

# Non-UCITS retail scheme 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 Diversified Growth Fund R Acc (GB00B5L44363) Aberdeen Diversified Growth Fund R Inc (GB00B70D4T41)

A sub-fund of Aberdeen Funds. Aberdeen Standard Fund Managers Limited is the Manager.

### Objectives and investment policy

**Objective:** To generate income and increase the value of the unitholder's investment over the long term (capital growth and income). The Fund aims to achieve this with less net asset value volatility than global equity markets.

**Investment policy:** The Fund's investments will include collective investment schemes (which in turn will invest in a wide range of assets such as equities, bonds, property, hedge Funds, private equity, commodities, currency and cash) including those managed by the Investment Manager and/or its associated group companies. The Fund may also invest directly into a wide range of asset classes.

**Strategy:** The Fund is multi asset in nature and the Investment Manager has the flexibility to amend the investment allocation between different asset classes in line with its view on markets in pursuit of the investment objective.

**Derivatives:** This Fund can use derivatives in order to meet its investment objective as well as for efficient portfolio management (hedging). The Fund may use derivative instruments to create short and/ or long positions. The use of derivatives is not expected to increase the risk profile of the Fund.

**Benchmark:** The Fund is actively managed within its investment objective and policy, and is not limited by any benchmark.

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

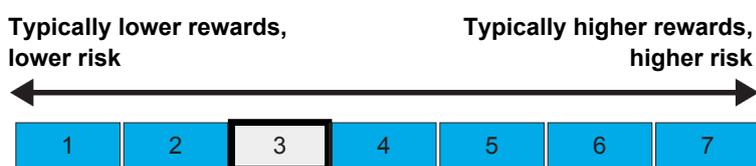
**Recommendation:** This Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

You can normally submit instructions to buy and sell units in the Fund, between 9am and 5pm, on any day which is a working day in London. However, please see [aberdeenstandard.com](http://aberdeenstandard.com) for details of any non-dealing days.

Further information about the Fund can be found in the 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 3 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 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. The indicator does not take into account the following risks of investing in this Fund:
  - Investing globally can bring additional returns and diversify risks. However, currency exchange rate fluctuations may have a positive or negative impact on the value of your investment.
  - 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.
  - Bonds are affected by changes in interest rates, inflation and any decline in creditworthiness of the bond issuer. 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.
  - This Fund can use derivatives in order to meet its investment objectives. This may result in gains or losses that are greater than the original amount invested.
- A full list of risks applicable to this Fund can be found in the Prospectus.

## 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.

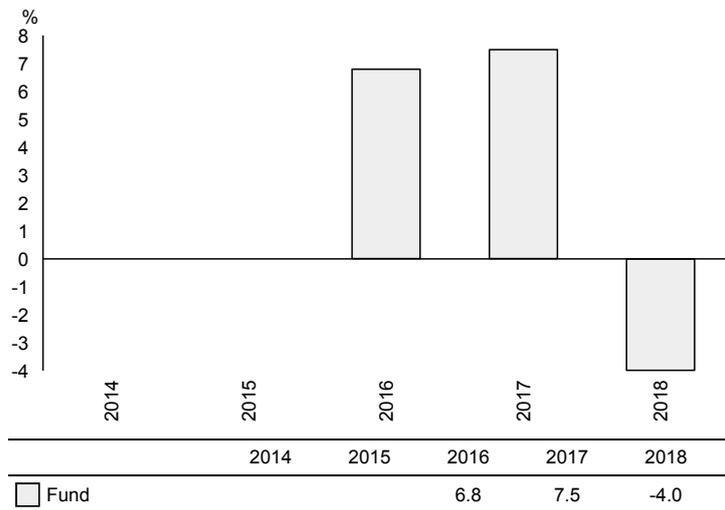
### Charges taken from the Fund over a year

Ongoing charges	1.13%
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### Charges taken from the Fund under specific conditions

Performance fee	NIL
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## Past performance



Source: FE 2019

## Practical information

- This document describes only one unit class and other unit classes are available. Information on how to buy, sell and switch units is available by contacting us (see below).
- Further detailed information about the Fund, including its Prospectus, latest Annual and Half-Yearly reports and current prices is available free of charge at [aberdeenstandard.com](http://aberdeenstandard.com). Alternatively, please contact Aberdeen Standard Fund Managers Limited, PO BOX 12233, Chelmsford, Essex CM99 2EE. Telephone: 0345 113 6966. Email: [customer.services@aberdeenstandard.com](mailto:customer.services@aberdeenstandard.com). The documents are available in English only.
- Aberdeen Funds offers a range of sub-funds with diversified investment objectives. The Prospectus, Annual and Half-Yearly reports cover all the sub-funds within Aberdeen Funds.
- In the unlikely event that one fund has debts, the assets of the other sub-funds may not be used to settle these.
- The trustee and depositary of the Fund is Citibank Europe plc, acting through its UK Branch.
- The Fund's Manager is Aberdeen Standard Fund Managers Limited.
- The tax legislation of the United Kingdom may have an impact on your personal tax position.
- Details of an up-to-date Remuneration Policy including 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 [aberdeenstandard.com](http://aberdeenstandard.com) and a paper copy will be made available free of charge on request to the Manager.

- The Ongoing Charges figure is an estimate 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. An estimate is used in order to provide the figure that will most likely be charged.
- Where the Fund invests in an open-ended collective investment scheme which is operated or managed by the ACD/the Manager or an associate of the ACD/the Manager, no additional annual management charge will be incurred by the Fund on such an investment.
- The annual report for each financial year will include detail on the exact charges made.
- The Ongoing Charge figure is as at 31/12/18 and is inclusive of the Aberdeen Annual Management Charge, other operating expenses and any material synthetic element to incorporate the ongoing charges of any underlying collective investments.
- Further information on the charges can be found in the Prospectus.

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 01/11/2011.
- Share/unit class launch date: 11/09/2015.
- Performance is calculated in GBP.
- Performance, which is based on Accumulation unit class, is net of charges (excluding entry charge) and net of tax.
- The fund does not have an index-tracking objective.