



aberdeen
Investments

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Investing in credit

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aberdeeninvestments.com

Explore global credit opportunities with Aberdeen



Unlock the potential of global credit markets

Thanks to our wide range of investment strategies, global research platform and disciplined approach, we're well placed to uncover a diverse range of global credit market opportunities for your client.

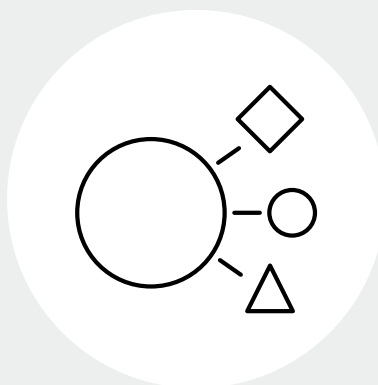
We invest across public and private credit markets, targeting high-income, attractive risk-adjusted returns. Our team manages portfolios to meet client objectives and priorities such as income generation, and capital preservation.

Access our credit opportunities through your third-party investment platform.



Cashflow generation

Target stable income streams with cashflow investment strategies



Diversification

Access the global credit opportunity set in search of attractive returns



Global presence

Build a portfolio to suit your client's needs with the help of our 140 investment professionals



What is credit?

Credit is another word for corporate bonds. These are debt securities issued by corporations to raise capital. When a company needs to borrow money to invest in its business, it may issue corporate bonds to investors. Like government bonds, credit can be bought and sold in secondary markets, as well as at issue. By purchasing corporate bonds, investors effectively lend money to the issuing company.

Corporate bonds offer holders with a fixed income stream and are seen as relatively stable investments compared to equities. However, corporate bond prices on the open market are subject to fluctuations. Perceptions of the financial health and creditworthiness of the issuing company can affect prices.

Our goal is to generate the best long-term return we can for our investors, mitigate risk and unlock opportunities. Consideration of environmental, social and governance (ESG) factors is embedded into our research process alongside our credit valuation metrics.



Reasons to invest:

Why is credit right for your client?

Investors often include corporate bonds in their portfolios to provide income, diversify their holdings and to increase portfolio stability by providing a counterbalance to higher risk investments.

We focus on these main areas:



Diversification:

The global corporate bond market is large and diverse, with a wide range of issuer types across different industry sectors and different risk levels. Owning corporate bonds as part of a portfolio of other asset classes can help to improve diversification and reduce overall risk.



Portfolio stability:

A credit allocation can contribute to the stability of a portfolio by serving as a counterbalance to other higher-risk investments. While equities and other riskier assets can be subject to significant market volatility, the returns of corporate bonds, especially higher quality corporate bonds, tend to be more stable.



Income generation:

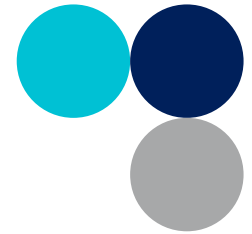
Corporate bonds offer a regular fixed income stream through periodic interest payments. Some clients prefer to receive a regular income via a distribution share class. Others prefer us to reinvest cashflows on their behalf.



Regular maturity:

Corporate bonds have specified maturity dates, after which the issuer is obligated to repay the principal (i.e. the full borrowed amount) back to bondholders. This feature can be advantageous for investors with specific time horizons or those seeking to match their investment duration to their financial goals.

