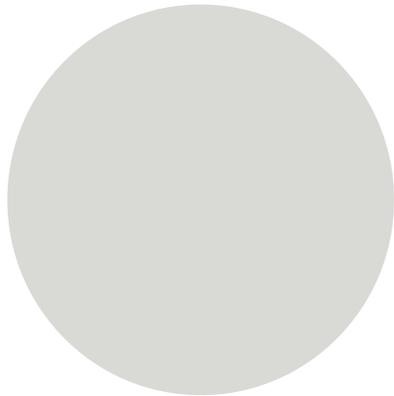


# Social Impact Report 2025



## Social Impact Report 2025

# Aberdeen's first social impact report reflects the steps we have taken as we continue to build a strategy centred on supporting people at key life stages

That approach guides how we work with customers and clients, how we support colleagues, and how we contribute to our communities and is a core part of the Inclusive Growth Pillar of Aberdeen's sustainability strategy. Throughout 2025, we have worked to make our products easier to understand for our most vulnerable customers, challenged myths around financial wellbeing, and used clearer communication, including social media, to help remove barriers for people who may feel unsure or excluded when dealing with financial matters.



For more on our Inclusive Growth Pillar, see our website

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We remain committed to fair work within our own organisation by supporting good working practices, widening access to opportunities, and taking a more inclusive approach to recruitment. In our investment activity, fair work considerations are incorporated where relevant for certain funds. This is separate from the work we undertake in our own operations and supply chain to promote responsible practices.

Our role in communities remains central to who we are. Through the Aberdeen Group Charitable Trust and our partnerships, we support projects that help people move into work, improve their financial wellbeing and create opportunities. The impact of this support can be seen in the stories shared throughout this report. Our colleagues also play a key part, giving their time, skills and energy to causes that matter to them through volunteering and fundraising.

# Social impact

We are committed to building a business that supports social inclusion and financial wellbeing for our clients, colleagues and communities. We believe we can achieve our ambition by enabling financial capability and fair work and ensuring our offerings are accessible to all.



**Kirsty Brownlie**

Head of Social Impact Strategy

"Many people in the UK lack the confidence and resources to make informed financial decisions. Our vision is to empower individuals with the knowledge, tools, and opportunities to build secure futures. Through education, fair work, accessible financial solutions and strong partnerships, we aim to create inclusive growth that strengthens communities and economies."

## Customers and clients

Accessible financial tools help ensure solutions are accessible to all, especially those facing the greatest challenges

[Read more](#)



## Communities

Through our charity partnerships we help to build confidence and good financial habits that empower communities to have a positive financial future

[Read more](#)

## Fair work practices

Fair work practices and inclusive opportunities enable progress – for individuals, communities and the wider economy

[Read more](#)



## Employees

We support pathways into employment so that individuals are empowered to move forward with purpose and direction

[Read more](#)

## Social impact: customers and clients

We are committed to making financial capability accessible for all, through our solutions, communications and tailored support for customers, clients, and advisers

### interactive investor (ii)

Our ii business continues to champion investing and strengthen its value offering via its disruptive flat-fee model, helping more people across the UK build long-term financial resilience.

The platform's Great British Retirement Survey shone a spotlight on glaring pension gaps across the UK, calling for urgent engagement. ii demonstrates how platforms can make pensions more accessible and cost-effective for a broader range of investors, and the new managed portfolios within its pension offering is a prime example.

ii has continued to use its unique data-led insights, such as the ii index, to celebrate the success of self-directed investors, showcase broader investment gaps in the UK, and highlight what is needed to encourage more people to invest. All this is made possible by the suite of tools and educational insights that ii develops. Recent examples include the launch of its new educational tool, Investment Coach, and the launch of ii Community – a dedicated social platform where investors can share ideas and insights with like-minded investors and learn from each other.

### Adviser

Our Adviser business is committed to supporting advisers in delivering the best outcomes for all clients, including those in vulnerable circumstances. Guided by the Financial Conduct Authority's four drivers of vulnerability – health, life events, resilience, and capability – Adviser's Client Engagement Hub aims to deliver processes that are accessible and simple to use. Adviser provides services such as braille and large-print documents, Relay UK support, and sign language interpreter calls to make their offering inclusive for customers with additional needs.

