

# PRODUCT KEY FACTS

## abrdn SICAV II – Global Real Estate Securities Sustainable Fund



October 2024

- This statement provides you with key information about abrdn SICAV II – Global Real Estate Securities Sustainable Fund (the "Fund").
- This statement forms part of the offering document and should be read in conjunction with the offering document of abrdn SICAV II.
- You should not invest in this product based on this statement alone.

### Quick facts

<b>Management Company:</b>	abrdn Investments Luxembourg S.A. Internal delegation to one or more Investment Manager(s) and, where applicable, Sub-Investment Manager(s) as described under the section headed "The Investment Management Entities" of the Prospectus and the section headed "INVESTMENT MANAGEMENT DELEGATION" in the Additional Information for Hong Kong Investors from time to time. The relevant entities appointed for the Fund and their relevant role (i.e. Investment Manager and/or Sub-Investment Manager) are set out at <a href="http://www.abrdn.com">www.abrdn.com</a> <sup>1</sup> under Fund Centre. Such information will also be further disclosed in the most recent annual or interim report of abrdn SICAV II.
<b>Investment Manager(s) and, where applicable, Sub-Investment Manager(s):</b>	
<b>Depository:</b>	Citibank Europe plc, Luxembourg Branch
<b>Ongoing Charges over a Year*:</b>	Class A Acc EUR: 1.97%
<b>Dealing Frequency:</b>	Daily (Luxembourg business days)
<b>Base Currency:</b>	EUR
<b>Dividend Policy:</b>	No dividend payment
<b>Financial Year End:</b>	31 December
<b>Minimum Initial Investment:</b>	Class A Acc EUR: EUR 500
<b>Minimum Subsequent Investment:</b>	N/A
<b>Minimum Subsequent Holding:</b>	Class A Acc EUR – EUR 500

\*The ongoing charges figures are based on the expenses for the year ended 31 December 2023 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").

### Objectives and Investment Strategy

#### Investment Objectives

The investment objective of the Fund is to maximise total return from income and capital appreciation by investing at least 90% of the Fund's assets in listed closed ended real estate investment trusts ("REITs") or securities of companies principally engaged in real estate activities (together "Real Estate Companies") on a global basis.

#### Strategy

Investment in all Real Estate Companies will follow abrdn's "Global Real Estate Securities Sustainable Investment Approach".

Through the application of this approach the Fund commits to having a minimum 40% in sustainable investments. Furthermore, the Fund targets an environmental, social and governance ("ESG") rating (based on the weighted average of each company's MSCI ESG rating) that is better than that of the FTSE EPRA Nareit Developed Net Return Index (EUR) benchmark (the "Benchmark") at the portfolio level.

<sup>1</sup> This website has not been reviewed by the SFC and may contain information of funds not authorised by the SFC.

This approach utilises abrdn's listed real estate investment process, which enables portfolio managers to qualitatively identify and focus investment in sustainable leaders. Sustainable leaders are viewed as companies with the best in class ESG credentials or products and services which address global environmental and societal challenges. The Fund aims to have a positive tilt towards sustainable leaders with at least 50% of the Fund's assets invested in Sustainable leaders. As a minimum, Real Estate Companies will be expected to have ESG credentials that are considered average within the region they operate to be considered for investment. We consider the quality of a company's management team and analyse the ESG opportunities and risks impacting the business and appraise how well these are managed. We assign the ESG Quality Rating, a proprietary score (1 indicates best in class and 5 indicates laggards) to articulate the ESG credentials of each company. Through this positive assessment, the Fund will invest in companies with an ESG Quality Rating of 3 or better.

To complement this research, the abrdn ESG House Score is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. The ESG House Score is a proprietary scoring system developed by our central ESG investment team in collaboration with the quantitative investment team, and is used to identify companies with potentially high or poorly managed ESG risks. The score is calculated by combining a variety of data inputs within a proprietary framework in which different ESG factors are weighted according to how material they are for each sector. This allows us to see how companies rank in a global context. The Fund looks to exclude at least the bottom 20% of companies with the lowest ESG House Score in the Benchmark on a regional basis. If investing in a company that is not in the Benchmark, the company must have an ESG House Score that is equal to or higher than the ESG House Score of bottom 20% of companies of the respective region in the Benchmark.

