

Fund guide abrdn SGD Money Market Fund

October 2025



Fund objective

The abrdn SGD Money Market Fund (the "Fund") aims to preserve capital and maintain liquidity while looking to provide a return which is comparable to that of SGD short-term deposits.

Why should you invest in this fund



Target return
comparable to SGD
short-term deposits



No lock-in
period



No cap on
investment
amount¹

	Savings Account	Fixed Deposit	Money Market Fund ²
Yield (or Interest Rate)	Typically offers a lower interest rate due to instant access	Offers a higher interest rate than savings accounts	✓ Usually higher interest rate or yield than savings accounts
Security	SGD deposits and monies are insured up to S\$100,000 in aggregate under the Deposit Insurance Scheme		✓ Sovereign and High credit quality
Liquidity	Withdraw anytime with no fee or penalty	Cannot withdraw early without fee or penalty	✓ Withdraw anytime with no fee or penalty
Cash balance / Investment amount	No cap but interest rate may vary depending on the cash balance size	Investment amount typically capped	✓ No cap on investment amount ¹

¹ Although there is no investment limit on how much you can invest in the fund, please note that there is generally an internet banking transfer limit of up to S\$200,000 per daily transaction, subject to your internet banking settings.

² Source: Aberdeen Investments, 30 September 2025. Purchasing units of a money market fund is not the same as placing funds on deposit with a bank or deposit-taking company. Although the Manager may seek to maintain or preserve its principal value, there is no assurance that the fund will be able to meet this objective. The abrdn SGD Money Market Fund is not a guaranteed fund, in that there is no guarantee as to the amount of capital invested or return received.

abrdn SGD Money Market Fund's investment universe

Sovereign
bills and bonds

Cash

High-quality
corporate credit
and commercial
papers

Deposits with
banks

Professionally managed by Aberdeen Investments

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Managing approximately
US\$515bn³
in assets
for our clients.



Specialist knowledge
Deep understanding
of the asset classes and
geographies we invest in.



We manage over
US\$164bn
of AUM in fixed
income of which
\$52bn
is in liquidity³.



Global reach
Experts on the ground
in more than
25 locations³.
We deliver local insights
at a global scale.

Our expertise lies in:

**Asia and
emerging
markets**

**Specialist
equities**

**Real
assets**

**Public
and private
credit**

We manage about US\$515 billion in assets for our clients. We help investors reach their financial goals by using our expert knowledge, having a presence in over 25 locations worldwide, building strong relationships, and focusing on long-term investments.³

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³ Source: Aberdeen Investments. All data, facts and figures are as of 30 September 2025.

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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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