In 2025, this approach was strengthened through updating call scripts and training to encourage greater disclosure, enabling advisers to provide tailored care. Adviser also partnered with charities, including The Loss Foundation and Dementia UK, giving our teams specialist knowledge to support customers and families experiencing loss or cognitive impairment.

To provide compassionate guidance, a dedicated bereavement support line was established, staffed by specialists trained to respond with empathy and care. These initiatives reflect Adviser's ongoing commitment to continually assess and improve outcomes for customers in vulnerable circumstances.

Alongside this, the Aberdeen SIPP was launched as a digital pension solution to help customers save for the long term. Through features such as Family Linking and the introduction of a Junior SIPP, Adviser aims to support families in building financial confidence and fostering positive saving habits for the future.

### CASE STUDY

## Reaching ii customers through digital channels

Social media is becoming an increasingly influential force and, when used responsibly, offers a powerful channel for reaching and educating people about investing and the choices available to them.

Alongside the launch of ii Community, ii produced targeted content such as its female investing myth-busting and investment-gap awareness videos, helping to address persistent misconceptions and broaden participation.

These initiatives reflect a thoughtful, education-led approach to digital engagement that supports more confident, informed investing.



## Social impact: fair work and inclusive opportunities

Fair work practices and inclusive opportunities enable progress – for individuals, communities and the wider economy

### Fair work – our operations

#### Living Wage and Living Hours

We have been accredited by the UK Living Wage Foundation as a Living Wage Employer since 2014, and as a Living Hours employer since 2020.

#### Pay standards

All UK-based colleagues, who make up over 80% of our global workforce, receive pay at or above the UK Living Wage. For colleagues outside the UK, pay is maintained above the statutory minimum wage in their country of work.

#### Third-party workers

In the UK, these living wage and living hours commitments also apply to third-party workers operating in our offices. Our Global Third-Party Code of Conduct sets out expectations for all third parties we work with globally, including alignment with fair pay and ethical employment standards.

#### Living hours accreditation

Living hours accreditation addresses insecure work by providing greater security for workers. It includes measures such as minimum guaranteed hours and reasonable notice of shifts.

These requirements apply to both our employees and third-party workers working in our UK offices.

### Fair work – Investments

When analysing potential investee companies' alignment with decent working practices in certain strategies, our Investments business defines 'decent work' as providing seven widely accepted features: a living wage; guaranteed secure employment; safe working conditions; equal employment opportunities and treatment; social protection for workers and their families; prospects for personal development and encouragement of social integration; and that workers are free to express concerns and to organise.

Decent work within organisations can make for a more productive workforce, increase operational efficiency and reduce reputational risks.

While alignment with SDG 8 (Decent work and economic growth) is difficult, we believe it is possible. Our Investments business has published a best practice checklist and list of engagement questions for use when speaking to companies about their decent work practices. In 2025, our Investments business undertook 88 labour-related engagements, covering topics such as labour practices, workplace health and safety and employee engagement.

For more on our investments business decent work framework see [here](#)

### Inclusive recruitment

Our approach to inclusive recruitment and talent progression centres on widening access, building future capability, and supporting social inclusion.

By expanding our technology hiring and Early Careers programmes, we intentionally reach broader and more diverse talent pools through inclusive marketing, specialist job boards, and trained hiring managers. This has strengthened representation across women, ethnic minority groups, neurodivergent candidates, and applicants through the Disability Confident scheme, reinforcing our reputation as an inclusive employer.

Alongside this, Graduate Apprenticeships, internships, and trainee pathways, including new roles in our Adviser business, ensure a strong pipeline of emerging professionals who gain the skills and opportunities needed to contribute to inclusive organisational growth and social mobility.