Additionally, abrdn apply a set of company exclusions to rule out a narrow, defined list of unacceptable activities and behaviors which are related to the UN Global Compact (to exclude companies which fail to uphold one or more of the 10 Principles of the UN Global Compact), State Owned Enterprises (SOE), Weapons, Tobacco, Thermal Coal, Oil & Gas and Electricity Generation.

Taken together, the Fund will exclude at least 20% of the Benchmark investment universe. More detail on this overall process is captured within abrdn's Global Real Estate Securities Sustainable Investment Approach, which is published at [www.abrdn.com](http://www.abrdn.com)<sup>1</sup> under "Fund Centre".

Engagement with management teams of the companies in the Fund's investment universe is used to evaluate the ownership structures, governance and management quality of those companies in order to inform portfolio construction on an ongoing basis, before and after investment.

Financial derivative instruments, money-market instruments and cash may not adhere to this approach.

The Fund is actively managed. The Fund aims to outperform the Benchmark before charges. The Benchmark is also used as a reference point for portfolio construction and as a basis for setting risk constraints, but does not incorporate any sustainable criteria. In order to achieve its objective, the Fund will take positions whose weightings diverge from the Benchmark or invest in Real Estate Companies which are not included in the Benchmark. The investments of the Fund may deviate significantly from the components and their weightings in the Benchmark. Due to the Fund's risk constraints, the Fund's performance profile is not ordinarily expected to deviate significantly from that of the Benchmark over the longer term.

### **Financial Derivative Instruments**

The Fund may utilise financial derivative instruments for hedging and/or investment purposes, or to manage foreign exchange risks, subject to the conditions and within the limits laid down by applicable laws and regulations. The use of derivatives for hedging and/or investment purposes is expected to be very limited, mainly in those cases where there are significant inflows into the Fund so that cash can be invested while the Fund's investments in Real Estate Companies is maintained.

### **Securities Lending**

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 its net asset value.

\*Please refer to the offering document of abrdn SICAV II for details regarding the calculation methodology of net derivative exposure.

## What are the key risks?

Investment involves risks. Please refer to the offering document of abrdn SICAV II for details including the risk factors.

### 1. Investment risk

- Past performance is not a guide to future returns. The value of your investment in the Fund and any income received from it may go down as well as up.
- Inflation reduces the buying power of your investment and income.
- The value of assets held in the Fund may rise and fall as a result of exchange rate fluctuations.

### 2. Strategy risk

- The Fund invests in equity and equity related securities. These are sensitive to variations in the stock markets which can be volatile and change substantially in short periods of time.

### 3. REITs

- Dividend payment policies of the REITs in which the Fund invests are not representative of the dividend payment policy of the Fund.

### 4. Concentration risk

- The Fund's investments are concentrated in the real estate sector. This may result in greater volatility and lower liquidity than portfolios which are more broadly diversified by type of company in which they invest.

### 5. ESG investment policy risks

- Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities in which the Fund might otherwise invest. Such securities could be part of the benchmark against which the Fund is managed, or be within the universe of potential investments. This may have a positive or negative impact on performance and may mean that the Fund's performance profile differs to that of funds which are managed against the same benchmark or invest in a similar universe of potential investments but without applying ESG or sustainability criteria.
- In assessing the eligibility of an issuer based on ESG research, there is a dependence upon information and data from third party ESG research data providers and internal analyses, which may be subjective, incomplete, inaccurate or unavailable. In addition, there is a lack of common or harmonised definitions and labels regarding ESG and sustainability criteria. As a result, there is a risk of incorrectly or subjectively assessing a security or issuer or there is a risk that the Fund could have exposure to issuers who do not meet the relevant criteria.
- Furthermore, the lack of common or harmonised definitions and labels regarding ESG and sustainability criteria may result in different approaches by managers when integrating ESG and sustainability criteria into investment decisions. This means that it may be difficult to compare funds with ostensibly similar objectives and that these funds will employ different security selection and exclusion criteria. Consequently, the performance profile of otherwise similar funds may deviate more substantially than might otherwise be expected.
- Additionally, in the absence of common or harmonised definitions and labels, a degree of subjectivity is required and this will mean that a fund may invest in a security that another manager or an investor would not.
- The use of ESG criteria may also result in the Fund being concentrated in companies with ESG focus and its value maybe more volatile than that of funds having a more diverse portfolio of investments.

