aberdeen Investments

Fund guide
abrdn SICAV I – Diversified Income Fund

June 2026

Why Diversified Assets for income?

Reduced correlation

Increased correlation between equities and bonds means **traditional Multi-Asset Funds might fail to provide sufficient diversification in down markets.**

Genuine diversification

Traditional asset classes are sensitive to economic cycles. **Listed alternatives** such as real estate, infrastructure and special opportunities **are less tied to economic cycles and so offer diversification potential**.

Access to stable income

Listed alternatives can **offer more stable and diversified sources of income** than traditional market assets.

Key benefits of investing in abrdn SICAV I – Diversified Income Fund

Monthly income

Enjoy stable and repeatable monthly income of **approximately 5.27% p.a.**[1]

Diversified exposure

Diversified sources of income from a wide range of traditional and alternative asset classes.

Ease of access

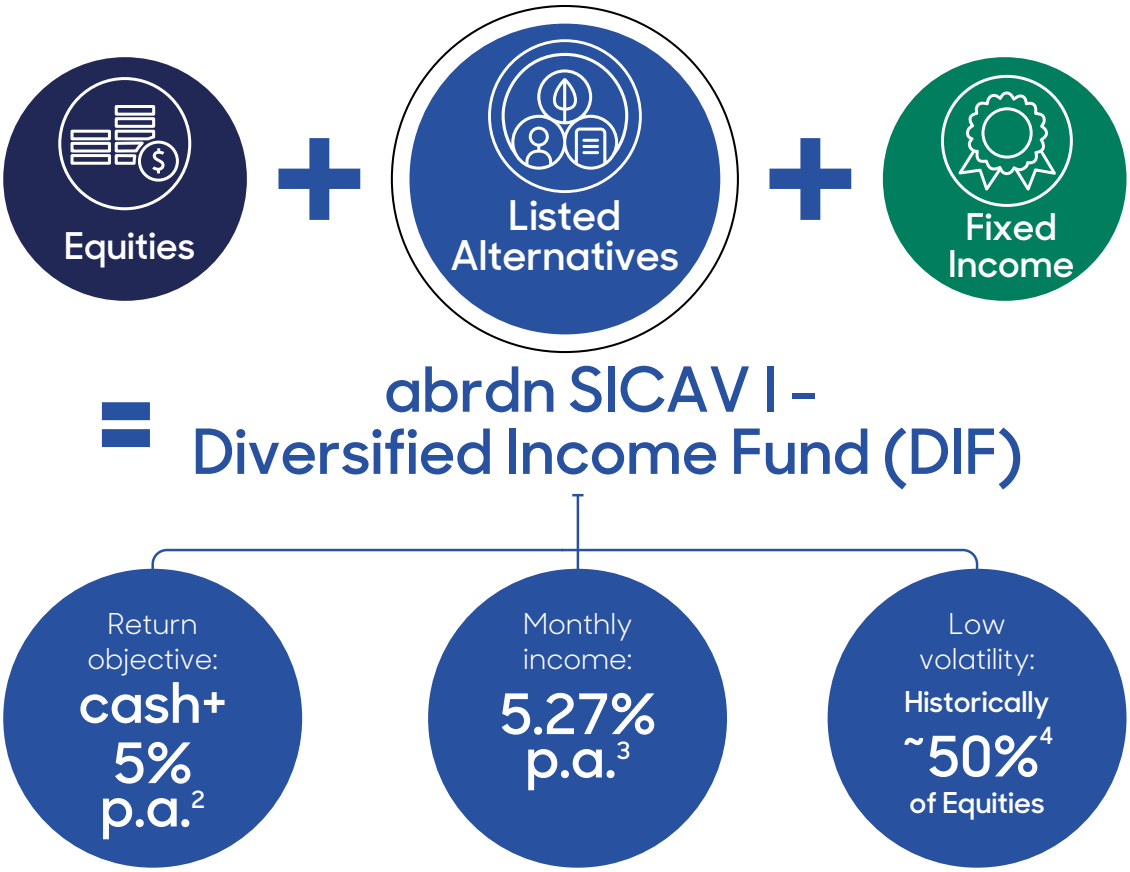
Capture **investment opportunities** that previously were hard to access but are now listed and liquid.

