abrdn Diversified Growth and Income Fund

K Acc GBP

29 February 2024

Objective

To generate a positive return through capital growth and income over the long term (5 years or more) by investing in a globally diversified portfolio of assets whilst reducing the risk of losses.
Invested capital is however at risk and there is no guarantee that this will be attained over any time period.

Performance Target: To exceed the return of SONIA by 5% per annum over rolling five year periods (before charges).
There is no certainty or promise that the Performance Target will be achieved. SONIA is the Sterling Overnight Index Average and is the representative rate for the return on cash deposits.

Portfolio securities

- The fund invests globally in a range of asset classes, derivatives, cash and assets that can be turned into cash quickly.
- The fund may also invest in other funds (including those managed by abrdn) to gain exposure to a broad mix of assets from across the global investment universe.
- Asset classes that the fund invests in may include equities (company shares), high yield bonds (which are like loans to companies that pay a high rate of interest, but have a low credit rating), emerging market bonds, and investment trusts (providing access to a diverse mix of others assets including infrastructure, property company shares and private equity holdings).

Performance

Due to the share class having been launched within the past year and consequently having a performance track record of less than 12 months, the share class performance cannot currently be shown.

Key facts

Fund manager(s)	**Diversified Assets Team**
Fund launch date	**08 December 2003**
Share class launch date	**01 December 2023**
Authorised corporate director (ACD)	**abrdn Fund Managers Limited**
Fund size	**£609.4m**
Number of holdings	**928**
Performance target	**SONIA GBP +5.00%**
Distribution frequency	**Annual**
Entry charge (up to)[1]	**0.00%**
Annual management charge	**0.40%**
Ongoing charge figure[2]	**0.94%**
Minimum initial investment	**GBP 150,000,000**
Fund type	**OEIC**
Valuation point	**12:00 (UK time)**
Base currency	**GBP**
Sedol	**BRK0JG7**
ISIN	**GB00BRK0JG77**
Bloomberg	**ABDGRKA LN**
Citicode	**AXM3E**
Domicile	**United Kingdom**

Risk and reward profile

Lower risk
Typically lower rewards

Higher risk
Typically higher rewards



This indicator reflects the volatility of the fund's share price. See the relevant UCITS Key Investor Information Document (KIID) or PRIIPs Key Information Document (KID) for details

Key risks

(a) The value of investments and the income from them can fall and investors may get back less than the amount invested.
(b) Equity Risk - 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.
(c) Closed-ended Funds (Investment Trust) Risk - These may trade at a discount or premium to the value of their underlying assets, which will impact on returns in addition to the performance of the underlying assets. A reduction in the premium or an increase in the discount will negatively impact investors' returns.

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Management process

- The management team (the "Team") use their discretion (active management) 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, we expect losses to be lower than those of the wider global equity markets.
- The Team select individual holdings depending on their prospects for growth and income and/ or creditworthiness (debt repayment ability) compared to that of the market based on expected future economic and business conditions.
- The Team separately conduct extensive research to identify the most appropriate type of investment for each asset class.

Top Ten Holdings

Alpha UCITS SICAV - Fair Oaks	3.8
3i Infrastructure	3.3
MI Twentyfour Investment Funds	2.8
Twentyfour Income Fund	2.6
BioPharma Credit /The Fund	2.2
Greencoat UK Wind	2.1
HICL Infrastructure	2.1
Burford Capital	1.9
International Public Partner	1.5
MI TWENTYFOUR-MOM BD-LGIINC	1.5
Assets in top ten holdings	**23.8**

Source : abrdn 29/02/2024

Figures may not always sum to 100 due to rounding.

Composition by asset (%)

Financials	12.9
Utilities	5.7
Real Estate	4.9
Information Technology	3.5
Health Care	2.3
Materials	2.3
Industrials	2.2
Communication Services	2.0
Other	60.0
Cash	4.3

(d) Private Markets Risk (UCITS funds) - The fund invests in companies that are listed on stock markets. The value of these companies is driven by the growth and performance of the underlying private market assets in which they invest. These underlying private market assets do not trade on public markets therefore, valuation and pricing may be difficult to determine. Assets may be long-term projects which have development risk and uncertainty regarding their financial viability and overall the risk of default, bankruptcy or dilution of the value of the fund's holding in individual assets is higher than for public market assets.

(e) Interest Rate Risk - The fund invests in securities which can be subject to price fluctuation for a variety of reasons including changes in interest rates or inflation expectations.

(f) Credit Risk - The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.

(g) Emerging Markets Risk - The fund may invest in emerging markets, where political, economic, legal and regulatory systems are less developed. As a result, investing in emerging markets may involve higher volatility and a greater risk of loss than investing in developed markets.

(h) Derivatives Risk - The use of derivatives may involve additional liquidity, credit and counterparty risks. In some cases the risk of loss from derivatives may be increased where a small change in the value of the underlying investment may have a larger impact on the value of the derivative.

Derivative usage

- The fund may use derivatives to express short-term views reflecting expected changes in interest rates, companies share prices, inflation, currencies, or creditworthiness of corporations or governments.
- Derivatives are linked to the value of other assets. In other words, they derive their price from one or more underlying asset. They can generate returns when the value of these underlying assets rise (long positions) or fall (short positions).
- -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.

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 www.abrdn.com The Prospectus also contains a glossary of key terms used in this document.

[1]These are the maximum charges that we might take out of your money before it is invested. In some cases, the charges may be less and you should speak to your financial advisor about this.

[2]The Ongoing Charge Figure (OCF), is the overall cost shown as a percentage of the value of the assets of the fund. It is made up of the Annual Management Charge (AMC) of 0.40% and other charges. It does not include any initial charges or the cost of buying and selling stocks for the fund. The Ongoing Charges figure can help you compare the annual operating expenses of different funds.

The fund is a sub-fund of abrdn OEIC I, an authorised open-ended investment company (OEIC).
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