

July 2019

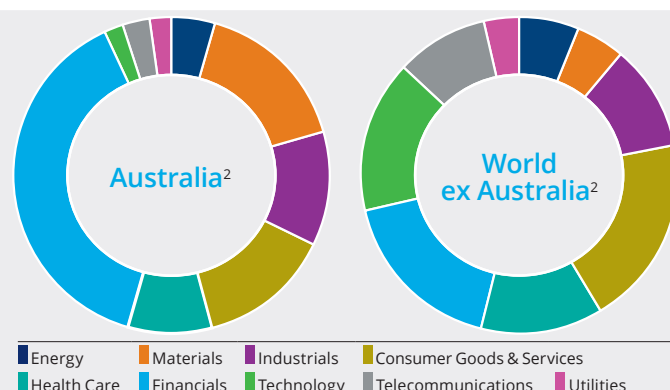
Reasons Why

Aberdeen Standard
Investments

Aberdeen Standard International Equity Fund

01 Moving away from home

- Australia has over 2,200 listed stocks, a small number compared to over 48,000 stocks listed globally¹.
- Investing solely in Australia leaves investors very exposed to the fortunes of the Financials sector.
- Investing offshore offers potential gains from some of the world's strongest companies - in industries under-represented in Australia, e.g. healthcare and technology.



02 Why diversify?



- Over time stock market fluctuations have demonstrated how important it is to avoid over-exposure to a single company, industry or market, as none will give consistently strong performance.
- Spreading investments across stocks, industries and regions, mitigates risk and optimises the potential for positive performance.
- Global diversification can reduce the overall volatility of a portfolio and smooth out returns.

03 Why invest in a managed fund?



- It's hard to navigate the vast, complex universe of global equities due to the sheer number of stocks.
- Investors may be unfamiliar with the companies, or the complexities, of overseas markets. For example local accounting practices and corporate governance standards can differ markedly.
- Successful overseas investing requires a long-term commitment. Funds offer access to expert investors with global research capabilities and proven stock selection skills.
- Global markets don't always move in unison. A fund manager can target those markets that show the most promise and avoid the worst prospects.

04 Global resources, local knowledge

- When investing overseas there is no substitute for local presence and local knowledge. Our equities investment professionals are based in major markets around the world.
- Being based in the regions in which we invest gives our investment professionals first-hand knowledge and experience of local companies and markets.
- Ideas are shared across all active equity teams. To enable consistency, teams use the same replicable process, regardless of location, economic climate, or market conditions.
- Aberdeen Standard Investments' global equities team relies on all the research of our various regional teams to construct the international equity portfolio.

¹Source: World Federation of Exchanges, 31 May 2019

²Source: Aberdeen Standard Investments, ASX Australian All Ordinaries Index, MSCI AC World ex Australia Index, 31 May 2019

Aberdeen Standard International Equity Fund

05 Why Aberdeen Standard International Equity Fund?

Experience long history of investing in global equities 	Resources local presence and experienced team 	Research intensive, global proprietary research approach 	ESG analysis deeply embedded within investment process 
<ul style="list-style-type: none">• Experienced and dedicated global equities team• We have invested in a variety of market conditions and stages of the economic cycle	<ul style="list-style-type: none">• A network of global offices means our investment professionals have local knowledge and easy access to company management• Regional teams feed insights and company research into the Global team based in Edinburgh, UK	<ul style="list-style-type: none">• We conduct all our own research• We meet with company management to ensure we understand the fundamentals and risks that drive long term returns	<ul style="list-style-type: none">• We aim to be the industry leader in ESG• Stewardship and ESG are fundamental components of our investment process• Critical to protecting and enhancing the value of the portfolios we manage on behalf of clients

06 Key Facts

Fund name	Aberdeen Standard International Equity Fund
ARSN	089 488 139
APIR	EQI0015AU
ASX mfund code	AFZ04
Management costs comprising: <ul style="list-style-type: none">- Management fee- Indirect costs	0.98% pa of the net asset value of the Fund 0.98% pa 0.00% pa
Distribution frequency	Yearly (30 June)
Benchmark	MSCI AC World Acc Index (ex Australia) unhedged
Min. suggested time frame	Long term - 5 years plus
Mix of asset classes³	90-100% international equity securities 0-10% Cash The Fund is generally fully invested in international equity securities.

³These 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 this PDS, this will be addressed by us as soon as reasonably practicable.

For more information

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