[1] Source: Aberdeen Investments, June 2026. **Based on annualised yield of A MInc USD share class of abrdn SICAV I – Diversified Income Fund, historical average over May 2025 to June 2026. Annualised Yield = (Dividend per share/Price (ex-dividend)) x 12 (months) x 100%.** Aims at monthly distribution. Dividends are not guaranteed and may be paid out of investment income, capital gains or capital at the discretion of the Board of Directors. Any dividends paid and distributed out of the Fund's capital will result in an immediate reduction of the Fund's Net Asset Value per share. **Past dividends are not a guide to future dividends**.

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1. Access the key asset classes with ease

Differentiated return drivers through Listed Alternatives. They can reduce the sensitivity to the economic cycles.



[2] Cash deposits are measured by US Secured Overnight Financing Rate ("SOFR"). Return objective is gross of annual management charge. This is an internal performance target which the Investment Manager aims to achieve over rolling five year periods as at the date of this document. This target is not based on past performance, may be subject to change and cannot be guaranteed. Investors should always refer to the investment objective and restrictions as stated in the latest prospectus.

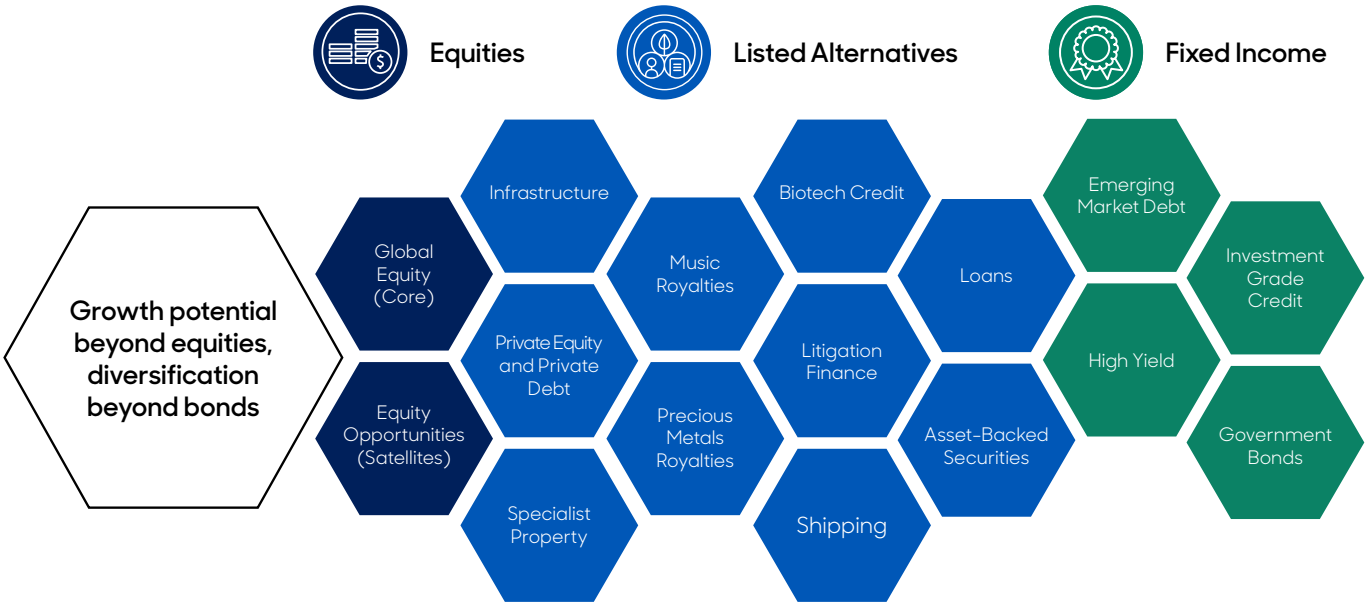
[3] Source: Aberdeen Investments, June 2026. **Based on annualised yield of abrdn SICAV I – Diversified Income Fund A Mlnc USD share class, historical average over May 2025 to June 2026. Annualised Yield = (Dividend per share/Price (ex-dividend)) x 12 (months) x 100%**. Aims at monthly distribution. Dividends are not guaranteed and may be paid out of investment income, capital gains or capital at the discretion of the Board of Directors. Any dividends paid and distributed out of the Fund's capital will result in an immediate reduction of the Fund's Net Asset Value per share. Past dividends are not a guide to future dividends.