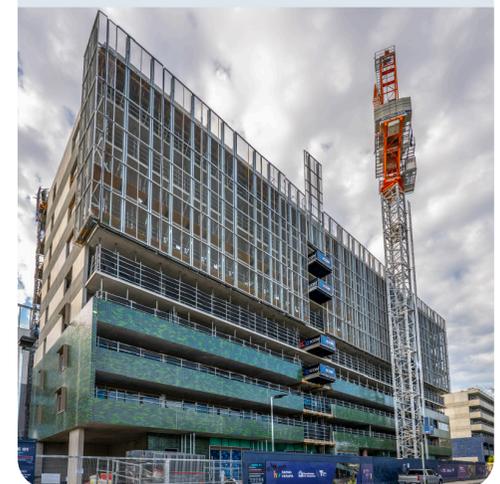
For more on our inclusive approach to recruitment see [here](#)

For more on our concession infrastructure sustainability progress see [here](#)

### CASE STUDY

## Investing in social value

As part of the Building Communities Consortium, Aberdeen's investment in the Victoria Housing project is helping communities across Melbourne by delivering modern, sustainable homes that improve quality of life and reduce inequality. The development increases social and affordable housing, strengthens neighbourhood connections, and creates inclusive opportunities shaped by extensive community consultation. With energy efficient design and accessible locations and spaces, the project supports long term wellbeing. Crucially, it is expected to support 7,600 jobs, boosting the local economy while delivering lasting social value.



## Social impact: driving inclusive growth through charitable giving

In 2025, we brought together the work of the Aberdeen Group Charitable Foundation (the 'Foundation') and the former abrdn Financial Fairness Trust into one charity, the Aberdeen Group Charitable Trust (the 'Trust'), registered in Scotland (SC040877). This unified approach strengthens our ability to deliver meaningful impact across our global communities.

While this report reflects on the achievements of the Foundation in 2025, going forward, all charitable activity will be driven by the Trust. This enables us to focus on building financial capability, creating pathways to fair work, and investing in nature, helping people and communities to thrive.

### Empowering Futures

#### Vision

Our vision is for a world where people in our communities have the confidence, resources and opportunities to build a secure future. And a world where we all benefit from a thriving natural environment.

#### Mission

Our mission is to empower people by building financial capability and creating pathways to fair work. We will also invest in nature, recognising its vital role in healthy communities and economies. Through our partnerships we enable transformational initiatives, spark innovation and generate insight for meaningful impact.

### Empowering Partnerships

To achieve our mission, we create empowering partnerships through our three funding pillars:



#### Initiatives

Providing substantial multi-year grants aligned to direct programme delivery.



#### Ideas

Supporting pilot initiatives that aim to create sustainable solutions to persistent challenges.



#### Insights

Investing in research on financial capability, and routes to fair work to inform future action.

### Empowering Communities

We recognise the importance of enabling our colleagues to support the causes that are important to them, and the role we can play in responding to global emergencies. We achieve this in the following ways:



#### Colleagues

Responding to local needs through grants, driven by our colleague-led charity forums, alongside volunteering and match funding initiatives supported by Aberdeen.

