

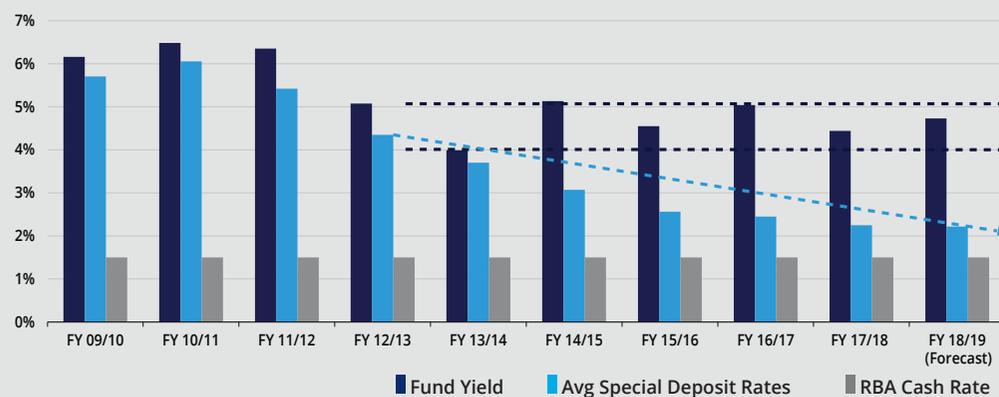
January 2019

# Aberdeen Standard Multi-Asset Income Fund

Meeting retirement needs



## 01 Maintained a yield around the 4-5% range despite declining market rates



Source: Aberdeen Standard Investments, RBA. CPU is net of fees, gross of taxes.  
TD Rates: Average special deposit rates for all maturities.  
Past performance is not a guide to future results.

## 02 Addressing the threat of inflation

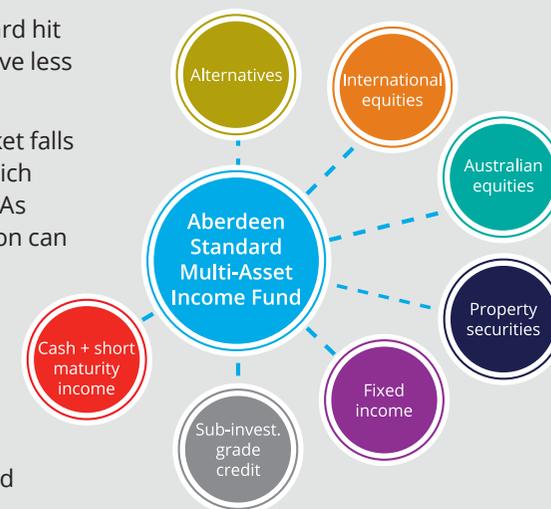
- Even with a regular income, retirees can be particularly vulnerable to the effects of inflation.
- Some investments, such as term deposits, can produce a required income yield, but over time inflation can destroy the value of the capital base and the retiree's living standards will fall.
- The Aberdeen Standard Multi-Asset Income Fund aims to provide capital growth to help mitigate the eroding effects of inflation, therefore future yield is based on a higher capital value, providing an attractive and growing income.

## 03 Managing the impact of falling markets

Self-funded retirees are particularly hard hit when their investments fall, as they have less time to wait for markets to recover.

One way of limiting the impact of market falls is to invest across a range of assets which perform differently at different times. As market conditions change, the allocation can be adjusted to source yield-generating assets and take advantage of investment opportunities for capital growth.

The Aberdeen Standard Multi-Asset Income Fund can even be positioned entirely in defensive assets if warranted by market conditions.



## 04 This Fund should suit investors who are looking to:

- Prioritise regular, consistent, tax-efficient income and long-term growth to mitigate the effects of inflation, while considering risk
- Receive a monthly income payment, set in advance
- Generally have immediate access to their capital in an emergency, unlike a term deposit which ties in investors for a fixed period and likely has an exit penalty payable upon early redemption
- Diversify an existing income arrangement

The Aberdeen Standard Multi-Asset Income Fund is focused on paying a consistent monthly income while aiming to mitigate the effects of inflation.

# Aberdeen Standard Multi-Asset Income Fund

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### 05 Why Aberdeen Standard Investments for multi-asset income?

Our multi-asset investment process is tried and true with a strong track record investing in multiple asset classes and sourcing regular, consistent income.



An experienced investment team, dedicated solely to managing multi-asset funds.



A single diversified product solution with access to a wide range of specialist investment teams for each asset class.



A proven track record of sourcing income for investors and adding value through active asset allocation while considering risk management.

### 06 Fund features

Fund name	Aberdeen Standard Multi-Asset Income Fund
ARSN	088 906 585
APIR	CRS0001AU
ASX mFund code	AFZ16
Management costs comprising:	0.88% pa of the net asset value of the Fund
- Management fee	0.72% pa
- Indirect costs	0.16% pa
Buy/sell spread	+0.15%/-0.20%
Distribution frequency	Monthly
Benchmark	The Fund is not managed to a benchmark
Min. suggested time frame	Medium to long term – 3 years plus

Mix of asset classes <sup>1</sup> Strategic Asset Allocation (SAA) from 25 July 2018 <sup>2</sup>	Strategic weight	Asset allocation ranges
Australian equities	35%	0-50% <sup>3</sup>
International equities	8%	0-15% <sup>3</sup>
Property securities	3%	0-50% <sup>3</sup>
Fixed income	10%	0-50%
Sub investment grade credit	25%	0-25%
Alternatives	15%	0-15% <sup>3</sup>
Cash and short maturity income	4%	5-70%

<sup>1</sup>These are indicative asset allocation ranges for the Fund. If market movements, investments into or withdrawals from the Fund, or changes in the nature of an investment, cause the Fund to move outside these indicative ranges, or a limit set out in the PDS, this will be addressed by us as soon as reasonably practicable. May not add to 100% due to rounding.

<sup>2</sup>We will provide you with information about any changes to the Fund's strategic asset allocation via our website, where permitted by law.

<sup>3</sup>Maximum combined exposure of these assets is 65%.

For more information please call our Client Services Team on 1800 636 888 or visit our website at [www.aberdeenstandard.com.au](http://www.aberdeenstandard.com.au)

#### Important information

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