[4] Source: Aberdeen Investments, June 2026.

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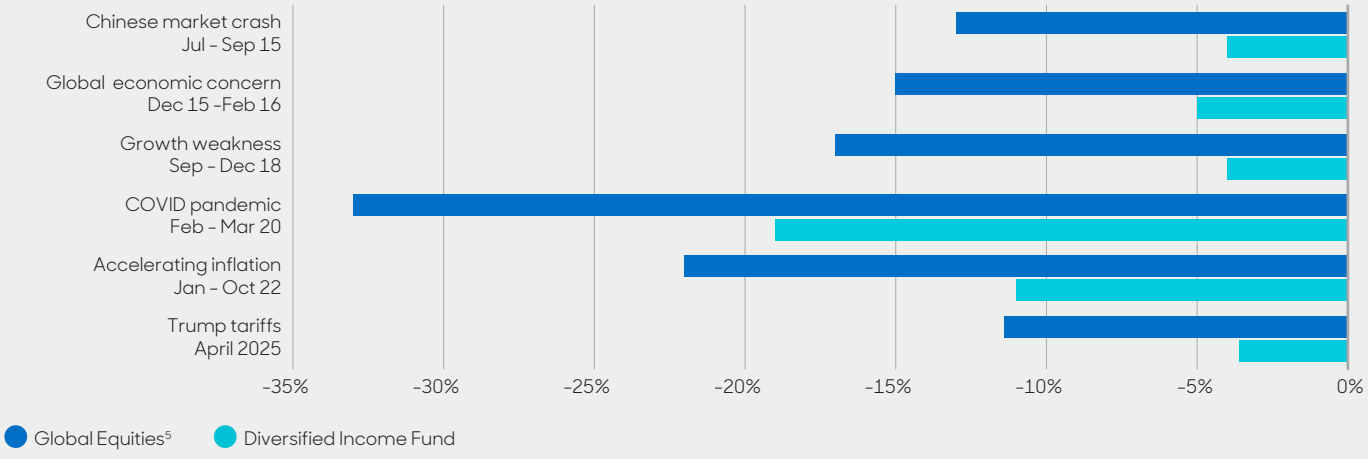
2. A truly diversified portfolio

The Investment Manager actively manages the Fund and uses discretion to identify a diverse mix of investments they deem most appropriate for the investment objective.



Consequently, during extreme downturns, losses are expected to be below those of conventional global equity markets, with volatility (a measure of the size of changes in the value of an investment) **typically ~50% less than equities**.

Blending listed alternatives into the fund helped cushion the drawdowns[5]

