

# PRODUCT KEY FACTS

## Aberdeen Standard SICAV I – Select Euro High Yield Bond Fund



September 2022

- This statement provides you with key information about the Aberdeen Standard SICAV I – Select Euro High Yield Bond Fund.
- This statement forms part of the offering document and should be read in conjunction with the offering document of Aberdeen Standard SICAV I.
- You should not invest in this product based on this statement alone.

### Quick facts

<b>Management Company:</b>	Aberdeen Standard Investments Luxembourg S.A.
<b>Investment Manager:</b>	Aberdeen Asset Managers Limited – the United Kingdom (internal delegation)
<b>Depositary:</b>	BNP Paribas Securities Services, Luxembourg Branch
<b>Ongoing Charges over a Year*:</b>	Class A Minc EUR: 1.44% Class A Minc Hedged USD: 1.48% Class A Acc EUR: 1.44% Class A Acc Hedged USD: 1.48% Class A Minc GBP: 1.44%
<b>Dealing Frequency:</b>	Daily
<b>Base Currency:</b>	EUR
<b>Dividend Policy:</b>	Class A Minc EUR, Class A Minc Hedged USD and Class A Minc GBP Monthly at the discretion of the Board of Directors of Aberdeen Standard SICAV I. The dividend, if declared, will be reinvested or paid, in accordance with the instruction given by the investor at the time of subscription. The Board of Directors of Aberdeen Standard SICAV I may at its discretion pay dividends out of the capital of the Fund or pay dividends out of gross income while charging / paying all or part of the Fund's fees and expenses to / out of the capital of the Fund, resulting in an increase in distributable income for the payment of dividends by the Fund and therefore, the Fund may effectively pay dividends out of capital. This may result in an immediate reduction of the Fund's net asset value per share. Class A Acc EUR, and Class A Acc Hedged USD No dividend payment
<b>Financial Year End:</b>	30 September
<b>Minimum Investment:</b>	Class A Minc EUR, Class A Minc Hedged USD, Class A Acc EUR, Class A Acc Hedged USD and Class A Minc GBP: US\$1,000 initial, US\$1,000 additional

\* The ongoing charges figures are based on the expenses for the year ended 30 September 2021 expressed as a percentage of the average net asset value of the Fund over the same period. This figure may vary from year to year.

### What is the product?

This is a fund constituted in the form of a mutual fund. It is domiciled in Luxembourg and its home regulator is Commission de Surveillance du Secteur Financier ("CSSF").

### Investment Objectives

To achieve long-term total return by investing at least two-thirds of the Fund's assets in debt and debt-related securities which are Sub-Investment Grade and denominated in Euro and issued by corporations or government related bodies.

The Fund may invest up to 100% of its net asset value in sub-investment grade or unrated debt and debt-related securities. For the purpose of the Fund, "unrated debt security" is defined as a debt security which neither the debt security itself nor its issuer has a credit rating.

## Strategy

The Fund may invest less than 30% of its net asset value in instruments with-loss-absorption features (e.g. contingent convertible debt securities, senior non-preferred debts).

The Fund is actively managed. The Fund aims to outperform the ICE BofAML Euro High Yield Constrained Index (EUR) benchmark before charges. The benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints.

In order to achieve its objective, the Fund will take positions whose weightings diverge from the benchmark or invest in securities which are not included in the benchmark. The investments of the Fund may deviate significantly from the components of and their respective weightings in the benchmark. Due to the active nature of the management process, the Fund's performance profile may deviate significantly from that of the benchmark over the longer term.

The Fund may use derivatives for the purpose for hedging but will not use financial derivative instruments for investment purposes.

The Investment Manager retains the discretion to enter into securities lending for the Fund and the Fund may enter into securities lending for up to 50% of the net asset value of the Fund.

## Use of derivatives/investment in derivatives

The Fund's net derivative exposure may be up to 50% of the Fund's net asset value.

## What are the key risks?

Investment involves risks. Please refer to the offering document of Aberdeen Standard SICAV I for details including the risk factors.

