

# Key Investor Information



This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

**Diversified Income Fund, a US Dollar denominated sub fund of the Aberdeen Standard SICAV I, A Acc Hedged EUR Shares (ISIN: LU1646954765). This fund is managed by abrdn Investments Luxembourg S.A.**

## OBJECTIVES AND INVESTMENT POLICY

### Investment Objective

The Fund aims to achieve a combination of income and some growth by actively managing allocations in investments in a broad range of global assets.

The Fund aims to exceed the return on cash deposits (as currently measured by a benchmark of US Secured Overnight Financing Rate ("SOFR") by 5% per annum over rolling five year periods (before charges). There is however no certainty or promise that the Fund will achieve this level of return.

### Investment Policy

#### Portfolio Securities

- The Fund is a global fund insofar as its investments are not confined to or concentrated in any particular geographic region or market.
- The Fund's investments include, but are not limited to, shares of companies, bonds (which are loans that can pay a fixed or variable interest rate) issued by Governments, banks and international companies.
- The Fund may also invest in other Funds (including those managed by abrdn), money-market instruments, and cash.
- The Fund may have exposure to currencies other than the Base Currency of up to 100% of its Net Asset Value.

#### Management Process

- The Fund is actively managed.
- The Fund's investment exposures and returns may differ significantly from the benchmark.
- Our investment team use their discretion to identify a diverse mix of investments which they believe are most appropriate for the Investment

Objective. As a result of this diversification, and during extreme equity market falls, losses are expected to be below those of conventional global equity markets, with a volatility (a measure of the size of changes in the value of an investment) typically less than two thirds of equities.

- abrdn integrate environmental, social and governance (ESG) considerations within the investment process. Details of the Multi-Asset ESG Integration Approach are published at [www.abrdn.com](http://www.abrdn.com) under "Sustainable Investing".

#### Derivatives and Techniques

- The Fund may use investment techniques (including Derivatives) to seek to protect and enhance the value of the Fund and to manage the Fund's risks. Derivatives, such as futures, options and swaps, are linked to the rise and fall of other assets. In other words, they 'derive' their price from another asset. They can generate returns when share prices and/or indices fall.

Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus).

If you invest in income shares, income from investments in the fund will be paid out to you. If you invest in accumulation shares, income will be added to the value of your shares.

Recommendation: the fund may not be appropriate for investors who plan to withdraw their money within five years. Investors should satisfy themselves that their attitude to risk aligns with the risk profile of this fund before investing.

## RISK AND REWARD PROFILE



This indicator reflects the volatility of the fund's share price over the last five years which in turn reflects the volatility of the underlying assets in which the fund invests. Historical data may not be a reliable indication for the future.

The current rating is not guaranteed and may change if the volatility of the assets in which the fund invests changes. The lowest rating does not mean risk free.

The fund is rated as 4 because of the extent to which the following risk factors apply:

- 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.
- The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
- 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.
- The fund invests in mortgage and asset-backed securities (which may include collateralised loan, debt or mortgage obligations (respectively CLOs, CDOs or CMOs)). These are subject to prepayment and extension risk and additional liquidity and default risk compared to other credit securities.
- 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.
- Dividend payment policies of the REITs in which the fund invests are not representative of the dividend payment policy of the fund.
- The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.
- 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.
- The shares of small and mid-cap companies may be less liquid and more volatile than those of larger companies.

All investment involves risk. This fund offers no guarantee against loss or that the fund's objective will be attained.

The price of assets and the income from them may go down as well as up and cannot be guaranteed; an investor may receive back less than their original investment.

Inflation reduces the buying power of your investment and income.

The value of assets held in the fund may rise and fall as a result of exchange rate fluctuations.

The fund could lose money if an entity (counterparty) with which it does business becomes unwilling or unable to honour its obligations to the fund.

In extreme market conditions some securities may become hard to value or sell at a desired price. This could affect the fund's ability to meet redemptions in a timely manner.

The fund could lose money as the result of a failure or delay in operational processes and systems including but not limited to third party providers failing or going into administration.

Where the share class is described as "hedged", currency hedging techniques are used which will reduce, but not eliminate, exchange rate risk. In particular, the currency being hedged is not necessarily related to the currencies within the fund. Such techniques also give rise to additional risks and costs.

## CHARGES

The charges you pay are used to pay the costs of running the fund including marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	5.00%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the fund over a year

Ongoing charges	1.59%
-----------------	-------

### Charges taken from the fund under certain specific conditions

Performance fee	0.00%
-----------------	-------

The entry and exit charges shown are maximum figures. In some cases you might pay less – you can find this out from your financial adviser.

