abrdn Sustainable MPS

Managed Portfolio Service – Portfolio 2

December 2023

Key features

Inception date	29-Jul-20
Yield[1]	2.38%
DFM[2] (abrdn platforms)	0.15%
DFM (Third Party platforms)	0.20%
Underlying ongoing charges figure	0.41%

[1]Historic annual yield. Source: Financial Express (FE).
[2]DFM is Annual Management Fee.

Risk profile
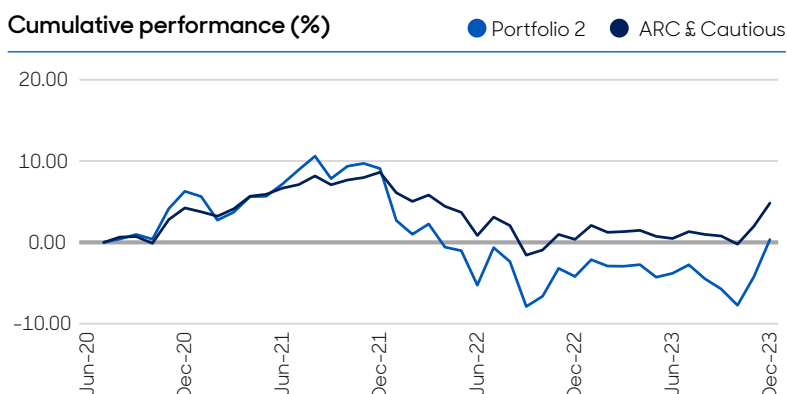
Low 1 **2** 3 4 5 High

Investment objectives

abrdn Sustainable MPS 2 aims to achieve a total return from both income and capital growth through a diversified portfolio of collective investment funds over the long term. It focuses on sustainable, ethical and impact funds and is intended for investors with a low attitude to risk.

The portfolio invests in a wide variety of assets, typically in equities, fixed interest, alternatives and money markets. This blend of assets should help to dampen down volatility over the long term.

Ratings

defaqto EXPERT RATED ★★★★★ DFM MPS on Platform 2023

defaqto 2023 GOLD

defaqto EXPERT RATED ★★★★★ 2023

Cumulative performance (%)

● Portfolio 2   ● ARC £ Cautious

Performance chart illustrates figures for abrdn Sustainable MPS 2 (15bps).

Performance (%)

	1M	3M	1Y	3Y	5Y	S.I.[3]	Volatility[4]
abrdn Sustainable MPS 2 (15bps)	4.78	6.46	4.74	-5.57	N/A	0.16	8.74
abrdn Sustainable MPS 2 (20bps)	4.78	6.46	4.74	-5.57	N/A	0.16	8.74
ARC £ Cautious	2.80	4.01	4.43	0.57	13.23	5.40	4.74

Discrete annual returns (%) – year to 31/12

	2019	2020	2021	2022	2023
abrdn Sustainable MPS 2 (15bps)	N/A	N/A	2.64	-12.15	4.74
abrdn Sustainable MPS 2 (20bps)	N/A	N/A	2.64	-12.15	4.74
ARC £ Cautious	8.05	4.20	4.23	-7.60	4.43

The figures shown here refer to the past. Past performance is not a reliable guide to future performance.
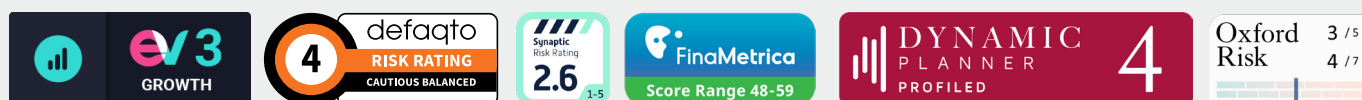
Portfolio performance is based on abrdn Sustainable MPS hosted on the abrdn Wrap platform.
[3]S.I. Since Inception.
[4]Figures represent three year annualised volatility.
Performance figures are net of the abrdn Portfolio Solutions Ltd management fee and underlying funds OCF.
Source: abrdn, Financial Express. As at 31.12.2023.