### 1. Risk of investing in debt and debt-related securities

- The Fund's investments in debt and debt-related securities are subject to interest rate risk and credit risk.
- Interest rate fluctuations will affect the capital value of investments. Where long term interest rates rise, the capital value of shares is likely to fall and vice versa. Interest rate risk is the chance that such movements in interest rates will negatively affect the value of a security or, in a Fund's case, its net asset value. Securities with greater interest rate sensitivity and longer maturities tend to produce higher yields, but are subject to greater fluctuations in value.
- Credit risk reflects the ability of the borrower (bond issuer) to meet its obligations (pay the interest on a bond and return the capital on redemption date). Changes in the financial condition of an issuer, changes in economic and political conditions in general, or changes in economic and political conditions specific to an issuer, are all factors that may have an adverse impact on an issuer's credit quality and security values.
- Where a bond market has a low number of buyers and/or a high number of sellers, it may be harder to sell particular bonds at an anticipated price and/or in a timely manner.
- As a result of the above circumstances, the net asset value of the Fund may be adversely affected.

### 2. Sovereign debt risk

- Investment in debt obligations issued or guaranteed by governments of certain developed and developing countries or their agencies and instrumentalities ("governmental entities") involves a higher degree of risk. The governmental entity that controls the repayment of sovereign debt may not be able or willing to repay the principal and/or interest when due in accordance with the terms of such debt.
- A governmental entity's willingness or ability to repay principal and interest due in a timely manner may be affected by, among other factors, its cash flow situation, the extent of its foreign reserves, the availability of sufficient foreign exchange on the date a payment is due, the relative size of the debt service burden to the economy as a whole, the governmental entity's policy towards the International Monetary Fund and the political constraints to which a governmental entity may be subject.
- Governmental entities may default on their sovereign debt. Holders of sovereign debt, including the Fund, may be requested to participate in the rescheduling of such debt and to extend further loans to governmental entities.

### 3. Risks related to the European sovereign debt crisis

- In light of ongoing concerns on the sovereign debt risk of certain countries within the Eurozone, the Fund's investments in the region may be subject to higher volatility, liquidity, currency and default risks. Any adverse events, such as credit downgrade of a sovereign or exit of EU members from the Eurozone, may have a negative impact on the value of the Fund.

#### **4. Risk of investing in sub-investment grade bonds**

- The Fund invests in debt and debt-related securities, including sub-investment grade securities. Consequently, the Fund's portfolio may have a significant position in sub-investment grade bonds, which means that there is more risk to investor's capital and income than from a fund investing in investment grade bonds.
- The Fund may invest in sub-investment grade debt and debt-related securities which is subject to a higher credit risk and a greater possibility of default than investment grade bonds. If the issuer defaults, or sub-investment grade bonds or their underlying assets cannot be realised, or performed badly, investors may suffer substantial losses.
- In addition, the market for bonds which are rated below investment grade, have a lower credit rating or are unrated generally has lower liquidity and less active than that for higher rated bonds and the Fund's ability to liquidate its holdings in response to changes in the economy or the financial markets may be further limited by such factors as adverse publicity and investor perceptions.
- Investment in sub-investment grade bonds involves greater price volatility and risk of loss of principal and income than investment in bonds of a higher investment grade quality.

#### **5. Concentration risk**

- The Fund has a significant exposure to one currency (i.e. Euro) and is likely to be more volatile than a more widely invested fund.
- Lack of liquidity may adversely affect the value or ease of disposal of assets.

#### **6. Risk relating to securities lending transactions**

- In relation to securities lending transactions, the Fund will be subject to counterparty risk, including the risk that the loaned securities may not be returned or returned in a timely manner. The Fund may suffer financial loss if it does not recover the securities and/or the value of the collateral falls. In the event of default by the counterparty, the collateral provided will need to be sold and the loaned securities repurchased at the prevailing price, which may lead to a loss in value of the Fund. This risk is increased when the Fund's loans are concentrated with a single or limited number of borrowers. The delays in the return of securities on loans may restrict the ability of the Fund to meet delivery obligations under security sales.
- To the extent that a counterparty defaults on its obligation and the Fund is delayed or prevented from exercising its rights with respect to the investments in its portfolio, it may experience a decline in the value of its position, a loss of income and possible additional costs associated with asserting its rights, thus, adversely affecting the net asset value of the Fund.

#### **7. Risk of using financial derivative instruments**

- Risks associated with financial derivative instruments include counterparty/credit risk, liquidity risk, valuation risk, volatility risk and over-the-counter transaction risk. The leverage element/component of a financial derivative instrument can result in a loss significantly greater than the amount invested in the financial derivative instrument by the Fund. Exposure to financial derivative instrument may lead to a high risk of significant loss by the Fund.