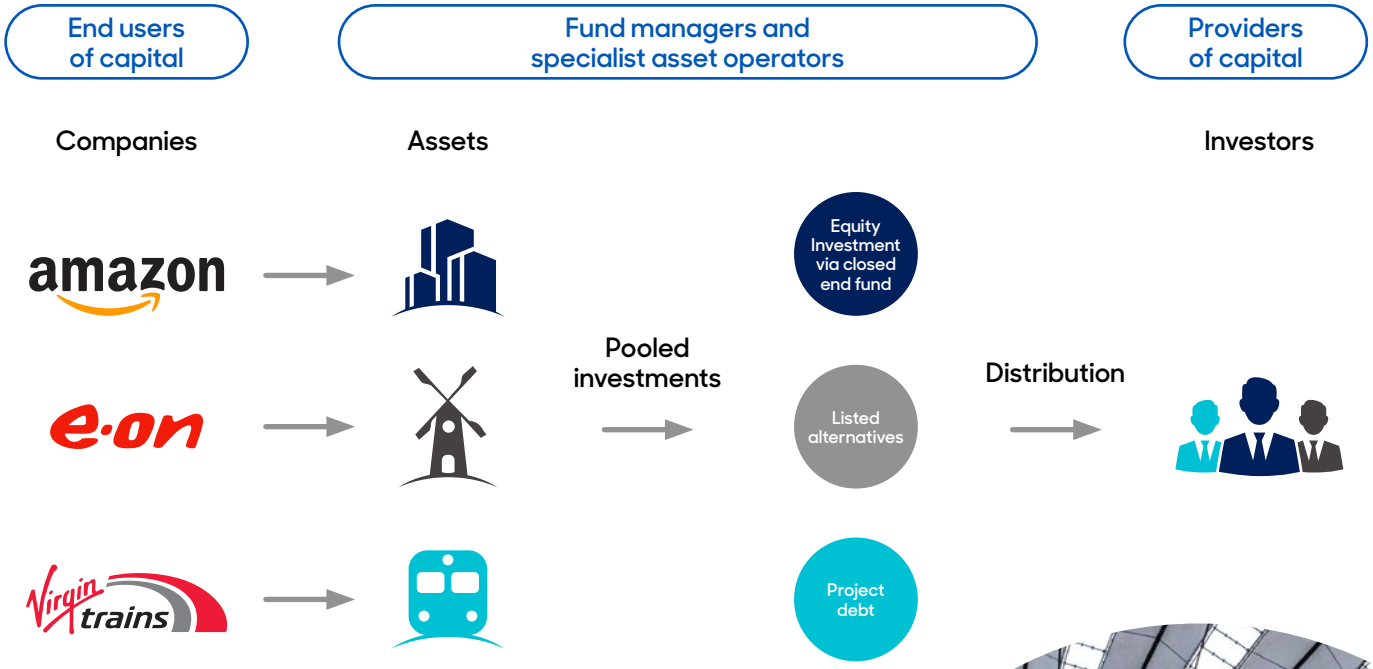


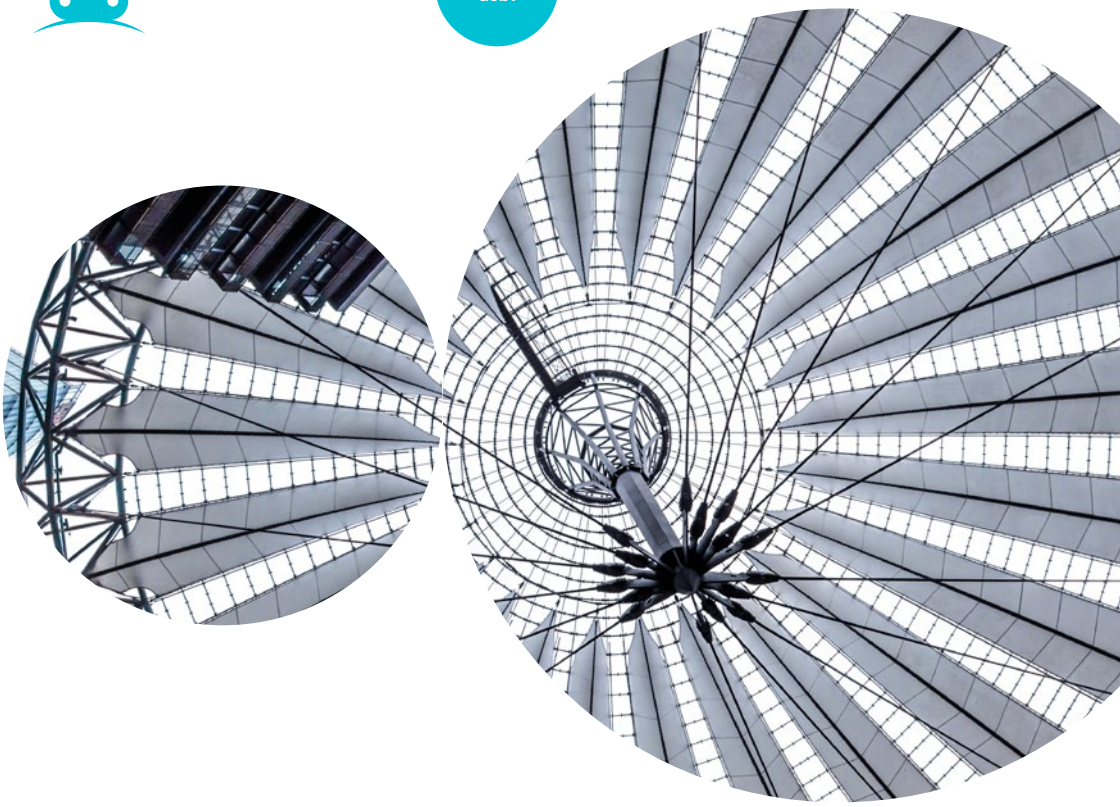
[5] Source: Bloomberg, June 2026. Past performance does not predict future results. Global Equities represented by MSCI World hedged to USD, total return.