Risk profilers

eV3 GROWTH

defaqto 4 RISK RATING CAUTIOUS BALANCED

Synaptic Risk Rating 2.6 1-5

FinaMetrica Score Range 48-59

DYNAMIC PLANNER PROFILED 4

Oxford Risk 3/5 4/7

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As with any investment, the value of your portfolio can go down as well as up and may be worth less than you invested.

abrdn Sustainable MPS – Portfolio 2 breakdown[3]

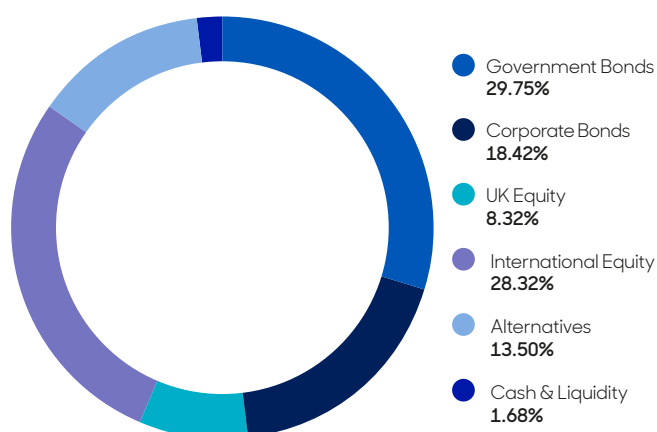| Fund Name	Weights (%)
UK Government Bonds	**7.49**
Vanguard UK Government Bond Index Fund	7.49
US Government Bonds	**0.66**
Vanguard US Government Bond Index Fund	0.66
Global Government Bonds	**10.00**
abrdn Global Government Bond Tracker Inst Fund	1.08
Vanguard Global Bond Index Fund	7.96
Vanguard Global Short-Term Bond Index Fund	0.96
Global Index-Linked Government Bonds	**5.06**
abrdn Global Inflation-Linked Bond Tracker Fund	5.06
Emerging Market Debt (HC and LC)	**6.54**
L&G ESG Emerging Markets Government Bond	2.46
L&G ESG Emerging Markets Government Bond	4.08
UK Corporate Bonds	**10.63**
abrdn Ethical Corporate Bond Fund	5.61
Royal London Sustainable Short Duration Credit Fund	5.02
Global High Yield Bonds	**1.65**
M&G Sustainable Global High Yield Bond Fund	1.65
Global Corporate Bonds	**6.14**
iShares ESG Global Corporate Bond Fund	6.14
UK Equities	**8.32**
abrdn UK Sustainable and Responsible Investment Equity Fund	4.25
iShares UK Equity ESG Index Fund	4.07
Global Equities	**28.32**
abrdn Global Impact Equity Fund	11.30
Impax Environmental Markets Fund	2.91
Ninety One Global Environment Fund	5.68
Sparinvest SICAV Ethical Global Value	5.55
Stewart Investors Worldwide Sustainability Fund	2.89
Global Infrastructure	**4.57**
FSSA Responsible Listed Infrastructure Fund	4.57
Alternative Strategy Funds	**5.39**
TwentyFour Sustainable Short Term Bond Income Fund	5.39
Global REITS	**3.54**
iShares Environment & Low Carbon Tilt Real Estate Index Fund	3.54
Liquidity	**0.75**
abrdn Liquidity Fund	0.75
Cash	**0.93**

[3]The portfolio and asset class breakdowns shown on this page are based on abrdn Sustainable MPS hosted on the abrdn Wrap platform. The data is rounded to 2 decimal places and small variances to totals may occur.

Source: abrdn. As at 31.12.2023.

Investment team

Our MPS portfolios are managed by a dedicated investment management team. The team has over 85 years' investment experience in fund selection, asset allocation and portfolio construction. At abrdn, we have a clearly defined investment policy and devote significant resources to making sure it's consistently delivered and continuously developed. We utilise our global, institutional investment capabilities and follow a rigorous process when building all the MPS portfolios within a robust governance and oversight framework.