#### **8. Counterparty Risk**

- The Fund may enter into contracts that entail a credit exposure to certain counterparties such as bond issuers and counterparties of derivatives. To the extent that a counterparty defaults on its obligation and the Fund is delayed or prevented from exercising its rights with respect to the investments in its portfolio, it may experience a decline in the value of its position, a loss of income and possible additional costs associated with asserting its rights.

#### **9. Risks relating to payments of dividends out of capital**

- The Board of Directors of Aberdeen Standard SICAV I may at its discretion pay dividends out of the capital of the Fund or pay dividends out of gross income while charging/ paying all or part of the Fund's fees and expenses to/ out of the capital of the Fund, resulting in an increase in distributable income for the payment of dividends by the Fund and therefore, the Fund may effectively pay dividends out of capital.
- Payment of dividends out of capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment. Any distributions involving payment of dividends out of the Fund's capital or payment of dividends effectively out of the Fund's capital (as the case may be) may result in an immediate reduction of the net asset value per share.
- If Aberdeen Standard SICAV I intends to change the dividend policy, Aberdeen Standard SICAV I will seek the SFC's prior approval and provide shareholders with prior written notification of not less than one month (or such other period as the SFC may require).

#### **10. Risk of Foreign Account Tax Compliance Act ("FATCA")**

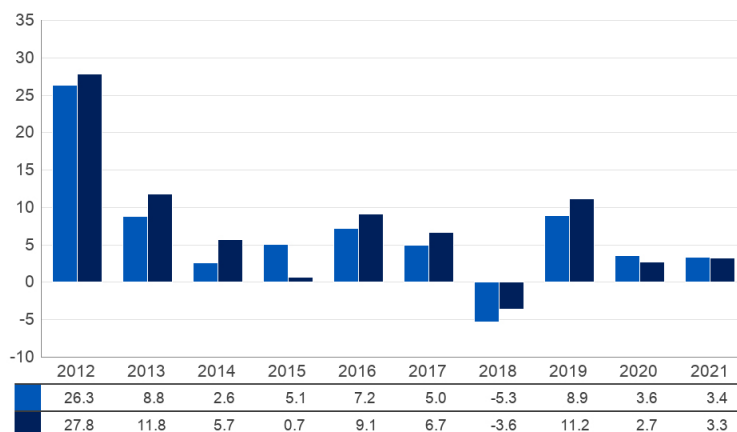
- The Fund will attempt to satisfy any obligations imposed on it to avoid the imposition of FATCA withholding tax. However, no assurance can be given that the Fund will be able to satisfy these obligations. If the Fund becomes subject to a withholding tax as a result of the FATCA regime, the value of the shares held by the shareholders may suffer material losses.

### 11. General risk

- The value of shares and the income from them can go down as well as up and you may not get back the amount invested.

### How has the fund performed?

% Returns



■ Fund (Net)  
■ Benchmark\*

\* JP Morgan Euro High Yield (EUR) from 13/11/2000 to 30/03/2014. ICE BofAML Euro High Yield Constrained Index (EUR) from 31/03/2014. The benchmark changed as the current benchmark is considered more representative of the Fund's investment policy.

- Past performance information is not indicative of future performance. Investors may not get back the full amount invested.
- The computation basis of the performance is based on the calendar year-end, NAV-to-NAV, with dividend reinvested.
- These figures show by how much the Class A Acc EUR increased or decreased in value during the calendar year being shown. Performance data has been calculated in EUR including ongoing charges and excluding subscription fee and redemption fee you might have to pay (if any).
- The Investment Manager views Class A Acc EUR being the most appropriate representative share class as this share class is opened for investment by Hong Kong retail investors and broadly indicative of the Fund's performance characteristics.
- The benchmark is ICE BofAML Euro High Yield Constrained Index (EUR).
- Fund launch date: 11/2000
- Class A Acc EUR launch date: 11/2000

### Is there any guarantee?

This Fund does not have any guarantees. You may not get back the full amount of money you invest.

### What are the fees and charges?

Investors should refer to the offering document of Aberdeen Standard SICAV I for details regarding the fees and expenses of the Fund.

#### Charges which may be payable by you

You may have to pay the following fees when dealing in the shares of the Fund.