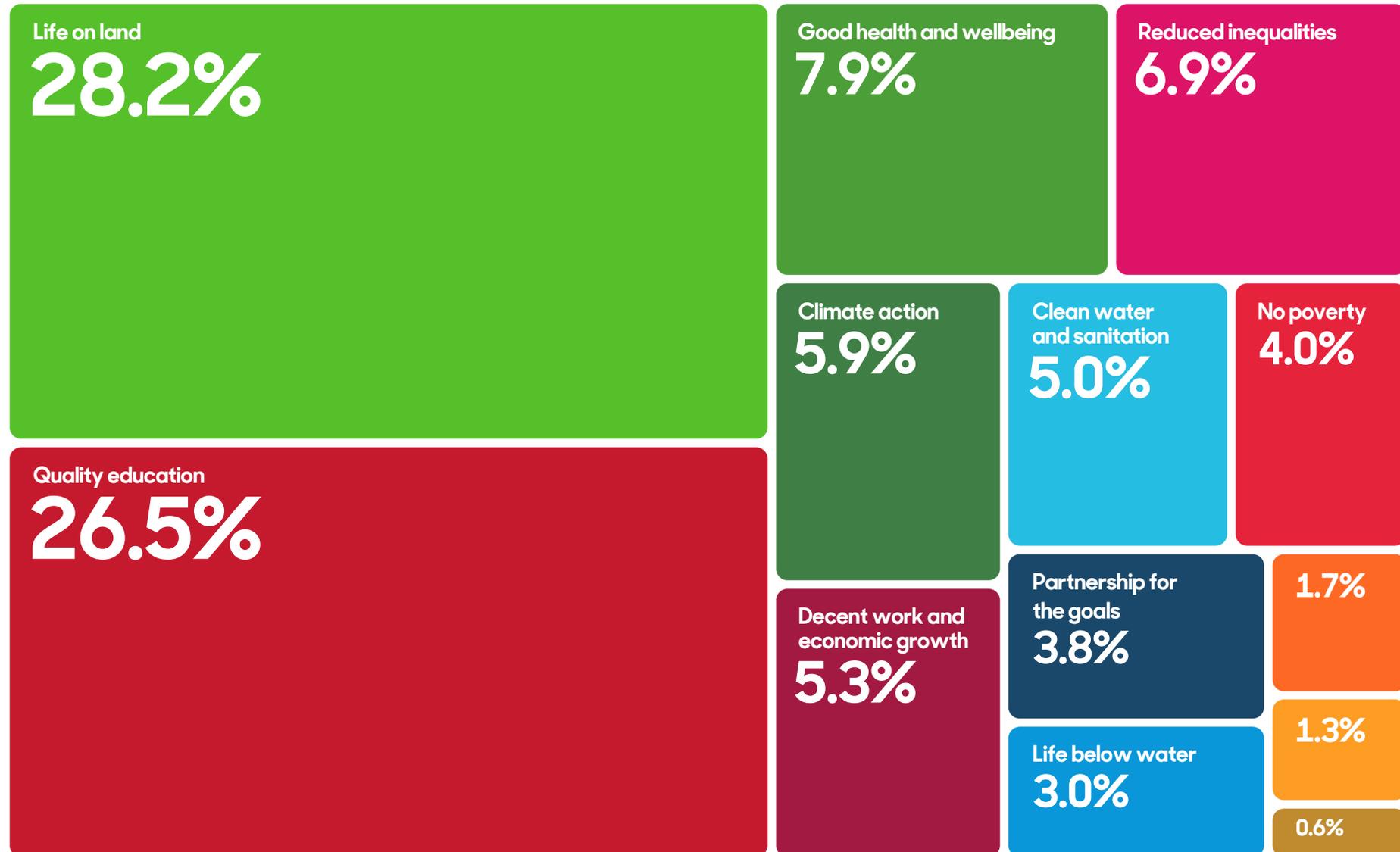


#### Aid

Contributing to swift, co-ordinated responses to emergencies, delivered by trusted aid partners.

## Social impact: supporting the Sustainable Development Goals (SDGs)

We require our charitable partners to outline project-specific objectives and estimate their contribution towards the UN's SDGs



## Social impact: communities – financial capability

### Supporting financial education and capability

#### Learning with Parents

Learning with Parents is a UK-based charity that helps families learn together in a positive way. Their Financial Literacy programme helps to build confidence in managing money across generations, with a focus on supporting families who face the greatest challenges.

With £1 million funding from the Aberdeen Group Charitable Foundation, Learning with Parents will expand its work over the next three years. This includes increasing outreach and school engagement, offering the programme free of charge to partner schools from September 2025, and developing a Continuing Professional Development programme for teachers. They will also enhance their online platform, to enable the programme to be scaled nationally.

Looking ahead, the charity will research a Year 6 transition project, targeted for delivery in 2026/27, with the impact and insights from the project shared across the education sector. These steps will help more families gain the skills and confidence they need to manage money well and build secure futures.

#### Unicorn Theatre

Unicorn Theatre, the UK's largest children's theatre, welcomes 65,000 families and schools annually and reaches thousands more through its free digital platform, Unicorn Online. Its mission is to "transform young lives through theatre" by creating imaginative, thought-provoking works for audiences up to age 13.