### 6. Financial derivative instrument risk

- The Fund is entitled to use financial derivative instruments for hedging and efficient portfolio management purposes which may involve additional risks. In adverse situations, the Fund's use of financial derivative instruments may become ineffective in hedging or efficient portfolio management. Risks associated with investment in 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 instruments may lead to a high risk of significant loss by the Fund.

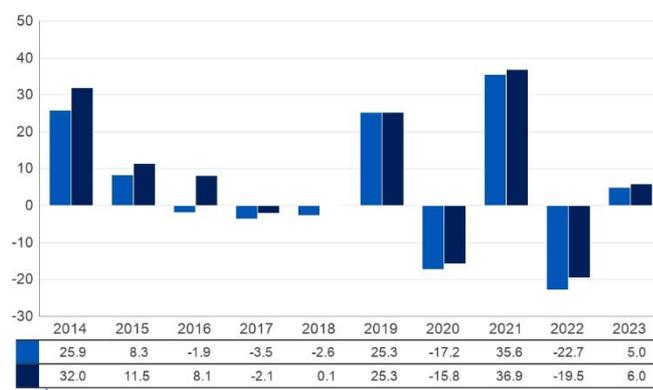
### 7. Risk relating to securities lending agreements

- 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.

## How has the Fund performed?

% Returns



In January 2023 there was a material change of the Fund's investment objectives and strategy. The previous performance was achieved under circumstances that no longer apply.

Further, in December 2023, the Fund's investment policy was amended to enable securities lending.

■ Fund (Net)

■ Benchmark\*

\* FTSE EPRA Nareit Developed Index (EUR) from 08/01/2007 until 29/01/2023. FTSE EPRA Nareit Developed Net Return Index (EUR) from 30/01/2023. The benchmark changed as it is considered that the current benchmark better reflects the available returns for investors.

- 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 benchmark is FTSE EPRA Nareit Developed Net Return Index (EUR).
- Fund launch date: 2007
- Class A Acc EUR launch date: 2007

## 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 abrdn SICAV II 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 (Initial charge):**

**Switching fee (Conversion charge):**

**Redemption fee:**

#### What you pay

Up to 5% of the amount you pay.

Up to 0.50% of the amount to be converted.

The Fund is also subject to an Equalisation Charge equivalent to the difference between the Subscription Fee (Initial charge) of the Fund applied on subscription to the Fund and the Subscription Fee (Initial charge) of another fund that the shares of the Fund is being converted to

Nil.

### 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.

**Management Fee (Investment Management Fee)\*:**

**Depository Fee:**

**Performance Fee:**

**Management Company Charge:**

**General Administration Charge:**

#### Annual rate (as a % of the Fund's net asset value)

Class A Acc EUR: 1.60%

The Fund pays an investment management fee to the Fund manager

Min: 0.0025% – Max: 0.50%

Not applicable

Up to 0.05%

Up to 0.1% (plus VAT if any)

\*Current Investment Management Fee may be increased up to a specified permitted maximum level as set out in the Prospectus by giving not less than one month prior notice to the investors.

### 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 abrdn SICAV II.

## Additional Information

- You generally buy and redeem shares at the Fund's next-determined net asset value (NAV) after the Management Company receives your request in good order on or before 1:00 p.m. (Luxembourg time) being the dealing cut-off time. The Hong Kong representative/distributor may impose different dealing deadlines for receiving requests from investors.
- The net asset value of this fund is calculated and the price of the shares published each "business day". They are available online at [www.abrdn.com/hk](http://www.abrdn.com/hk). This website has not been reviewed by the SFC.

