p>growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</p> <ul style="list-style-type: none"> <li>• Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund’s overall risk profile.</li> </ul>
<b>abrdn MyFolio Sustainable I Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the <i>abrdn MyFolio Sustainable Investment Approach</i>. The fund is risk level I, which aims to be the lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 20-40% of world stock markets (represented by the MSCI AC World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund’s long term performance to a basket of assets (before charges) with a risk profile at the lower range of the Risk Target stated above (i.e. 20% of world stock markets), which the ACD considers appropriate given the investment policy and Risk Target of the fund. This basket is composed of, 20% MSCI AC World Index and 80% SONIA Index.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the <i>abrdn MyFolio Sustainable Investment Approach</i>. The fund is risk level I, which aims to be the lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 20-40% of world stock markets (represented by the MSCI AC World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<b>Investment Policy</b>	<b>Investment Policy</b>

<p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</li> <li>• Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund’s overall risk profile.</li> <li>• Derivatives are exempt from the <i>abrdn MyFolio Sustainable Investment Approach</i>.</li> </ul>
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## abrdn MyFolio Sustainable II Fund

### Investment Objective

To generate growth over the *long term* (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the *abrdn MyFolio Sustainable Investment Approach*. The fund is risk level II, which aims to be the second lowest risk fund in this range.

*Risk Target:* The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI AC World Index) over 10 years. There is no certainty or promise that this target will be achieved. The *Risk Target* has been chosen as it represents a risk range which is appropriate for the fund.

*Performance Comparator:* For comparison purposes, investors can compare the fund's *long term* performance to a basket of assets (before charges) with a risk profile at the lower range of the *Risk Target* stated above (i.e. 35% of world stock markets), which the ACD considers appropriate given the investment policy and *Risk Target* of the fund. This basket is composed of 35% MSCI AC World Index and 65% SONIA Index.

### Investment Objective

To generate growth over the *long term* (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the *abrdn MyFolio Sustainable Investment Approach*. The fund is risk level II, which aims to be the second lowest risk fund in this range.

*Risk Target:* The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI AC World Index) over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.

### Investment Policy

#### Derivatives and Techniques:

- The fund is not expected to invest in derivatives directly however it may invest in other funds which use derivatives more extensively.

### Investment Policy

#### Derivatives and Techniques:

- The fund is not expected to invest in *derivatives* directly however it may invest in other funds which use *derivatives* more extensively.
- The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio

	<p>Management”).</p> <ul style="list-style-type: none"> <li>• Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund’s overall risk profile.</li> <li>• Derivatives are exempt from the <i>abrdn MyFolio Sustainable Investment Approach</i>.</li> </ul>
<p><b>abrdn MyFolio Sustainable III Fund</b></p>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the <i>abrdn MyFolio Sustainable Investment Approach</i>. The fund is risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45-75% of world stock markets (represented by the MSCI AC World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund’s <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 45% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed of,</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the <i>abrdn MyFolio Sustainable Investment Approach</i>. The fund is risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45-75% of world stock markets (represented by the MSCI AC World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>

45% MSCI AC World Index and 55% SONIA Index.	
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund is not expected to invest in derivatives directly however it may invest in other funds which use derivatives more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> <li>The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</li> <li>Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund’s overall risk profile.</li> <li>Derivatives are exempt from the <i>abrdn MyFolio Sustainable Investment Approach</i>.</li> </ul>
<b>abrdn MyFolio Sustainable IV Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn <i>MyFolio Sustainable Investment Approach</i>. This fund is risk level IV, which aims to be the second highest risk</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn <i>MyFolio Sustainable Investment</i></p>

<p>fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 60-90% of world stock markets (represented by the MSCI AC World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 60% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund This basket is composed of, 60% MSCI AC World Index and 40% SONIA Index.</p>	<p><i>Approach.</i> This fund is risk level IV, which aims to be the second highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 60-90% of world stock markets (represented by the MSCI AC World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in derivatives directly however it may invest in other funds which use derivatives more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> <li>• The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</li> <li>• Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> <li>• Derivatives are exempt from the <i>abrdn MyFolio</i></li> </ul>

	<i>Sustainable Investment Approach.</i>
<b>abrdn MyFolio Sustainable V Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the <i>abrdn MyFolio Sustainable Investment Approach</i>. This fund is risk level V, which aims to be the highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 70-110% of world stock markets (represented by the MSCI AC World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's long term performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 70% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed of 70% MSCI AC World Index and 30% SONIA Index.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the <i>long term</i> (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable range, which offers five funds with different expected combinations of investment risk and return that follow the <i>abrdn MyFolio Sustainable Investment Approach</i>. This fund is risk level V, which aims to be the highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 70-110% of world stock markets (represented by the MSCI AC World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <p>The fund is not expected to invest in derivatives directly however it may invest in other funds which use derivatives more extensively.</p>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>• The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> <li>• The fund will routinely use derivatives to reduce risk,</li> </ul>