#### Fees and charges

**Subscription fee<sup>^</sup>:**

**Switching fee:**

**Redemption fee:**

#### What you pay

Up to 5.0% of the amount you pay

Up to 1% of the net asset value of the shares being switched

Not applicable

<sup>^</sup> Initial sales charge and capacity management charge if applicable.

**Ongoing fees payable by the Fund**

The following expenses will be paid out of the Fund. They affect you because they reduce the return you get on your investments.

	<b><u>Annual rate (as a % of the Fund's net asset value)</u></b>
<b>Investment Management Fee:</b>	Class A MInc EUR, Class A MInc Hedged USD, Class A Acc EUR, Class A Acc Hedged USD and Class A MInc GBP: 1.25%*
<b>Performance Fee:</b>	Not applicable
<b>Operating, Administrative and Servicing Expenses:</b>	Fixed at a maximum level of 0.60%, except Hedged Share Classes in respect of which an additional fee of up to 0.04% may be charged by the Investment Manager for providing this currency exposure service

\*You should note that the fee may be increased, up to a specified permitted maximum, by giving shareholders at least one month's prior notice. For details, please refer to the offering document of Aberdeen Standard SICAV I.

**Other fees**

You may have to pay other fees and charges when dealing in the shares of the Fund. For details, please refer to the offering document of Aberdeen Standard SICAV I.

**Additional Information**

- You generally buy and redeem shares at the Fund's next-determined net asset value after the Hong Kong Representative receives your request in good order before 5:00pm (Hong Kong time) on the Hong Kong business day (being a day, other than Saturday, on which banks in Hong Kong are open for business). Before placing your subscription or redemption orders, please check with your distributor for the distributor's internal cut-off time (which may be earlier than the Fund's dealing cut-off time).
- The net asset value of the Fund is calculated and the price of shares is published daily at [www.abrdn.com/hk](http://www.abrdn.com/hk). This website has not been reviewed by the SFC and may contain information on funds not authorised by the SFC.
- Investors may obtain the past performance information of other share classes offered to Hong Kong investors (if any) from [www.abrdn.com/hk](http://www.abrdn.com/hk).
- Investors may obtain information on the distributor(s) by referring to Client Services Team of abrdn Hong Kong Limited.
- The composition of the dividends (i.e. relative amounts paid out of net distributable income and capital) for the last 12 months can be obtained from the Hong Kong Representative on request and can be found at [www.abrdn.com/hk](http://www.abrdn.com/hk).

**Important Notes**

If you are in doubt, you should seek professional advice.

The SFC takes no responsibility for the contents of this statement and makes no representation as to its accuracy or completeness.

## 安本標準 – 歐元高收益債券基金

2022 年 9 月

- 本概要提供安本標準 – 歐元高收益債券基金的重要資料。
- 本概要是銷售文件的一部分，並應與安本標準基金的銷售文件一併閱讀。
- 請勿單憑本概要而決定投資於本產品。

### 資料便覽

管理公司：	Aberdeen Standard Investments Luxembourg S.A.
投資經理：	Aberdeen Asset Managers Limited – 英國 (內部委託)
存管人：	BNP Paribas Securities Services, Luxembourg Branch
全年經常性開支比率*：	A 類每月派息(歐元)：1.44% A 類每月派息(美元)對沖：1.48% A 類累積(歐元)：1.44% A 類累積(美元)對沖：1.48% A 類每月派息(英鎊)：1.44%
交易頻密程度：	每日
基本貨幣：	歐元
派息政策：	A 類每月派息(歐元)、A 類每月派息(美元)對沖及 A 類每月派息(英鎊) 每月派息，由安本標準基金的董事會酌情決定。 股息 (如獲宣派) 將根據投資者於認購時給予的指示再投資或派付。 安本標準基金董事會可酌情決定從本基金的資本中支付股息或從總收入中支付股息，同時在本基金的資本中收取/支付本基金的全部或部分費用及支出，以令可供本基金支付股息的可分配收入增加，因此，本基金可實際上從資本中支付股息。此或會令本基金的每股資產淨值即時下滑。 A 類累積(歐元)及 A 類累積(美元)對沖 不派息
財政年度終結日：	9 月 30 日
最低投資額：	A 類每月派息(歐元)、A 類每月派息(美元)對沖、A 類累積(歐元)、A 類累積(美元)對沖及 A 類每月派息(英鎊)：首次 1,000 美元，其後每次 1,000 美元