## 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.

# 產品資料概要

## 安本基金 II - 環球房地產證券可持續基金



2024 年 10 月

- 本概要提供安本基金 II - 環球房地產證券可持續基金（「**本基金**」）的重要資料。
- 本概要是銷售文件的一部分，並應與安本基金 II 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：	abrdn Investments Luxembourg S.A. 內部委託至一個或多個投資經理及副投資經理（如適用），不時在公開說明書「投資管理實體」一節及為香港投資者提供的額外資料「投資管理職能轉授」一節敘述。就本基金任命的相關實體及其相關職務（即投資經理及／或副投資經理）載於 <a href="http://www.abrdn.com">www.abrdn.com</a> <sup>1</sup> 中的「基金中心」之下。相關資料亦將會於安本基金 II 最近期的年度或中期報告進一步披露。
投資經理及副投資經理（如適用）：	
保管人：	Citibank Europe plc., Luxembourg Branch
全年經常性開支*：	A 類累積（歐元）：1.97%
交易頻密程度：	每日（盧森堡營業日）
基本貨幣：	歐元
派息政策：	不派息
財政年度終結日：	12 月 31 日
最低首次投資額：	A 類累積（歐元）：500 歐元
最低其後投資額：	不適用
最低其後持有額：	A 類累積（歐元） - 500 歐元

\*經常性開支比率基於截至 2023 年 12 月 31 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」)。

### 目標及投資策略

#### 投資目標

本基金的投資目標為透過將本基金至少 90% 的資產投資於環球的上市封閉式房地產投資信託（「房地產投資信託」）或主要從事房地產業務的公司（統稱「房地產公司」）的證券，以從收入及資本增值取得最大的總回報。

#### 策略

於所有房地產公司的投資將遵循安本的「環球房地產證券可持續投資方法」。

透過運用此方法，本基金承諾持有至少 40% 的可持續投資。此外，本基金力求在投資組合層面達致優於基準指數富時 EPRA Nareit 已發展淨回報指數（歐元）（「基準指數」）的環境、社會及管治（「ESG」）評級（基於每間公司的 MSCI ESG 評級加權平均值）。

1 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。

此方法運用安本的上市房地產投資流程，令投資經理能夠在質化方面識別並將投資側重於可持續領導者。可持續領導者被認為是具同類最佳ESG狀況或擁有能夠應對環球環境及社會挑戰的產品及服務的公司。本基金旨在側重於可持續領導者，將本基金至少50%的資產投資於可持續領導者。作為最低要求，預期ESG狀況達到其營運所在地區平均水平的房地產公司，方會被考慮進行投資。我們考慮公司管理層團隊的質素，分析影響業務的ESG機遇及風險，以及評估其管理情況。我們賦予ESG質素評級，此專屬評分（1表示同類最佳，而5表示表現較差）以反映每間公司的ESG狀況。透過這項正面評估，本基金將投資於ESG質素評級達3或以上的公司。

為補充該研究，安本ESG內部評分用於在定量方面識別及排除最高ESG風險的公司。ESG內部評分是由我們的中央ESG投資團隊與量化投資團隊合作開發的專屬評分系統，用於識別ESG風險可能較高或管理不善的公司。該評分透過結合專屬框架內的多個數據輸入進行計算，當中不同的ESG因素根據其對各行業的重要性獲賦予權重。這讓我們能夠看清相關公司在全球的排名。本基金尋求排除在基準指數中屬於區內ESG內部評分最低、排在最後20%的公司。如果對基準指數以外的公司進行投資，該公司的ESG內部評分必須等於或高於基準指數內相關地區排名最後20%的公司的ESG內部評分。

此外，安本採用一套公司剔除標準，以剔除一系列嚴格界定的不可接受活動和行為，涉及聯合國全球契約（以剔除未能遵守聯合國全球契約十項原則中的一項或多項的公司）、國有企業、武器、煙草、動力煤、油氣及發電。