With £849,000 funding from the Aberdeen Group Charitable Foundation over three years, Unicorn will launch an interactive live-theatre experience for children aged 7–11. This project uses playful, age-appropriate storytelling to explore financial literacy, fostering curiosity, critical thinking, and real-world learning.

Developed with theatre-makers and financial experts, the production supports children with limited access to creative enrichment or financial education, reinforcing Unicorn's commitment to equality, inclusion, and cultural access. By combining Unicorn's reach with innovative content, the initiative aims to build life-changing skills early, supporting personal development and long-term financial wellbeing.

#### CASE STUDY

### Learning with Parents

Donna, a mother of three from Gloucestershire, discovered the value of structured financial education when her youngest daughter Willow, now 8, participated in the Learning with Parents Money Skills programme during Year 3. While Donna's children had experience with debit cards and budgeting for family outings, she found it challenging to explain financial concepts in an age-appropriate way. "I find it hard with Willow to explain maths things with her," Donna admits. "She can get quite frustrated, and if she doesn't understand it, then that's it and she'll go off."

The Money Skills programme provided the framework Donna needed to support her daughter's learning at home. The structured activities, including engaging videos, helped

bridge the gap between classroom teaching and real-world application. "I think you can talk about money in the classroom but until you're out in a shop, it's hard to put it into practice what you learnt in school," Donna explains. "It's definitely giving me an insight into what she should be learning about at this age." Through the programme, Donna has been able to have more meaningful conversations about money with Willow, from examining coins together to discussing spending choices during family trips. The programme has increased Donna's confidence in supporting her daughter's financial education. "I feel more aware of what they're aiming to learn at that age," she reflects. "I think it's important the earlier they start then hopefully the more sensible they will be and to understand money doesn't grow on trees."

## 25,000

families expected to be offered financial education through our Learning with Parents partnership

## 10,000

children expected to explore financial literacy through an engaging theatre experience made possible by our partnership with Unicorn



## Social impact: communities – partnerships

### Building the confidence and habits that shape future financial decisions

#### Money Ready

The Aberdeen Group Charitable Foundation has partnered with Money Ready since 2022 to deliver financial education to young people across the UK, with a strong focus on Scotland. This collaboration has already reached around 15,000 young people, helping them build essential money management skills to prevent financial crises and achieve long-term independence. It has also strengthened referral pathways, supported research, and built strategic partnerships to improve access and impact.

In 2025, we renewed funding for another three years to expand this work further. Over the next phase, Money Ready will reach 10,000 more people, including vulnerable young adults at key life stages and older groups such as new parents and first-time homebuyers. Planned initiatives include training educators, delivering programmes in high-need settings such as prisons and homeless centres, and introducing a Money Ready assessment tool. Expected outcomes include a 45% reduction in missed bills, 64% drop in evictions, and a 60% decrease in average debt, alongside improved confidence, savings habits and financial resilience.

#### Coded by:

Coded by: is a non-profit in the United States that helps young people gain the skills and confidence they need for careers in technology and start-ups. Based in Philadelphia, it runs technology workshops for school pupils and an advanced programme called Cb:Academy, which gives older students hands-on experience through innovation challenges and internships.

In early 2025, the Aberdeen Charitable Foundation began a three-year partnership with Coded by: to help the charity grow and reach more students. Since 2014, Coded by: has supported over 2,500 young people. With the Foundation's support, it plans to reach 6,000 more by 2028, encouraging interest in tech careers, boosting college enrolment and opening doors to jobs in the tech sector.

The partnership also gives Aberdeen's US employees the chance to volunteer and mentor students. Danae Mobley, CEO of Coded by:, said:

"The partnership will enable Aberdeen employees to come in and work with our students – that is often the 'a-ha' moment when they realise their potential and see what they can become."

Money Ready – 78% participants report an improvement in their knowledge of money

# 78%

Coded by: – 820 young people helped to develop key workplace skills

# 820

#### CASE STUDY

### Money Ready

The Money House Manchester, delivered by Money Ready and funded by the Aberdeen Group Charitable Foundation until May 2026, helps young people aged 16–25 prepare for independent living. Through three-day workshops in Greater Manchester, participants learn practical skills like budgeting, paying bills, understanding tenancy rights and using online banking.