\* 經常性開支比率基於截至 2021 年 9 月 30 日止年度的費用計算，以佔同期本基金平均資產淨值的百分比表示。這數字每年均可能有所變動。

### 本基金是甚麼產品？

本基金以互惠基金形式組成，在盧森堡註冊，其所在地監管機構是金融業監管委員會 (Commission de Surveillance du Secteur Financier) (「CSSF」)。

### 投資目標

通過將本基金至少三分之二的資產投資於由企業或政府相關組織所發行的具有次級投資評級的歐元債券及債務相關證券，以獲得長期總回報。

本基金可將其資產淨值的最多100%投資於次級投資評級或未獲評級債券及債務相關證券。就本基金而言，「未獲評級債務證券」的定義為債務證券本身及其發行人概無信貸評級的債務證券。

## 策略

本基金可將其少於30%的資產淨值投資於具有彌補虧損特點的工具（例如或有可轉換債務證券、高級非優先債務）。

本基金為主動型管理。本基金旨在跑贏基準ICE美銀美林歐洲高收益限制指數（歐元）（未扣除費用）。基準亦用作構建投資組合的參考點，及作為設置風險限制的基準。

為實現其目標，本基金將持有權重偏離基準的股票或投資未納入基準的證券。本基金的投資可能會顯著偏離基準的成份股及其各自的權重。由於管理過程的主動性，從長遠來看，本基金的表現可能會顯著偏離基準。

本基金可為對沖目的而使用衍生工具，但將不會為投資目的而使用金融衍生工具。

投資經理保留酌情權為本基金訂立證券借貸，而本基金可就佔其資產淨值最高50%訂立證券借貸。

## 使用衍生工具／衍生工具投資

本基金的衍生工具風險承擔淨額最多可達本基金資產淨值的 50%。

## 本基金有哪些主要風險？

投資涉及風險。請參閱安本標準基金銷售文件，了解風險因素等詳情。

### 1. 投資於債券及債務相關證券的風險

- 本基金在債券及債務相關證券的投資涉及利率風險及信貸風險。
- 利率波動會影響投資的資本價值。倘長期利率上升，股份的資本價值可能下跌，反之亦然。利率風險為有關利率走勢將對證券的價值（或如屬基金，則其資產淨值）造成負面影響的可能性。對利率較敏感並具較長到期日的證券通常產生較高收益，惟須承受較大的價值波動。
- 信貸風險反映借款人（債券發行人）履行其責任（支付債券利息及於贖回日退回資本）的能力。發行人的財務狀況變更、整體經濟及政治情況變化或特別與發行人相關的經濟及政治情況變化均屬可能會對發行人的信貸質素及證券價值造成不利影響的因素。
- 倘債券市場只有少量買家及/或大量賣家，其可能較難按預期價格及/或及時出售特定債券。
- 由於上述情況，本基金的資產淨值可能會受到不利影響。

### 2. 主權債務風險

- 投資於由若干已發展及發展中國家的政府或其機構及部門（「政府實體」）發行或擔保的債權證券涉及較高風險。控制主權債務償還的政府實體可能無法或不願意在債務到期時根據債券條款償還本金及/或利息。
- 政府實體按時償還到期本金及利息的意願或能力可能受多項因素影響，其中包括其現金流動狀況、其外匯儲備量、在債務到期日的外匯供應是否充足、相對於整個經濟體系的債務負擔規模、政府實體對國際貨幣基金組織的政策，以及政府實體可能受到的政治限制。
- 政府實體可能無法就其主權債務還款。主權債務持有人（包括本基金）或被要求參與有關債務重組，並向政府實體借出更多借款。

### 3. 與歐洲主權債務危機相關之風險

- 鑑於歐元區內若干國家的主權債務風險持續引發市場憂慮，本基金在區內的投資可能面臨較高的波動性、流動性、貨幣及違約風險。某主權國家信貸評級下調或歐盟成員國退出歐元區等任何不利事件均可能會對本基金價值構成負面影響。

