

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

**Product Name:** Diversified Income Fund, Z Acc Hedged EUR Shares

**ISIN:** LU1802362282

**Website:** [www.abrdn.com](http://www.abrdn.com)

**Telephone:** (+352) 46 40 10 820

This fund is managed by abrdn Investments Luxembourg S.A., a firm authorised and regulated by the Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg.

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## What is this product?

### Type

Diversified Income Fund (the "Fund") is a US Dollar denominated sub-fund of a SICAV (société d'investissement à capital variable), abrdn SICAV I, incorporated in Luxembourg.

### Term

abrdn SICAV I (the "Company") has no maturity date. The Fund and the Company may not be unilaterally terminated by abrdn Investments Luxembourg S.A.

### Objective

The Fund aims to achieve a combination of income and some growth by investing in an actively managed diversified portfolio of transferable securities across a wide range of global asset classes.

The Fund aims to exceed the return on cash deposits (in this case represented by using the US Secured Overnight Financing Rate ("SOFR") as a benchmark) by 5% per annum over rolling five year periods (before charges). There is however no certainty or promise that the Fund will achieve this level of return.

### Portfolio Securities

- The Fund invests globally in a range of asset classes, derivatives, money-market instruments and cash.
- The Fund may also invest in other funds (including those managed by abrdn) to gain exposure to a broad mix of assets from across the global investment universe.
- Asset classes that the Fund invests in may include listed equities including listed private equity, listed infrastructure, high yield bonds, emerging market bonds and asset-backed securities.
- The Fund follows the abrdn "Diversified Income Promoting ESG Investment Approach" (the "Investment Approach").
- This approach enables portfolio managers to qualitatively identify and avoid ESG laggards. Additionally, abrdn apply a set of company exclusions which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal. More detail on this overall process is captured within the Investment Approach, which is published at [www.abrdn.com](http://www.abrdn.com) under "Fund Centre".
- Financial derivative instruments, money-market instruments and cash may not adhere to this approach.

### Management Process

- The management team use their discretion (active management) to identify a diverse mix of investments which they believe are most appropriate for the investment objective. As a result of this diversification, and during extreme equity market falls, we expect losses to be below those of conventional global equity markets, with a volatility typically less than two thirds of equities.
- The management team select individual holdings depending on their prospects for growth and income and/or creditworthiness relative to market expectations, given the anticipated future economic and business conditions.
- The team separately conduct extensive research to identify the most appropriate type of investment for each asset class.
- Through the application of the Investment Approach, the Fund has an expected minimum of 10% in Sustainable Investments.
- Engagement with external company management teams is used to evaluate the ownership structures, governance and management quality of those companies in order to inform portfolio construction.

### Derivatives and Techniques

- The Fund may use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the Fund (often referred to as "Efficient Portfolio Management").
- Derivatives include instruments used to express short term views reflecting expected changes in interest rates, company share prices, inflation, currencies or creditworthiness of corporations or governments.

### This fund is subject to Article 8 of the Sustainable Finance Disclosure Regulation ("SFDR").

Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus). If you invest in income shares, income from investments in the fund will be paid out to you. If you invest in accumulation shares, income will be added to the value of your shares.

### Intended Retail Investor

Investors with basic investment knowledge. Investors who can accept large short term losses. Investors wanting an income and some growth over the longer term (5 years or more). Investors with a specific need around a sustainability-related outcome. The Fund has specific and generic risks with a risk rating as per the risk indicator. The Fund is intended for general sale to retail and professional investors through all distribution channels with or without professional advice.

The Fund's depositary is Citibank Europe plc Luxembourg Branch. The prospectus, the articles of association, the annual reports and interim reports may be obtained free of charge from our website or via the contact details in 'Other relevant information'. All documents are available in English and German; the prospectus is also available in French and Italian. For further information about abrdn SICAV I, including the latest share prices, please visit [www.abrdn.com](http://www.abrdn.com).



	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	€87	€485
<b>Annual cost impact (*)</b>	0.9%	0.9% each year

\* This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2,9% before costs and 2,0% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

#### Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product.	€0
Exit costs	We do not charge an exit fee for this product.	€0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.49% of the value of your investment per year. This is an estimate based on actual costs over the last year and includes any known future changes.	€49
Transaction costs	0.30% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	€30
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	

#### How long should I hold it and can I take money out early?

##### Recommended holding period: 5 years

This product has no required minimum holding period but you should have an investment time horizon of at least 5 years. You may buy or sell shares in the product, without penalty, on any normal business day as set out in the prospectus. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the purchase or sale of the shares.

#### How can I complain?

If you wish to complain, you may do so by letter to abrdn Investments Luxembourg S.A. Shareholder Service Centre, C/O State Street Bank Lux S.C.A., 49 Avenue J.F. Kennedy, L-1855 Luxembourg, Luxembourg; by email to [abrdn\\_luxembourgcs@statestreet.com](mailto:abrdn_luxembourgcs@statestreet.com); or by telephone 00 352 464 010 820 or 01224 425255 (from the UK).

#### Other relevant information

This document describes only one share class; other share classes are available. The facility to switch into another share class within this fund or any other fund, is subject to the availability, compliance with any eligibility requirements and/or other specific conditions or restrictions attached to this fund or any other fund within abrdn SICAV I. Please see the prospectus for more details.

abrdn Investments Luxembourg S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.

Further information on this fund or abrdn Investments Luxembourg S.A. (including the remuneration policy) is available at [www.abrdn.com](http://www.abrdn.com) and can also be obtained from abrdn Investments Luxembourg S.A., 35a, Avenue J.F. Kennedy, L-1855 Luxembourg. Telephone: (+352) 46 40 10 820. Email: [abrdn\\_luxembourgcs@statestreet.com](mailto:abrdn_luxembourgcs@statestreet.com).

Please refer to [www.abrdn.com/kid-hub](http://www.abrdn.com/kid-hub) for further information including previous performance scenario calculations and past performance. The website shows 5 years of past performance data for this product.

The representative and paying agent in Switzerland is BNP PARIBAS, Paris, Zurich branch, Selnaustrasse 16, 8002 Zurich, Switzerland. The Prospectus, the Key Information Documents, the Articles of Association, the annual and interim reports may be obtained free of charge from the representative.