本基金合計將從基準指數投資範圍中剔除至少20%。關於此整體流程的更多詳細資料載於安本的環球房地產證券可持續投資方法，該方法刊登於[www.abrdn.com](http://www.abrdn.com)<sup>1</sup>內的「基金中心」之下。

與本基金投資範圍內公司的管理團隊接洽，以評估該等公司的擁有權架構、管治及管理層質素，從而在投資前後持續作為投資組合構建。

金融衍生工具、貨幣市場工具及現金未必遵循此方法。

本基金以主動方式管理。本基金旨在於扣除費用前跑贏基準指數。基準指數亦用作投資組合構建的參考點及作為設定風險限制的基礎，但未採納任何可持續準則。為實現其目標，本基金將持有權重偏離基準指數的持倉或投資於基準指數中未包含的房地產公司。本基金的投資可能與基準指數的成分及其權重存在重大差異。由於本基金的風險限制，長期而言，本基金的表現一般預期不會明顯偏離基準指數的表現。

### **金融衍生工具**

本基金可為對沖及／或投資目的，或管理外匯風險而使用金融衍生工具，惟須受適用法律及法規所訂定的條件及限制之規限。預期作為對沖及／或投資用途而使用衍生工具的情況非常有限，主要是在有大量資金流入本基金的情況下，以在維持本基金對房地產公司投資的同時，進行現金投資。

### **證券借貸**

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\*最多可達其資產淨值的 50%。

\* 請參閱安本基金 II 的銷售文件，了解衍生工具風險承擔淨額計算方法的詳情。

## 本基金有哪些主要風險？

投資涉及風險。請參閱安本基金 II 的銷售文件，了解風險因素等詳情。

### 1. 投資風險

- 過往表現並非未來回報的指引。閣下於本基金的投資價值以及由此產生的任何收益可升亦可跌。
- 通脹會減少閣下的投資及收益的購買力。
- 本基金所持有資產的價值可能會因為匯率波動而上升或下跌。

### 2. 策略風險

- 本基金投資於股票及股票相關證券。股票及股票相關證券會因股票市場的變化而受影響，而股票市場可能會在短期內波動及大幅變動。

### 3. 房地產投資信託

- 本基金所投資的房地產投資信託的派息政策並不代表本基金的派息政策。

### 4. 集中風險

- 本基金的投資集中於房地產行業。與那些所投資公司類型更廣泛多元化的投資組合比較，這可能令其有較大波動性及較低流動性。

### 5. ESG 投資政策風險

- 在投資過程中採用ESG及可持續性標準，或會導致剔除本基金本來可能投資的證券。該等證券可能是管理本基金時參照的基準指數的一部分，亦可能是潛在投資範圍之內。此舉或會對表現產生正面或負面影響，並可能意味著本基金的表現有別於參照相同基準指數管理或投資於相似的潛在投資範圍但未有採用ESG或可持續性標準的基金。
- 根據ESG研究評估發行人時，會依賴來自第三方ESG研究數據提供者及內部研究的資料和數據，此等資料和數據可能帶有主觀性、不完整、不準確或不可用。此外，缺乏ESG及可持續性標準的通用或統一定義和標籤。因此，存在錯誤或主觀地評估證券或發行人的風險，或本基金可能涉足於不符合相關標準的發行人的風險。
- 此外，將ESG及可持續性標準納入投資決策時，缺乏ESG及可持續性標準的通用或統一定義和標籤，可能會導致經理採取不同的方法。換言之，我們可能難以對表面目標類似的基金進行比較，且該等基金將採用不同的證券選擇和剔除標準。因此，其他類似基金的表現狀況可能較預期出現更大的偏差。
- 此外，在缺乏通用或統一定義和標籤的情況下，將需要施加一定程度的主觀性，所以本基金可能投資於其他經理或投資者不會投資的證券。
- 使用ESG標準亦可能導致本基金集中於側重ESG的公司，其價值可能較投資組合更分散的基金來得更加波動。