abrdn SICAV I - Diversified Income Fund

How do listed alternatives work[6]?

Alternatives are financial assets that fall outside the definition of conventional asset classes (namely Equities, Fixed Income and Multi-Assets). Alternatives include infrastructure, asset-backed securities and special opportunities. Through mutual funds, investors can gain access to these distinctive assets that are typically inflation-linked or can potentially provide long-term cashflows.





[6] Source: Aberdeen Investments, June 2026.

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abrdn SICAV I - Diversified Income Fund

Fund facts

Fund launch date	1 June 2015	
Fund size	USD 544.6m (as of 30 June 2026)	
Performance target	Sec Overnight Financing Rate +5.00% p.a.	
Annual management charge	0.95% (For all share classes)	
Ongoing charges figure[7]	1.23%	
Base currency	USD	
ISIN	**A Acc USD**	LU1124234946
	A Gross MInc USD	LU1124234862
	A Gross MInc Hedged SGD	LU1558495252
	A Gross MIncA USD	LU2709523059
	Z Gross AInc Hedged SGD	LU2881616663
	A Fixed MIncA Hedged SGD	LU2936812952
	A Gross MIncA Hedged SGD	LU2709523216

Historical dividend yield

abrdn SICAV I - Diversified Income Fund Class A Gross MInc USD

Distribution Frequency	Fund Currency	Month Ending	Annualised Yield[9]
Monthly	USD	June 2026	5.28%
Monthly	USD	May 2026	5.26%
Monthly	USD	April 2026	5.24%
Monthly	USD	March 2026	5.21%
Monthly	USD	February 2026	5.29%
Monthly	USD	January 2026	5.29%
Monthly	USD	December 2025	5.28%
Monthly	USD	November 2025	5.27%
Monthly	USD	October 2025	6.57%
Monthly	USD	30 September 2025	3.99%
Monthly	USD	31 August 2025	5.27%
Monthly	USD	31 July 2025	5.29%

Source: Aberdeen Investments, June 2026.

[7] The Ongoing Charge Figure (OCF) is the overall cost shown as a percentage of the value of the assets of the fund. It is made up of the Annual Management Charge (AMC) of 0.95% and other charges. It does not include any initial charges or the cost of buying and selling stocks for the fund. The Ongoing Charges figure can help you compare the annual operating expenses of different funds. There are other applicable costs. The other operating charges figure (OOC) is the total expenses paid by each share class, against its average net asset value. This includes the annual management charge, the other operating expenses, and any synthetic element to incorporate the ongoing charges of any underlying qualifying investments. The OOC can fluctuate as underlying costs change. Where underlying costs have changed, the OOC disclosed in the Fund offering Documents will be updated to reflect current changes.

