

January 2019

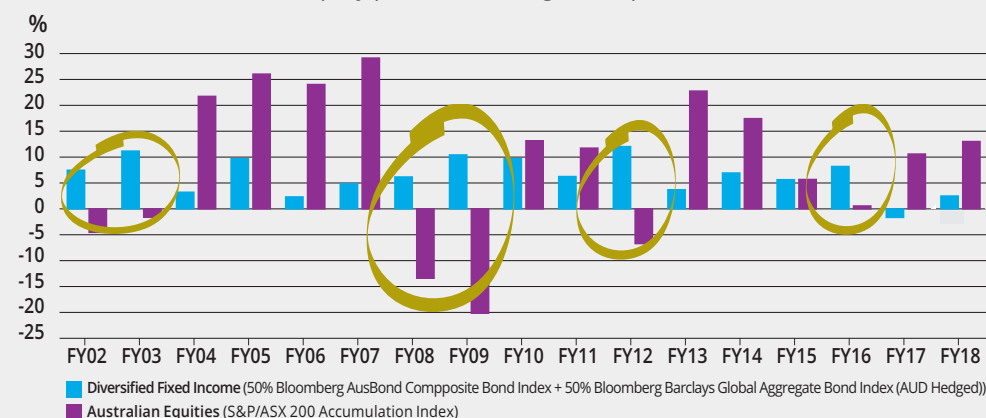
Aberdeen Standard Diversified Fixed Income Fund

Invest in a one-stop fixed income solution



01 Fixed income - "insurance" for your equity exposure

Many Australian investors have an allocation to shares but minimal, if any, exposure to fixed income. As the chart below shows, investing in a fixed income fund can provide a solid defence against a fall in the value of shares, as when the macroeconomic environment is weak and equity prices are falling, bond prices tend to rise.



Source: Aberdeen Standard Investments, 30 June 2018. Past performance is not a reliable indicator of future results.

03 The benefits of a diversified fixed income portfolio

- True diversification comes from not just holding different assets, but a combination of assets that interact in a way that can outperform across various market conditions.
- The fixed income universe is made up of numerous sectors, differentiated by factors like interest rates, credit quality, region, industry type and tenor.
- Investing across this range can deliver significant complementary benefits, increasing the opportunity for outperformance while generating stability of returns over time.

02 Diversified fixed income - opportunities require skill

- Building a diversified fixed income portfolio requires a strong understanding of the underlying sectors and the skills to identify how much to allocate to these sectors at any point in time. Investment managers have the expertise and resources to make these complex allocation decisions.
- Aberdeen Standard Investments has a long history of applying its skills and expertise to allocating across fixed income sectors and regions with different credit risks. Our investment teams around the world give us greater insight and access to opportunities.
- Investing in a diversified fixed income fund gives access to sectors and securities not readily available to direct retail investors. A fund can provide much-needed diversification of issuers and risks compared to the highly-concentrated exposures available directly through the retail bond market.



04 The world is your oyster

- This Fund offers a single solution to investors wanting to address their fixed income needs within one investment.
- In addition to Australian bonds, the Fund can allocate to various fixed income assets, including (but not limited to):

- Global government bonds
- Asian bonds
- Global investment grade
- Inflation linked bonds
- Syndicated loans
- Cash
- Emerging market bonds
- High yield credit

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05 Why Aberdeen Standard Investments for diversified fixed income?



Fixed income offering driven by Aberdeen Standard Investments' proprietary research and a consistent and disciplined process.



Strong focus on risk management – essential when investing in fixed income sectors across the interest rate and credit risk spectrum.



Highly skilled and experienced specialist investment teams in domestic and overseas markets, giving greater insight and access to opportunities.



A single diversified product solution with access to a wide range of fixed income asset classes from around the world.

06 Fund facts

Fund name	Aberdeen Standard Diversified Fixed Income Fund
ARSN	119 678 401
APIR	CSA0062AU
ASX mFund code	AFZ29
Management costs comprising:	0.59% pa of the net asset value of the Fund
- Management fee	0.45% pa
- Indirect costs	0.14% pa
Buy/sell spread	+0.05%/-0.20%
Distribution frequency	Quarterly (31 Mar, 30 Jun, 30 Sept and 31 Dec)
Benchmark	50% Bloomberg AusBond Composite Bond Index and 50% Bloomberg Barclays Global Aggregate Bond Index (hedged to the Australian dollar)
Min. suggested time frame	Medium to long term - 3 years plus

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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