Asset Allocation[3]

- Government Bonds **29.75%**
- Corporate Bonds **18.42%**
- UK Equity **8.32%**
- International Equity **28.32%**
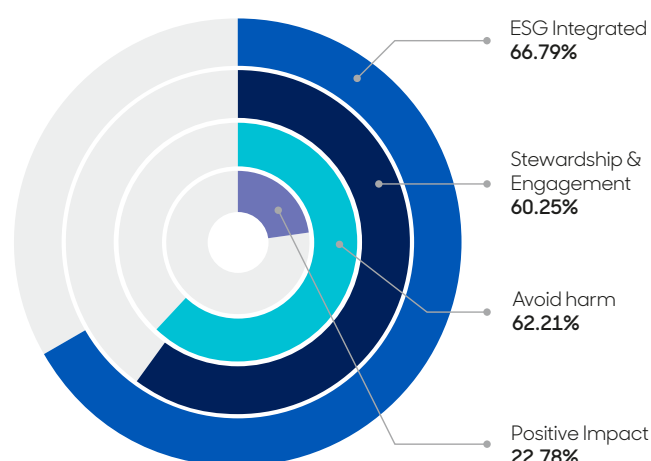- Alternatives **13.50%**
- Cash & Liquidity **1.68%**

Sustainable investing

We've designed our multi-asset sustainable solution to help our clients tap into the benefits of sustainable investing, while incorporating environmental, social and governance (ESG), stewardship, avoiding harm and impact themes, and making a positive impact on the world. We do this by carefully selecting and rigorously monitoring a diverse mix of investments, built on 4 key pillars:

1. Environmental, Social and Governance (ESG) integration

2. Active Stewardship and Engagement

3. Avoiding harm

4. Doing measurable good via Impact investing strategies

The 4 pillars are used as a classification framework for portfolio holdings.

- ESG Integrated **66.79%**
- Stewardship & Engagement **60.25%**
- Avoid harm **62.21%**
- Positive Impact **22.78%**

Important Information

This document is strictly for information purposes and should not be considered as an offer, investment recommendation or solicitation to deal in any of the investments mentioned herein. abrdn does not warrant the accuracy, adequacy or completeness of the information and materials contained in this document and expressly disclaim liability for errors or omissions in such information and materials.

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This factsheet does not provide individually tailored advice. It has been prepared without regard to individual financial circumstances and objectives of persons who receive it. We recommend that investors seek the advice of a financial adviser. The appropriateness of a particular portfolio will depend on an investor's individual circumstances and objectives.

Investors should remember that the value of investments and the income from them can go down as well as up and that past performance is not a guarantee of future returns.

Performance

Portfolio performance is based on abrdn Sustainable MPS hosted on the abrdn Wrap platform. Portfolio constituents and performance may vary on other platforms. The portfolio has not been available on all platforms since inception. The performance figures may vary due to product specific charges and should be viewed on an indicative basis.

Performance figures are net of the abrdn Portfolio Solutions Ltd management fee and underlying funds OCF. However they do not include the deduction of product and adviser specific charges. The effect of these charges would be to reduce the performance levels shown. In addition, MPS portfolios are subject to fund level annual management charges, which vary over time in line with the composition of the portfolio. Please refer to the relevant Managed Portfolio Service Annual Charges Summary for more information on charges.

ARC Private client indices

ARC Private Client Indices are based on actual client portfolio returns provided by various investment management companies. These portfolio returns are allocated to one of four categories based on the volatility of their returns relative to world equities, and an average return is calculated for each category.

Grouping portfolios by their volatility differs from the traditional approach, which compares portfolios which have similar asset allocations. Instead, investment managers may use whatever asset allocation they consider appropriate to achieve the desired levels of return and volatility.

For more information visit abrdn.com

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