#### 4. 投資於次級投資評級債券的風險

- 本基金投資於債券及債務相關證券，包括次級投資評級證券。因此，本基金的投資組合或會對次級投資評級債券有重大持倉，換言之，相比投資於投資評級債券的基金，會使投資者承受較大的資本及收益風險。
- 本基金可投資於次級投資評級債券及債務相關證券，此等證券相比投資評級債券帶有更多的信貸風險，發生違約的可能性亦更大。如發行人違約，或次級投資評級債券或其相關資產不能變現，或表現糟糕，則投資者可能會蒙受重大虧損。
- 此外，與評級較高的債券相比，評級低於投資評級、信貸評級較低或未獲評級的債券市場，一般較缺乏流動性及較不活躍，而本基金就經濟或金融市場的轉變而變現其持股的能力，或會因諸如不利的宣傳及投資者的看法等因素而受到進一步限制。
- 與具較高投資評級質素的債券投資相比，投資於次級投資評級債券涉及的價格波動較大，本金及收益虧損的風險亦更高。

#### 5. 集中風險

- 本基金對某一貨幣(即歐元)作出重大投資，故相比投資更廣泛的基金，可能更為波動。
- 缺乏流通性可能對資產的價值或出售的難易程度方面構成不利影響。

#### 6. 有關證券借貸交易的風險

- 就證券借貸交易而言，本基金將面臨對手方風險，包括未能歸還或及時歸還借貸證券的風險。本基金如未收回證券及／或抵押品價值下跌，則可能蒙受財務損失。如對手方違約，則需要按現行價格出售所提供的抵押品及回購借出的證券，這可能導致本基金的價值損失。當本基金之出借集中於單一或有限數量的借入方時，該等風險將增加。獲歸還借出證券如有延誤，可能限制本基金在出售證券時履行交付責任之能力。
- 如對手方違約及本基金被延誤或妨礙行使其與其投資組合內投資有關的權利，則其持倉價值可能會下跌，收入出現損失及可能產生與主張其權利有關的額外成本，從而對本基金的資產淨值造成不利影響。

#### 7. 使用金融衍生工具的風險

- 與金融衍生工具有關的風險包括對手方/信貸風險、流動性風險、估值風險、波動性風險及場外交易風險。金融衍生工具的槓桿元素/組成部分可導致產生遠高於本基金投資於金融衍生工具的金額的損失。投資金融衍生工具可導致本基金產生重大損失的高風險。

#### 8. 對手方風險

- 本基金可訂立合約，當中包含若干對手方(例如：債券發行人及衍生工具對手方)的信貸風險。在對手方違約及本基金延遲或未能行使與其投資組合投資相關的權利的情況下，本基金或須面對其倉盤價值下跌、失去收入及因維護其權利而可能涉及的額外成本。

#### 9. 與從資本中支付股息有關的風險

- 安本標準基金董事會可酌情決定從本基金的資本中支付股息或從總收入中支付股息，同時在本基金的資本中收取/支付本基金的全部或部分費用及支出，以令可供本基金支付股息的可分配收入增加，因此，本基金可實際上從資本中支付股息。
- 從資本中支付的股息相當於自投資者的原有投資中獲付還或提取部分金額，或自任何歸屬於該原有投資的資本收益中提取金額。任何涉及從本基金的資本中支付股息，或實際上自本基金的資本中支付股息(視乎屬何情況而定)的分派或會令每股資產淨值即時下滑。
- 如安本標準基金有意更改股息政策，安本標準基金將會尋求證監會的事先批准，並給予股東不少於一個月(或證監會可能要求的其他期間)的事先書面通知。

#### 10. 海外帳戶稅收合規法案(「FATCA」)的風險

- 本基金將嘗試履行其被施加的責任，以避免被徵收FATCA預扣稅。然而，概不保證基金將能夠履行該等責任。如本基金因FATCA制度而須繳納預扣稅，股東所持股份的價值可能會蒙受重大損失。

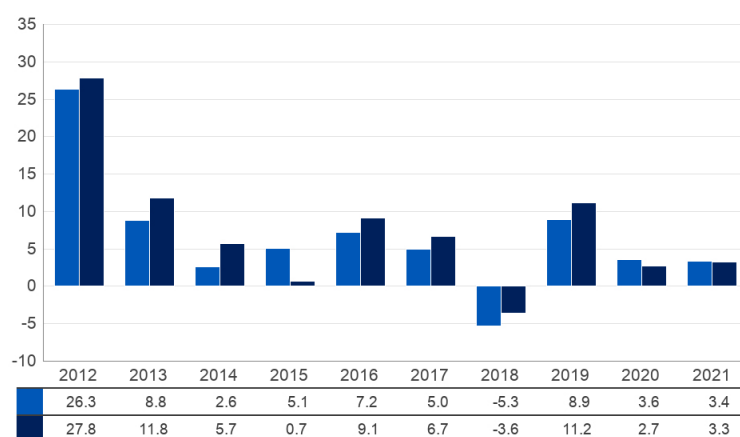
#### 11. 一般風險

- 股份價值及從股份所得的收益可升亦可跌，閣下未必可收回所投資的金額。



## 本基金過往的業績表現如何？

回報率 (%)