	<p>reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</p> <ul style="list-style-type: none"> <li>• Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>• The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund’s overall risk profile.</li> <li>• Derivatives are exempt from the <i>abrdn MyFolio Sustainable Investment Approach</i>.</li> </ul>
<b>abrdn MyFolio Sustainable Index I Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level I, which aims to be the lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 20-40% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund’s <i>long term</i> performance to a basket of assets (before charges) with a risk profile at the lower range of the <i>Risk Target</i> stated above (i.e. 20% of world stock markets), which the ACD considers appropriate given the investment policy and <i>Risk Target</i> of the fund. This basket is composed of 5%</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level I, which aims to be the lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 20-40% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>

FTSE All-Share Index, 15% MSCI World ex UK Index and 80% SONIA Index.	
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as “Efficient Portfolio Management”).</li> <li>Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> <li>Derivatives are exempt from the <i>abrdn MyFolio Sustainable Index Investment Approach</i>.</li> </ul>
<b>abrdn MyFolio Sustainable Index II Fund</b>	
<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level II, which aims to be the second lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level II, which aims to be the second lowest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The <i>Risk Target</i> has been chosen as it represents a risk range which is appropriate for the fund.</p>

<p>Performance Comparator: For comparison purposes, investors can compare the fund's long term performance to a basket of assets (before charges) with a risk profile at the lower range of the Risk Target stated above (i.e. 35% of world stock markets), which the ACD considers appropriate given the investment policy and Risk Target of the fund. This basket is composed of 10% FTSE All-Share Index, 25% MSCI World ex UK Index and 65% SONIA Index.</p>	
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> <li>Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> <li>Derivatives are exempt from the <i>abrdn MyFolio Sustainable Index Investment Approach</i>.</li> </ul>
<p><b>abrdn MyFolio Sustainable Index III Fund</b></p>	
<p><b>Investment Objective:</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 45-75% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range</p>	<p><b>Investment Objective:</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level III, which aims to be the middle risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the</p>



<p>which is appropriate for the fund.</p> <p><i>Performance Comparator:</i> For comparison purposes, investors can compare the fund's long term performance to a basket of assets (before charges) with a risk profile at the lower range of the Risk Target stated above (i.e. 45% of world stock markets), which the ACD considers appropriate given the investment policy and Risk Target of the fund. This basket is composed of 15% FTSE All-Share Index, 30% MSCI World ex UK Index and 55% SONIA Index.</p>	<p>management team is targeting is within the range of 45-75% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> <li>Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> <li>Derivatives are exempt from the <i>abrdn MyFolio Sustainable Index Investment Approach</i>.</li> </ul>
<p><b>abrdn MyFolio Sustainable Index IV Fund</b></p>	
<p><b><u>Investment Objective</u></b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range, which offers five funds with different expected combinations of investment risk and</p>	<p><b><u>Investment Objective</u></b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range, which offers five funds with</p>

<p>return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level IV, which aims to be the second highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 60-90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p> <p>Performance Comparator: For comparison purposes, investors can compare the fund's long term performance to a basket of assets (before charges) with a risk profile at the lower range of the Risk Target stated above (i.e. 60% of world stock markets), which the ACD considers appropriate given the investment policy and Risk Target of the fund. This basket is composed of 20% FTSE All-Share Index, 40% MSCI World ex UK Index and 40% SONIA Index.</p>	<p>different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level IV, which aims to be the second highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 60-90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> <li>Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> <li>Derivatives are exempt from the <i>abrdn MyFolio Sustainable Index Investment Approach</i>.</li> </ul>
<p><b>abrdn MyFolio Sustainable Index V Fund</b></p>	
<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn MyFolio Sustainable Index range,</p>	<p><b>Investment Objective</b></p> <p>To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the abrdn</p>

<p>which offers five funds with different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level V, which aims to be the highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 70-110% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p> <p>Performance Comparator: For comparison purposes, investors can compare the fund's long term performance to a basket of assets (before charges) with a risk profile at the lower range of the Risk Target stated above (i.e. 70% of world stock markets), which the ACD considers appropriate given the investment policy and Risk Target of the fund. This basket is composed of 25% FTSE All-Share Index, 45% MSCI World ex UK Index and 30% SONIA Index.</p>	<p>MyFolio Sustainable Index range, which offers five funds with different expected combinations of investment risk and return that follow the abrdn MyFolio Sustainable Index Investment Approach. The fund is risk level V, which aims to be the highest risk fund in this range.</p> <p><i>Risk Target:</i> The defined level of risk referred to above that the management team is targeting is within the range of 70-110% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.</p>
<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund is not expected to invest in <i>derivatives</i> directly however it may invest in other funds which use <i>derivatives</i> more extensively.</li> </ul>	<p><b>Investment Policy</b></p> <p><b>Derivatives and Techniques:</b></p> <ul style="list-style-type: none"> <li>The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund (often referred to as "Efficient Portfolio Management").</li> <li>Derivatives include instruments used to express tactical asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness of corporations or governments.</li> <li>The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.</li> <li>Derivatives are exempt from the <i>abrdn MyFolio Sustainable Index Investment Approach</i>.</li> </ul>