

January 2019

Aberdeen Standard Multi-Asset Real Return Fund

An all purpose investment suitable for a wide range of investors

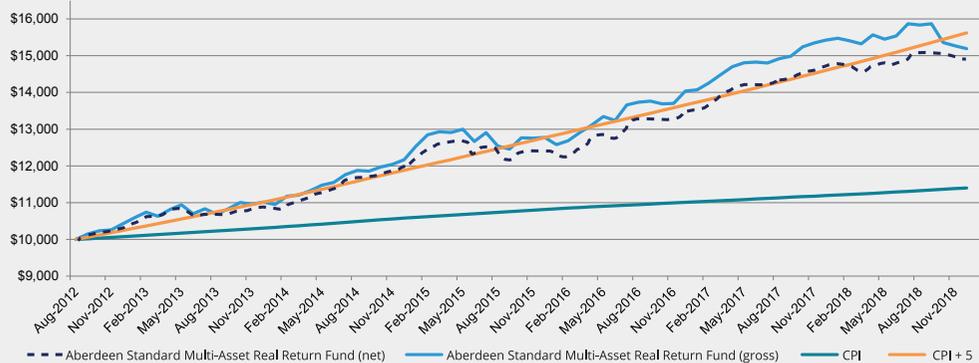


01 Steady real returns over time, not benchmark tracking

Most managed funds aim to outperform a market index or benchmark. This can lead to disappointment when investments experience negative returns (in a falling market) despite outperforming the benchmark.

The objective of most investors is to grow their wealth steadily over time to pay for retirement, leave money to children, or simply enjoy a better lifestyle. This Fund has an objective aligned to achieving such goals. It aims to outperform CPI by 5% p.a. (before fees) over rolling 3 - 5 year periods.

Cumulative performance vs. benchmark and target¹



¹As at 31 Dec 2018.

Source: Aberdeen Standard Investments, BPSS, Thomson Reuters Datastream, net 84bps per annum, 31 Dec 18. Inception: 1 Sep 12. Past Performance is not a guide to future results. CPI represented RBA Consumer Price Index.

03 Addressing the threat of inflation

The impact of inflation on financial wealth can be relatively small in any one year. However, its compounding effect over many years can be substantial. For example, inflation of just 3% p.a. over 25 years will more than halve an investor's purchasing power.

This Fund is focussed on helping investors protect against inflation by having an investment objective which aims to outperform CPI, while investing in various assets that should provide long-term outperformance above inflation.

02 Genuine diversification leads to better protection from falling markets

Diversification can lead to much lower risk without compromising returns.

This Fund invests in a wide range of traditional asset classes as well as some that are less accessible to many investors.

The inclusion of these less traditional assets can have the benefit of protecting returns when markets are falling.



04 This Fund should suit a wide range of investors

- Young investors looking for one investment that provides a whole-of-portfolio solution without compromising on diversification or performance potential.
- Investors in the 10-15 years before retirement who are focussed on protecting the wealth they've created, while still earning steady returns as they approach retirement.
- Investors already in retirement and still looking for some steady capital growth to pay for the latter stages of retirement, or to leave money to their children or grandchildren.
- Charities or endowment funds where steady returns above inflation over time are preferred with a reduced risk of large negative returns.

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05 Why Aberdeen Standard Investments for multi-asset real return?



A highly experienced and diverse investment team drawing on a wealth of internal expertise.



A genuinely diversified portfolio of high quality traditional and alternative asset classes.



Aberdeen Standard Investments has a proven track record of adding value through our stock picking ability and through our asset allocation decisions.

06 Fund facts

Fund name	Aberdeen Standard Multi-Asset Real Return Fund
ARSN	088 905 471
APIR	CRS0002AU
ASX mFund code	AFZ32
Management costs comprising:	1.22% pa of the net asset value of the Fund
- Management fee	0.84% pa
- Indirect costs	0.38% pa
Buy/sell spread	+0.20%/-0.20%
Distribution frequency	Half yearly
Benchmark	The Fund is not managed to a benchmark
Min. suggested time frame	Long term – 5 years plus
Mix of asset classes ¹	The Fund may invest in a broad range of asset classes including equities, bonds, property, hedge funds, private equity, infrastructure, commodities and currency across global emerging and developed markets. Exposure may be gained directly or indirectly through domestic and offshore funds, including funds managed by Aberdeen Standard Investments. The Fund may also invest in other investments and cash and deposits. The Fund may invest in derivatives for hedging, risk management or for investment purposes.

¹For the latest available asset allocation of the Fund, please visit our website at www.aberdeenstandard.com.au

For more information please call our Client Services Team on 1800 636 888 or visit our website at www.aberdeenstandard.com.au

Important information

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