Since March 2023, the programme has reached 1,773 young people, with 177 earning a Level 1 qualification in Personal Money Management. Strong partnerships with local authorities and youth services ensure support for those most at risk, including care leavers and young parents, helping them build financial confidence and avoid crisis.



## Social impact: communities – partnerships

### Supporting young people into pathways to employment

#### Working Rite

In 2024, Aberdeen partnered with Working Rite to help young people who are almost entirely disengaged from education find a route into college or work before leaving school. This three-year partnership, supported by funding from the Aberdeen Group Charitable Foundation, is expanding Working Rite's Choices programme across Edinburgh, Aberdeen and Glasgow, creating pathways to sustainable careers, including in financial services.

The programme acts as a bridge between school and employment, offering mentoring, work placements and life skills training to help young people overcome barriers and move into positive destinations.

Aberdeen's support goes beyond funding. We have opened access to our network, supply chain and staff to create lasting change and, as a result, our suppliers now offer placements and jobs to young people through Working Rite. Our people and partners have provided branding updates and delivered a digital transformation programme for the charity. We have introduced financial literacy sessions through Money Ready, giving participants an accredited qualification. Aberdeen colleagues also provide long-term mentoring to programme participants.

#### Impact in Year Two

83 young people supported across 12 schools

# 83

96% expected to move into positive destinations at this stage

# 96%



**Graham Robertson**  
CEO of Working Rite

"Working Rite's Powerful Partnership with Aberdeen has provided huge amounts of benefits overall. The funding and backing to grow our Choices school age programme has allowed us to create change that works for more schools and young people earlier in their journey across Scotland. However, this is only part of the story. The added value to us as an organisation via access to the wider Aberdeen Group's colleagues, agencies and supply chain has allowed us to go through a successful rebrand, publish our new strategic direction, provide work placements, and gain volunteer mentors. This truly is a partnership on all levels and has created a huge impact across all areas of our work."

80% attendance compared with an average of 35% at school

# 80%

c.£585k estimated annual reduction in state welfare costs through diversion away from welfare dependency

# c.£585k

#### CASE STUDY

### Partnering with suppliers

In 2025, we partnered with our supplier, ISS, to support Working Rite. Together, we created paid work placements for participants in the Working Rite programme, providing practical skills and a pathway into employment across ISS locations in Scotland.

By introducing Working Rite to our supply base, we facilitated networking opportunities that enable both our suppliers and the charity to build direct relationships. This approach benefits our suppliers and Working Rite, while also increasing social impact by giving young people meaningful, paid work experience and improving their future prospects.



## Social impact: colleagues

### Colleague giving

#### Colleague initiatives

We actively support our colleagues' passion for contributing to causes and organisations close to their hearts, including through:

- Volunteering – we offer colleagues three paid days of volunteering leave, either during or beyond regular working hours (in the UK), enabling them to make meaningful impact to their chosen charities.
- Fundraising – we match colleague funding efforts, up to a total of £200 per person, per annum. In 2025, funds raised through this policy totalled £218k.
- UK employees can make regular contributions via our payroll giving scheme where we match up to £100 per month. Colleagues gave a total of £123k to charity in this way, with Aberdeen matching £77k. In 2025, we were awarded a Silver Payroll Giving Quality Mark by CAF in recognition of the efforts made to grow employee engagement in the scheme over the last financial year.
- We support UK colleagues to round their salaries down to the nearest pound, with all funds donated to the Aberdeen Group Charitable Trust.

#### Regional Charity Forums

Our Regional Charity Forums continued to drive local charitable giving and colleague engagement, through working with their elected charity partners and awarding small grants to address local community needs.

The regional partners we worked with in 2025 are all planet focused and include the RSPB (UK), The Drexel University of Natural Sciences (Americas), UNICEF (EMEA) and WWF Singapore (APAC).

