

## Why Aberdeen Investments?

Are you a trustee or executive with responsibility for charity or endowment assets?

With £9.5 billion in not-for-profit assets under management<sup>1</sup>, and over 20 years of charity and endowments experience, we believe we're well placed to help your organisation meet its financial and ESG (environmental, social and governance) objectives.

## Unique needs

Each and every not-for-profit organisation has unique investment needs and requirements.

The right asset manager can help you tailor the strategy to suit your institution's financial goals, risk tolerance, and ethical standards.

This ensures the investment approach targets financial returns while aligning with your mission and values.

## Our approach to building your investment solution

We create bespoke solutions for clients, and manage £2.0 billion<sup>2</sup> of assets in customised mandates for institutional clients.

We build your solution around three main pillars:



### Investment expertise

We construct portfolios that are designed to meet your specific risk and return requirements.

We create diversified solutions using both internal and external capabilities, targeting better risk-adjusted returns with a compelling fee.

We offer charities access to an experienced multi-asset investment team. The team benefits from significant economies of scale because Aberdeen Investments is one of the largest UK asset managers.<sup>3</sup>

<sup>1</sup> Source: Aberdeen, 30 April 2025.

<sup>2</sup> Source: Aberdeen, 31 March 2025.

<sup>3</sup> Source: The world's largest 500 asset managers survey by Thinking Ahead Institute, October 2024.

We adapt our implementation, building positions via active or passive mandates using private markets and direct investments.



### Flexibility and customised solutions

Each client is different. Therefore, each client requires a unique solution.

We take the time to ascertain your needs and develop a portfolio around your organisation's risk appetite.

We provide regular and transparent updates to communicate how the fund is positioned. We can adapt quickly in adverse markets or take advantage of opportunities.



### Exceptional servicing

We deliver high-quality client servicing and customised reporting.

We provide regular updates on market news and current investment themes, as well as asset class education.

We provide ESG workshops to help you assess current practices and areas for refinement.

**"Every charity has its own distinct risk appetite and ethical considerations. With a bespoke solution, your charity's investments can be designed to align closely with its financial goals and ethical values, ensuring the portfolio continues to support the overall mission."**

**James Atkinson**

Client Director, Charities, Endowments and Foundations



## What do clients like about our bespoke solutions?

### Deep investment capabilities

Access to global, regional and local markets across different asset classes with both active and passive implementation capabilities.

Access to private markets which offer diversification and the potential for enhanced returns as well as long-term capital growth.

Integration of client-specific ESG requirements and sustainability objectives.

### Multi-asset manager experience

We're responsible for £15.2 billion<sup>4</sup> in multi-asset funds tailored to specific risk levels. We have extensive expertise in optimising strategic asset allocations by considering the client's investment objectives, risk appetite and liquidity requirements.

We believe diversification provides better risk-adjusted returns and can also help smooth volatility.

That's why each individual client portfolio we build is diversified to reduce reliance on any one investment and help clients navigate market turbulence.

We offer tactical asset allocation for clients who want to be nimble and take advantage of market dislocations. This can help you avoid missing opportunities if your board usually meets quarterly.

Our implementation utilises our internal portfolio management teams. We're also able to access our external manager research team to ensure best-in-class management.

### Governance

We tailor the portfolio to match your organisation's risk profile. Using an appropriate balance of growth and stable income-generating assets, we aim to manage volatility and ensure the investments facilitate your mission.

Charities and endowments have distinct cashflow requirements. Our bespoke solutions aim to ensure that cashflow requests can be met efficiently. As excess cash can weigh on performance, we also help you to avoid holding too much.

Many not-for-profit organisations have thinly stretched resources. A bespoke investment solution can reduce your governance burden, allowing you more time to focus on larger strategic issues.

Our integration of ESG in the portfolio will be aligned to your goals and beliefs.

Figure 1: Example fund allocation for a charity with a CPI +4% target

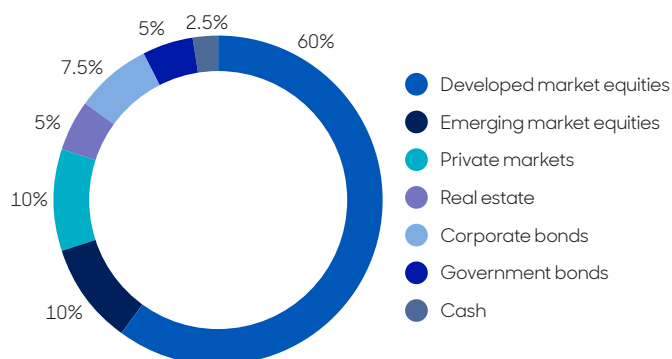


Figure 1 demonstrates a typical fund allocation for a charity with a CPI +4% performance target. We can deliver this portfolio using internal capabilities, enhancing transparency and lowering costs. We can also access external managers for certain niche strategies.

**Developed market equities** – Developed market equities form the foundation of investment return. We can offer access via active or passive investments.

**Emerging market equities** – Emerging market equities provide diversification away from developed markets.

**Private markets** – Private market holdings have the potential to add diversification, enhanced returns and long-term capital growth.

**Real estate** – Real estate offers diversification and a hedge against inflation.

**Bonds** – Usually less volatile than equities, bonds also have the potential to preserve capital. Yields are currently attractive.

**"Before onboarding a new mandate, we engage in a discovery process to confirm the allocation design is aligned with the client's objectives. Ensuring the correct design from the start is crucial for the success of bespoke mandates and supports any necessary future adjustments should your objectives change."**

**Simon Fox**

Head of Bespoke Client Solutions – Multi-Asset Investment Solutions

<sup>4</sup> Source: Aberdeen, 31 December 2024.

## Contact Us



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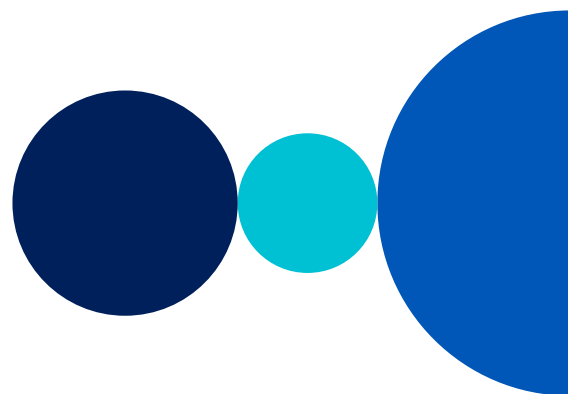
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## Important Information

### For professional investors only – Not for public distribution.

The value of investments, and the income from them, can go down as well as up and investors may get back less than the amount invested.

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