

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.

Aberdeen Standard SICAV I - Indian Bond Fund X Acc USD - LU1254413278

A sub-fund of Aberdeen Standard SICAV I which is a Société d'Investissement à Capital Variable (SICAV). Aberdeen Standard Investments Luxembourg S.A. is the Management Company.

Objectives and investment policy

To achieve a combination of income and growth by investing mostly in bonds (which are like loans that pay a fixed or variable rate of interest) issued by companies, governments or other bodies in India. The bonds will be of any credit quality and typically priced in Indian Rupee; the value of your investment may therefore be affected by the movements, up or down, of that currency. The Fund is intended for investors who are willing to accept a high level of risk.

We 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. Performance may be strongly influenced by movements in currency rates because the Fund can use derivatives to adjust the influence of currencies.

Recommendation: This Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

The Fund is actively managed within its objective and is not constrained by a benchmark.

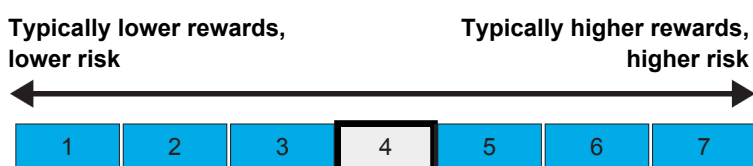
You can buy and sell shares in the Fund usually on any working day in Luxembourg, by 13.00 hours CET. Please refer to www.aberdeenstandard.com for details of any non-dealing days.

Income from investments in the Fund will be rolled up into the value of your shares.

Further information on the Fund's investment objective and policy can be found in the Fund's Prospectus.

Risk and reward profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.



- This Fund is ranked at 4 because funds of this type have experienced average rises and falls in value in the past.
- Please note that even the lowest risk class can lose you money and that extreme market circumstances can mean you suffer severe losses in all cases. The indicator does not take into account the following risks of investing in this Fund:
 - Bonds are affected by changes in interest rates, inflation and any decline in creditworthiness of the bond issuer. The fund's portfolio may have significant exposure to bonds that typically have lower ratings. Bonds that produce a higher level of income usually also carry greater risk as such bond issuers may not be able to pay the bond income as promised or could fail to repay the capital amount used to purchase the bond. Where a bond market has a low number of buyers and/or a high number of sellers, it may be harder to sell particular bonds at an anticipated price and/or in a timely manner.
 - Emerging markets or less developed countries may face more political, economic or structural challenges than developed countries. This may mean your money is at greater risk.
 - The Fund can use derivatives in order to meet its investment objectives or to protect from price and currency movements. This may result in gains or losses that are greater than the original amount invested.
 - The Sub-Fund's exposure to a single country market, which may be subject to particular political and economic risks, may cause the sub-fund to be more volatile than more broadly diversified funds.

Charges

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

One-off charges taken before or after you invest

Entry charge	0.00%
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

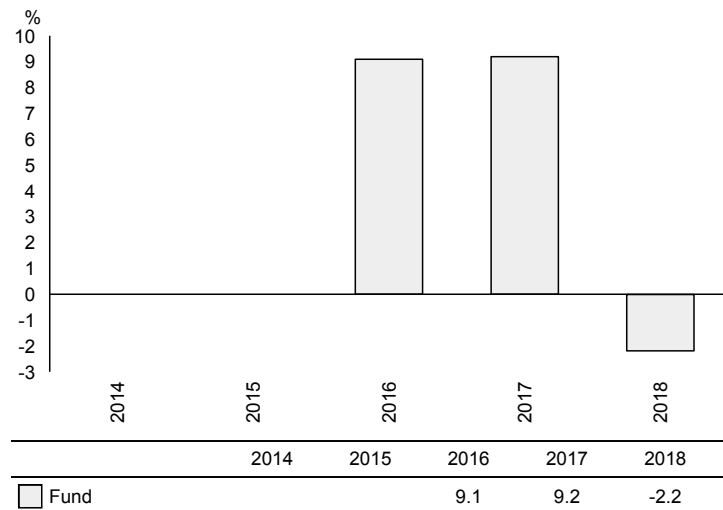
Ongoing charges	0.80%
-----------------	-------

Charges taken from the Fund under specific conditions

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

- Switching charge (for switching into the Fund from another fund) 1.00%.
- The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- The ongoing charges figure shown here is an estimate of the charges. An estimate is used in order to provide the figure that will most likely be charged. The UCITS' annual report for each financial year will include detail on the exact charges made.
- In respect of the Entry charge, this charge may also be applied to switches.
- In respect of the Switching Charge, this is the current maximum charge that may be applied under the terms of the Prospectus. In some cases, you may pay less; you should speak to your financial adviser about this. For more information about charges, please refer to the Fund's Prospectus. The ongoing charges figure is as at 31/12/2018.

Past performance



Source: FE 2019

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 01/09/2015.
- Share/unit class launch date: 01/09/2015.
- Performance is calculated in USD.
- Performance is based on the Fund's net asset value at the end of each year, net of annual charges except for any initial charge.

Practical information

• This document describes only one share class; other share classes are available. Investors may switch their investment into another sub-fund of Aberdeen Standard SICAV I. Please refer to the Fund's Prospectus for further details. •Further information about the Fund, including its Prospectus* and latest Annual and Semi-Annual reports**, is available free of charge from Aberdeen Standard Investments Luxembourg S.A. ('ASI Lux'), 35a, Avenue J.F. Kennedy, L-1855 Luxembourg. Telephone: (+352) 46 40 10 820 Email: aberdeen.global@aberdeenstandard.com. Other practical information, including current share prices for the Fund, is available at www.aberdeenstandard.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 Securities Services, Luxembourg Branch. •The tax legislation of Luxembourg may have an impact on your personal tax position. •ASI Lux 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. •This Fund is authorised in Luxembourg and regulated by the CSSF. ASI Lux is authorised in Luxembourg and regulated by CSSF. •The representative and paying agent in Switzerland is BNP Paribas Securities Services, Paris, succursale de Zurich, 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.aberdeenstandard.com under 'Fund Literature' and a paper copy will be made available free of charge on request to the Management Company. •*Available in English, French, German, Italian & Spanish, **Available in French & English.