Small grant funding awarded by colleague-led forums complemented these partnerships by supporting regional priority themes:

- UK – Arts and community engagement; health and wellbeing; children and youth support; veterans and social re-integration; and education and skills development.
- Americas – Children and family support.
- EMEA – Homelessness and social inclusion; youth and education; and poverty alleviation and community support.
- APAC – Health and wellbeing and youth and family support.

Volunteering hours completed by global colleagues in 2025

# 2,567

Total funds raised for charity through colleague fundraising and company matching

# £218k



#### 2025 Community Champion – Finlay Stewart

Finlay has supported Street Soccer Scotland by raising £1,400 through a charity event, arranging kit donations, and promoting their work to help people facing homelessness. He also champions getinto.finance by visiting schools to share his career story, and engaging with MSPs to advocate for greater diversity in financial services careers.

#### CASE STUDY

### Real Estate 5km annual challenge

Each year, our Real Estate team hosts a 5km run that unites Aberdeen colleagues in a shared commitment to wellbeing and giving back. This annual event fosters team spirit while making a tangible difference through fundraising.

In 2025, more than 400 colleagues took part, raising £14,225 for the British Heart Foundation and Children First. With an additional £10,000 contribution from Aberdeen Group plc, a total of £24,225 was donated to these vital charities – substantially increasing the funds donated and amplifying support for causes that matter.



## Forward-looking statements

This document may contain certain 'forward-looking statements' with respect to the financial condition, performance, results, strategies, targets (including sustainability targets, objectives, plans, goals and expectations of the Company and its affiliates. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts.

Forward-looking statements are prospective in nature and are not based on historical or current facts, but rather on current expectations, assumptions and projections of management of the Aberdeen Group about future events, and are therefore subject to known and unknown risks and uncertainties which could cause actual results to differ materially from the future results expressed or implied by the forward-looking statements.

For example but without limitation, statements containing words such as 'may', 'will', 'should', 'could', 'continues', 'aims', 'estimates', 'forecasts', 'projects', 'believes', 'intends', 'expects', 'hopes', 'plans', 'pursues', 'ensure', 'seeks', 'targets' and 'anticipates', and words of similar meaning (including the negative of these terms, may be forward-looking. These statements are based on assumptions and assessments made by the Company in light of its experience and its perception of historical trends, current conditions, future developments and other factors it believes appropriate. By their nature, all forward-looking statements involve risk and uncertainty because they are based on information available at the time they are made, including current expectations and assumptions, and relate to future events and/or depend on circumstances which may be or are beyond the Group's control, including, among other things: UK domestic and global political, economic and business conditions; the impact of conflicts and geopolitical tensions (including the Russia-Ukraine conflict, and conflict involving Iran and in the Middle East on global macroeconomic conditions, political stability and financial markets; market related risks such as fluctuations in interest rates, exchange rates and commodity prices, and the performance of financial markets generally; the impact of inflation and deflation; the impact of competition; the impact of tariffs, both imposed and threatened, and changes to underlying policies governing global trade; the timing, impact and other uncertainties associated with future acquisitions, disposals or combinations undertaken by the Company or its affiliates and/or within relevant industries; risks affecting defined benefit pension schemes; experience in particular with regard to mortality and morbidity trends, lapse rates and policy renewal rates; the value of and earnings from the Group's strategic investments and ongoing commercial relationships; default by counterparties; information technology or data security breaches (including the Group being subject to cyberattacks; operational information technology risks, including the Group's operations being highly dependent on its information technology systems (both internal and outsourced and the continued development and enhancement of said technology systems (including the utilisation of artificial intelligence (AI) natural or man-made catastrophic events; the impact of pandemics; exposure to third-party risks including as a result of outsourcing; the failure to attract or retain necessary key personnel; the policies and actions of regulatory authorities and the impact of changes in capital, solvency or accounting standards, sustainability disclosure and reporting requirements, and tax and other legislation and regulations (including changes to the regulatory capital requirements that the Group is subject to in the jurisdictions in which the Company and its affiliates operate.

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As a result, the Group's actual future financial condition, performance and results may differ materially from the plans, goals, objectives and expectations set forth in the forward-looking statements.

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