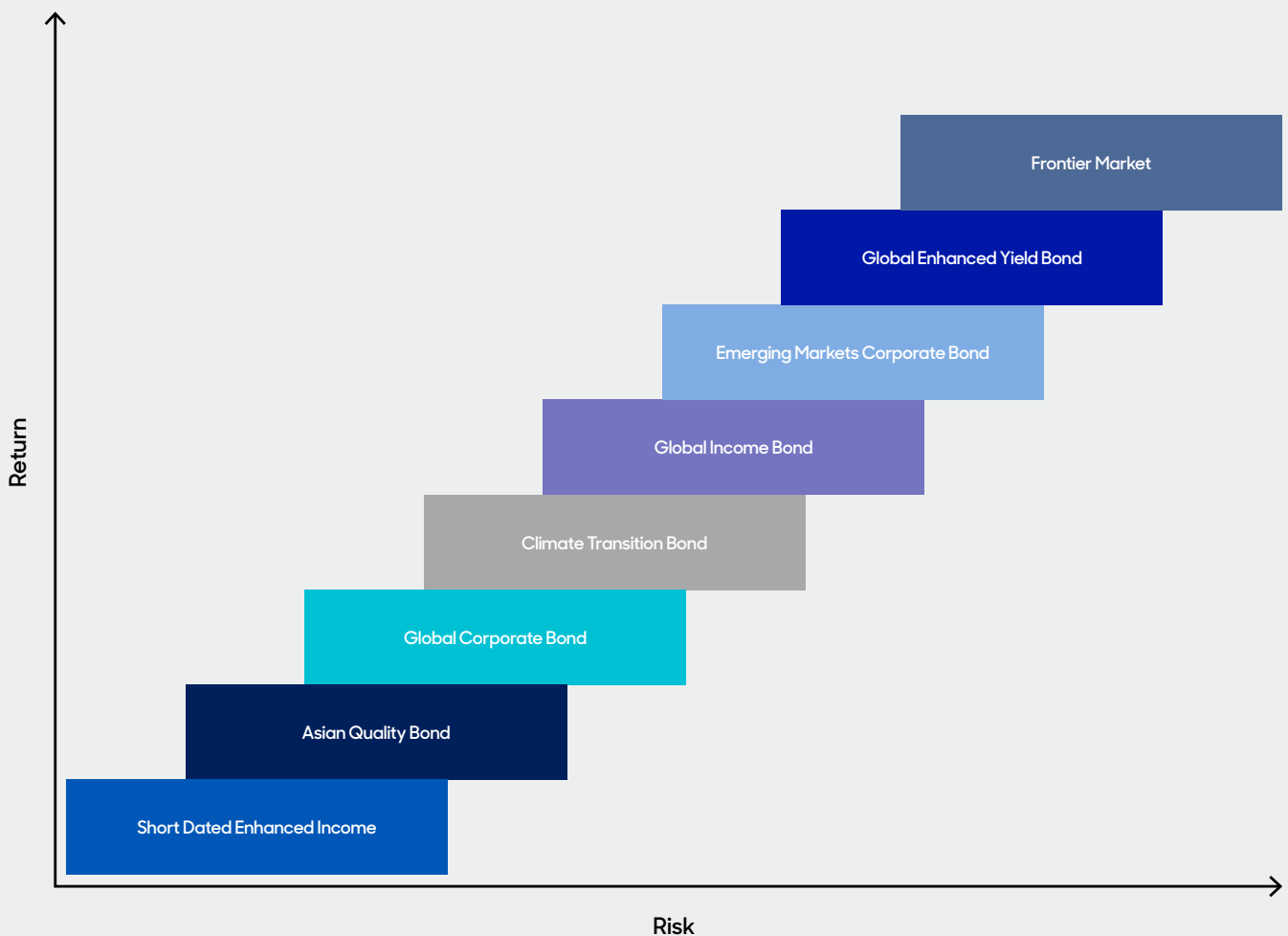
Our credit strategies



At Aberdeen, our philosophy and approach are designed to deliver risk-adjusted returns to help investors achieve their investment goals. Our solutions span a broad range of sectors and geographies, enabling us to meet client needs. We are committed to providing a solution to help your client, no matter which area of the credit market suits their requirements.

Credit strategies across the risk spectrum

(For illustration purposes only).



When constructing a fixed income portfolio, investors should consider their risk tolerance, investment goals, and time horizon. Diversification across different types of fixed income securities can help manage risk and achieve a balance between income generation and capital preservation.



Do you have any questions?

Please contact your Aberdeen representative.

Important information

Investment involves risk. The value of investments, and the income from them, can go down as well as up and an investor may get back less than the amount invested. Past performance is not a guide to future results.

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