■ 本基金 (淨值)

■ 基準\*

\* 2000 年 11 月 13 日至 2014 年 3 月 30 日，基準為摩根大通歐元高收益指數（歐元）。自 2014 年 3 月 31 日起，基準為 ICE 美銀美林歐洲高收益限制指數（歐元）。更改基準乃由於目前的基準被認為更能代表本基金的投資政策。

- 往績並非預測日後業績表現的指標。投資者未必能取回全部投資本金。
- 基金業績表現以曆年末的資產淨值作為比較基礎，股息會滾存再作投資。
- 上述數據顯示A類累積(歐元)的價值在有關曆年內的升跌幅度。業績表現以歐元計算，當中反映出本基金的持續費用，但不包括本基金可能向閣下收取的認購費及贖回費(如有)。
- 投資經理認為A類累積(歐元)是最適合的代表股份類別，原因是此股份類別開放予香港零售投資者認購，而且大致上反映本基金的表現特性。
- 基準為ICE美銀美林歐洲高收益限制指數（歐元）。
- 基金發行日：11/2000
- A類累積(歐元)發行日：11/2000

## 本基金有否提供保證？

本基金並不提供任何保證。閣下未必能取回全數投資金額。

## 投資本基金涉及哪些費用及收費？

投資者應參閱安本標準基金的銷售文件，了解本基金的費用及收費詳情。

### 閣下或須繳付的收費

閣下買賣本基金的股份時或須繳付下列費用。

#### 費用及收費

認購費<sup>^</sup>：

轉換費：

贖回費：

#### 閣下所付金額

最多達閣下所付金額的 5.0%

最多達轉換股份資產淨值的 1%

不適用

<sup>^</sup> 首次認購費及容量管理費（如適用）。

#### 本基金應持續繳付的費用

以下收費將從本基金中支付。閣下的投資回報將會因而減少。

	<u>年率 (佔本基金資產淨值的百分比)</u>
投資管理費用：	A 類每月派息(歐元)、A 類每月派息(美元)對沖、A 類累積(歐元)、 A 類累積(美元)對沖及 A 類每月派息(英鎊)：1.25%*
表現費用：	不適用
營運、行政及服務開支：	固定最高水平為 0.60%，惟對沖股份類別除外 (就此類別而言，投資經理可能就提供貨幣投資服務收取最多 0.04%的額外費用)

\*閣下應注意，本基金可藉向股東發給至少一個月的事先通知而上調上述費用至最高達所訂明的許可上限。請參閱安本標準基金的銷售文件以了解詳情。

#### 其他費用

閣下買賣本基金的股份時或須繳付其他費用及收費。請參閱安本標準基金的銷售文件以了解詳情。

#### 其他資料

- 閣下一般於香港代表在香港營業日(即香港銀行營業的日子，但星期六除外)下午五時正(香港時間)前收妥閣下的要求後，按隨後釐定的本基金資產淨值購買及贖回股份。閣下作出認購或贖回指示前，請向閣下的經銷人查詢經銷人的內部截止時間(可能較本基金的交易截止時間早)。
- 本基金每日計算資產淨值，並在[www.abrdn.com/hk](http://www.abrdn.com/hk)公布股份價格。此網站未經證監會審閱，並可能載有未經證監會認可的基金資料。
- 投資者可於[www.abrdn.com/hk](http://www.abrdn.com/hk)取得其他向香港投資者銷售的股份類別(如有)之過往業績資料。
- 投資者可向安本香港有限公司的客戶服務部索取經銷人的資料。
- 過去12個月的股息組成(即從可分配收入淨額及資本中支付的有關金額)可向香港代表索取，也可於[www.abrdn.com/hk](http://www.abrdn.com/hk)取得。

#### 重要提示

閣下如有疑問，應諮詢專業意見。

證監會對本概要的內容並不承擔任何責任，對其準確性或完整性亦不作出任何陳述。