[8] Distributable income refers to the interest and dividend income, and may take into consideration the net realised gains, a fund receives from its portfolio holdings and are payable to its investors. It is net of all fees and expenses, including management fees and distribution cost.

[9] Annualised Yield = (Dividend per share/Price (ex-dividend)) x 12 (months) x 100%. Aim at monthly distribution. Dividends are not guaranteed and may be paid out of investment income, capital gains or capital at the discretion of the Board of Directors. Any dividends paid and distributed out of the Fund's capital will result in an immediate reduction of the Fund's Net Asset Value per share. Past dividends are not a guide to future dividends.

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Top 10 holdings[10]

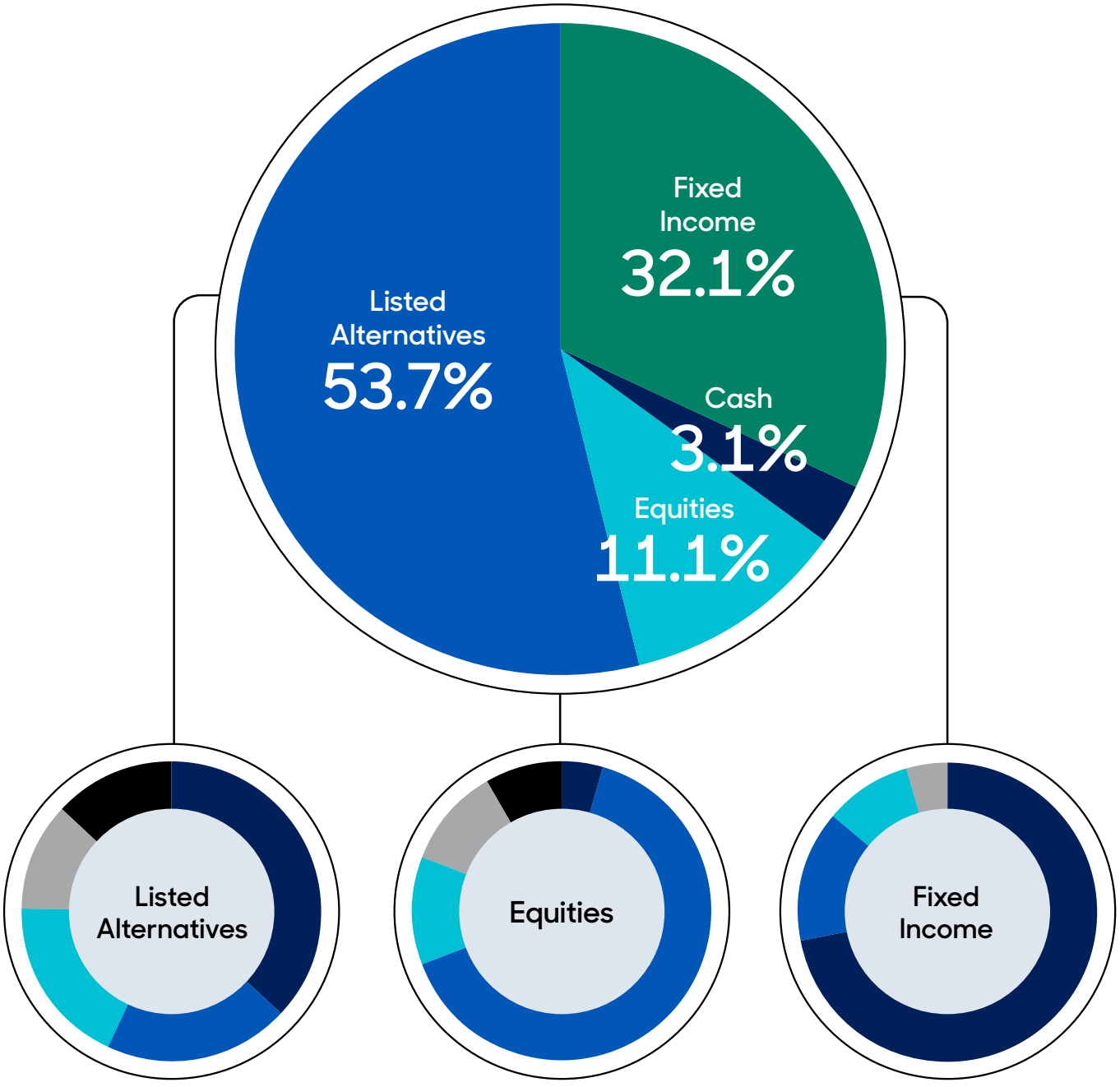
Holdings	Asset Class	Description[11]	%
MI TwentyFour Investment Funds	Asset-Backed Securities	An open-ended investment company that builds a diversified portfolio of European asset-backed securities, to generate attractive risk-adjusted returns.	6.2%
Alpha UCITS SICAV - Fair Oaks	Infrastructure	Fair Oaks Dynamic Credit Fund is a specialist corporate credit investment manager and advisor, launched in 2013. The firm's core expertise is Collateralised Loan Obligations (CLOs) and secured loans.	3.5%
3I Infrastructure	Infrastructure	A UK-listed investment company focused on delivering income and capital growth by focusing on utilities and transportation in Europe and Asia.	3.1%
BioPharma Credit	Special Opportunities	A closed-end investment company that provides debt capital and invests in interest-bearing debt assets in the life sciences industry.	2.9%
International Public Partnerships (IPP)	Infrastructure	A listed infrastructure investment company that invests in public infrastructure assets and businesses.	2.6%
Greencoat UK Wind	Infrastructure	A FTSE 250 Index company that invests in and operates approximately 50 wind farms in the UK since 2012.	2.3%
HICL Infrastructure	Asset Backed Securities	Formerly known as "HSBC Infrastructure Company Limited", this is a closed-ended vehicle that invests in infrastructure assets in the UK.	2.3%