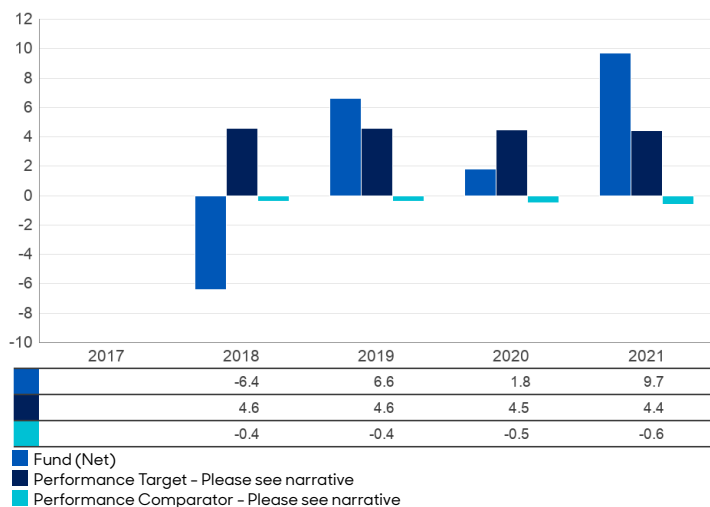
The ongoing charges figure is at 30/09/2021. It excludes: performance fees (where applicable); portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling in another collective investment undertaking.

A switching charge may be applied in accordance with the Prospectus. For more information about charges, please see the Prospectus which is available at [www.abrdn.com](http://www.abrdn.com).

## PAST PERFORMANCE

Diversified Income Fund, A Acc Hedged EUR Shares, 31 December 2021

% Returns



Past performance is not a guide to future performance.

Performance is net of charges and does not take into account any entry, exit or switching charges but does take into account the ongoing charge, as shown in the Charges section.

Performance is calculated in EUR.

The fund was launched in 2015. The share/unit class was launched in 2017.

Performance Target – Euro Short Term Rate +5.00% from 01/10/2021. 1

Month Euribor +5.00% from 03/08/2017 to 30/09/2021.

Performance Comparator – Euro Short Term Rate from 01/10/2021. 1

Month Euribor from 03/08/2017 to 30/09/2021.

## PRACTICAL INFORMATION

This document describes only one share class; other share classes are available.

The facility to switch into another share class within this fund or any other fund, is subject to the availability, compliance with any eligibility requirements and/or other specific conditions or restrictions attached to this fund or any other fund within Aberdeen Standard SICAV I. Please see the prospectus for more details.

For further information about the Aberdeen Standard SICAV I including the prospectus\*, annual report and accounts, half-yearly reports\*\*, the latest share prices, or other practical information, please visit [www.abrdn.com](http://www.abrdn.com) where documents may be obtained free of charge.

Further information can also be obtained from abrdn Investments Luxembourg S.A., 35a, Avenue J.F. Kennedy, L-1855 Luxembourg.

Telephone: (+352) 46 40 10 820 Email: [asi.luxembourg@abrdn.com](mailto:asi.luxembourg@abrdn.com).

The Prospectus, Annual and Interim reports cover all the funds within Aberdeen Standard SICAV I. Although Aberdeen Standard SICAV I is a single legal entity, the rights of investors in this Fund are limited to the assets of this Fund.

The Fund's Custodian and Administrator is BNP Paribas, Luxembourg Branch.

The tax legislation of Luxembourg may have an impact on your personal tax position.

abrdn may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.

The representative and paying agent in Switzerland is BNP Paribas, Paris, Zurich Branch, Selnaustrasse 16, 8002 Zurich, Switzerland. The Prospectus, the Key Investor Information Documents, the Articles of Association, the annual and interim reports may be obtained free of charge from the representative.

Details of an up-to-date UCITS V remuneration policy statement, including but not limited to, a description of how remuneration and benefits are calculated, and the identities of persons responsible for awarding remuneration and benefits, including the composition of the Remuneration Committee, are available at [www.abrdn.com](http://www.abrdn.com) and a paper copy will be made available free of charge on request to the Management Company.

The Aberdeen Standard SICAV I is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF) pursuant to the 2010 UCITS Law. This key investor information is accurate as at 03/10/2022.

abrdn Investments Luxembourg S.A. is authorised in Luxembourg and regulated by the CSSF and having its registered office at 35a avenue John F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg, RCS No.B120637.