### 6. 金融衍生工具風險

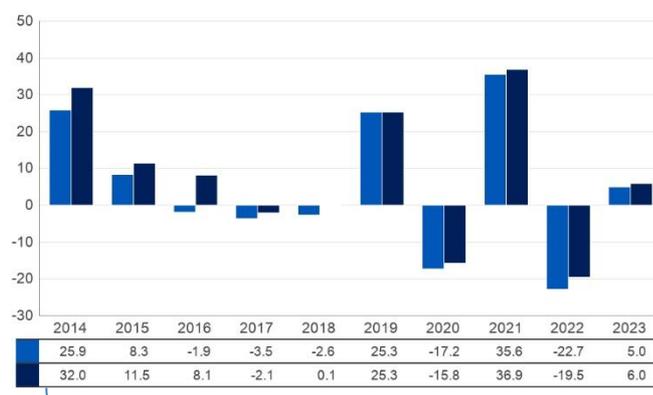
- 本基金可使用金融衍生工具作對沖及有效投資組合管理用途，或會涉及額外風險。在不利情況下，本基金使用金融衍生工具作對沖或有效投資組合管理用途或會無效。與投資金融衍生工具有關的風險包括對手方／信貸風險、流動性風險、估值風險、波動性風險及場外交易風險。金融衍生工具的槓桿元素／組成部分可導致產生遠高於本基金投資於金融衍生工具的金額的損失。投資金融衍生工具可導致本基金產生重大損失的高風險。

### 7. 有關證券借貸協議的風險

- 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。

## 本基金的過往業績表現如何？

回報率 (%)



2023年1月，本基金的投資目標及策略發生重大變化。之前的表現乃於日後不再適用的情況下達致。

此外，本基金的投資政策於2023年12月作出修訂以便能夠進行證券借貸。

■ 本基金 (淨值)

■ 基準\*

\* 富時 EPRA Nareit 已發展指數 (歐元) (2007年1月8日至2023年1月29日)。富時 EPRA Nareit 已發展淨回報指數 (歐元) (自2023年1月30日起)。變更基準的原因是現行基準被視為更妥善反映投資者可獲得的回報。

- 過往業績表現資料並非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) 的價值在所示曆年內的升跌幅度。業績表現數據以歐元計算，包括經常性開支，但不計及閣下可能須支付的認購費及贖回費 (如有)。
- 基準為富時 EPRA Nareit 已發展淨回報指數 (歐元)。
- 基金發行日：2007年
- A類累積 (歐元) 發行日：2007年

## 本基金有否提供保證？

本基金並不提供任何保證。閣下未必能取回全部投資本金。

## 投資本基金涉及哪些費用及收費？

投資者應參閱安本基金 II 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（首次認購費）：

轉換費（兌換收費）：

贖回費：

#### 閣下繳付之金額

最多可達閣下購買金額的 5%。

最多可達兌換額的 0.50%。

本基金亦將收取相當於適用於認購本基金的基金認購費（首次認購費）與另一項基金（基金股份的兌換目標）的認購費（首次認購費）之間的差額的調整費。

無。

### 本基金持續繳付的費用

以下收費將從本基金總值中扣除，閣下的投資回報將會因而減少。

管理費（投資管理費用）\*：

存管費用：

表現費用：

管理公司費用：

一般行政費用：

#### 年率（佔本基金資產淨值的百分比）

A 類累積（歐元）：1.60%

本基金向基金經理繳付投資管理費用

最低 0.0025% 至最高 0.50%

不適用

最多可達 0.05%

最多可達 0.1%（另加增值稅（如有））

\* 當前的投資管理費用可上調至公開說明書所載的指定許可上限，惟須向投資者發出不少於一個月的事先通知。

### 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。請參閱安本基金 II 的銷售文件以了解詳情。

## 其他資料

- 在盧森堡時間下午一時正（即交易截止時間）或之前經管理公司收妥的認購及贖回要求，一般按隨後釐定的本基金資產淨值計算的股份價格執行。香港代表／分銷商或會就接收投資者的要求設定不同的交易截止時間。
- 本基金在每一「營業日」計算資產淨值及公布股份價格。詳情請瀏覽網站 [www.abrdn.com/hk](http://www.abrdn.com/hk)。該網站並未經證監會審閱。

## 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。