Cordiant Digital Infrastructure	Infrastructure	A UK-listed investment company focused on investing in the core infrastructure of the digital economy, including data centers, telecommunication towers, and fiber networks.	2.1%
Wheaton Precious Metals	Special Opportunities	Wheaton Precious Metals is listed on the London and New York Stock Exchanges, and its business model is premised on streaming agreements with miners to maximise returns from the by-product metals which are mined as an additional component of the primary material mined.	1.8%
The Renewables Infrastructure Group	Infrastructure	Seeks to provide exposure to a global, diversified portfolio of infrastructure assets with defensive characteristics, typically benefiting from contracted cash flows, inflation protection and conservative leverage profiles.	1.8%
Assets in top 10 holdings			**28.6%**

[10] Source: Aberdeen Investments, June 2026. These securities have been used for illustrative purposes only to demonstrate the investment management style and should not be considered as a solicitation or recommendation of these securities. Holdings are subject to change.

[11] The descriptions are quoted from the companies' websites, June 2026.

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Portfolio breakdown[12]



- Infrastructure 19.9%
- Asset-backed Securities 10.7%
- Special Opportunities 9.9%
- Property 6.3%
- Private Equity 6.9%

- United Kingdom 0.4%
- North America 7.2%
- Europe (ex. UK) 1.3%
- Emerging Markets 1.2%
- Other Developed Markets 0.9%

- Emerging Market Bonds 23.1%
- Investment Grade Bonds 4.6%
- Government Bonds 3.0%
- High Yield Bonds 1.4%

[12] Source: Aberdeen Investments, June 2026. Figures may not always sum to 100 due to rounding.

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Dividends may be paid out of investment income, capital gains or capital at the discretion of the Board of Directors. Past dividends are not a guide to future dividends and do not represent the returns of the fund. Any dividends paid and distributed out of the fund will result in an immediate reduction of the fund's Net Asset Value (NAV) per share.

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