aberdeen Investments

Investor Classification

Class	Investor's Risk Profile	Recommended Risk Level
1 (Below 15 Scores)	You are of low risk profile who expects no risk with slightly higher returns from investment than interests received from bank deposits, while preferring short investment horizon.	1 You may invest within risk level 2-8 and no higher than 20% of your total investment.
2 (15-21 Scores)	You are of moderate to low risk profile that expects minimal risk with consistent returns from investment, while focusing on investment protection.	1 - 4 You may invest within risk level 5-8 and no higher than 20% of your total investment.
3 (22-29 Scores)	You are of moderate to high risk profile that can tolerate some investment loss at times.	1 - 5 You may invest within risk level 6-8 and no higher than 20% of your total investment.
4 (30-36 Scores)	You are of high risk profile that can accept high risk, market volatility and investment loss, while expecting long term growth in your investment value and returns.	1 - 7 You may invest within risk level 8 and no higher than 20% of your total investment.
5 (Above 37 Scores)	You are of very high risk profile that can accept very high risk with chances to obtain high returns, and can accept a significant portion of investment loss.	1 – 8

Basic Asset Allocation Instruction

* Including consumer products and derivatives products

Type of Investor (Score)	Investor Type of Risk	Asset Allocation				
		Deposits and Short-term Fixed Income Funds	Government Bond (More Than 1 years)	Debenture	Equity Fund	Other Options*
1 (Less than 15 scores)	Low risk	>60%		<20%	<10%	<5%
2 (Between 15-21 scores)	Moderate to low risk	<20%	<70%		<20%	<10%
3 (Between 22-29 scores)	Moderate to high risk	<10%	<60%		<30%	<10%
4 (Between 30-36 scores)	High risk	<10%	<40%		<40%	<20%
5 (37 scores or higher)	Very high risk	<5%	<30%		>60%	<30%

Risk Levels in Different Types of Mutual Funds

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
Low	1	**Money Market Fund invests domestically.** - Not Applicable	-For domestic investment, investing in debt instruments and/or cash deposits and/or other assets or other earnings as specified by the Office of the SEC and must be payable at call or at sight, or have a maturity date of no longer than 397 days from the investment date; and the portfolio duration at any period must not exceed 92 days.
Medium-Low	2	**Money Market Fund** - Not Applicable	- The Fund has an investment policy to invest in partial off-shore securities but not more than 50% of NAV by specifically invest in debt instruments and/or cash deposits and/or other assets or other earnings as specified by the Office of the SEC and must be payable at call or at sight, or have a maturity date of no longer than 397 days from the investment date; and the portfolio duration at any period must not exceed 92 days.
	3	**Government Bond Fund** - Not Applicable	- Investing mainly in government bonds with net exposure on average in any accounting period at least 80% of NAV.
	4	**Fixed Income Fund** - abrdn Smart Income – Retirement Mutual Fund **Foreign Investment Fund invests in Fixed Income** - abrdn Global Enhanced Fixed Income Fund - A	- Investing in cash deposits or other fixed income instruments with net exposure at any period at least 80% of NAV. - Fixed income fund which has investment policy to invest in non-investment grade/unrated debt instruments not more than 20% of NAV. - The Fund invests in abrdn SICAV I – Short Dated Enhanced Income Fund, Class Z Acc USD (the Master Fund), which has a policy to invest at least 70% of the Fund's assets in debt instruments and debt

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
			instruments issued by companies and governments of countries around the world (including emerging market countries) with a maturity of not more than 5 years, including sub-sovereign bonds, inflation-linked bonds and convertible bonds. - The master fund will invest in debt and debt-related securities at investment grade level at least 50% of The fund's assets will invest in sub-investment grade not exceeding 20% of the fund's assets.
Medium-High	5	**Mixed Fund** - abrdn Value Fund - abrdn All Seasons Thailand ESG Extra Fund - New Money 2025 (Available during the initial public offering (IPO) period from 2-9 May 2025, and will be available again after the fund registration from 14 May– 30 June 2025) - LTF Switching 2025 (Available after the fund registration from 14 May– 30 June 2025)	- Mixed fund which diversifies investment in other assets with net exposure in equity, fixed income securities, or alternative assets*. -The fund will invest with net exposure in the following assets, averaging no less than 80% of NAV over the fiscal year: 1. Stocks listed on the Stock Exchange of Thailand (SET) and/or the Market for Alternative Investment (MAI) with the following characteristics: 1. Stocks of listed companies selected by SET for their outstanding environmental (Environment) or sustainability (ESG) performance, and/or 2. Stocks of listed companies that disclose information about greenhouse gas emissions, management plans, and targets to achieve Thailand's greenhouse

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
			gas reduction goals, and/or 3. Stocks of listed companies with governance characteristics as specified by the announcement. 2. Government bonds, bonds or debentures guaranteed by the Ministry of Finance for principal and interest, excluding convertible debentures and/or other debt instruments. These bonds, debentures, or debt instruments must be green bonds, sustainability bonds, or sustainability-linked bonds with disclosures as required by the SEC. The fund will invest with net exposure in assets under (1) averaging no less than 65% of NAV over the fiscal year. The fund manager will consider the risks and expected returns based on market conditions or investment circumstances at each moment, evaluating the investment environment and economic cycle, and adjusting the investment portfolio accordingly. • The fund may invest in units of mutual funds managed by the management company, up to 20% of NAV. • The investment strategy aims to outperform the benchmark index (active management).
		- Aberdeen Mixed 70 Opportunities Fund (Previous name is abrdn Long-Term Equity Fund 70/30)	-Net exposure in equity in average of any accounting period at least 65% and not more than 70% of NAV.

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested

High	6	**Equity Fund**
		- abrdn Growth Fund
		- abrdn Siam Leader Fund
		- abrdn Small-Mid Cap Fund
		  - Accumulation (A)
		  - Super Savings Fund (SSF)
		- abrdn Small-Mid Cap Retirement Mutual Fund
		- abrdn Thai Equity Dividend Fund
		- abrdn Smart Capital – Retirement Mutual Fund
			-Investing mainly in equity with net exposure at least 80% of NAV.

High	6	**Foreign Investment Fund**
		- abrdn Asia Pacific Equity Retirement Mutual Fund
		- abrdn Asia Pacific Equity Fund
		  - Accumulation (A)
		  - Super Savings Fund (SSF)
		- abrdn American Growth - Smaller Companies Fund
		  - Accumulation (A)
		  - Super Savings Fund (SSF)
		- abrdn All China Sustainable Equity Fund
		  - Accumulation (A)
		  - Super Savings Fund (SSF)
		- abrdn European Sustainable Equity Fund
		- abrdn India Growth Fund
		- abrdn Japanese Sustainable Equity Fund
		- abrdn Global Emerging Growth Fund
		- abrdn Global Sustainable Equity Fund
		- abrdn Global Small Cap Fund
		  - Accumulation (A)
		  - Super Savings Fund (SSF)
		- abrdn Global Dynamic Dividend Fund
		  - Accumulation (A)
		  - Auto-Redemption (R)
		  - Super Savings Fund (SSF)
		- abrdn Global Dynamic Dividend Retirement Mutual Fund
		- abrdn Global Innovation Equity Fund
		  - Accumulation (A)
		  - Super Savings Fund (SSF)
		- abrdn China Next Generation Fund
		  - Accumulation (A)
		  - Super Savings Fund (SSF)
		- abrdn China A Share Sustainable Equity Fund – A
			-Investing mainly in units of a foreign fund (Master Fund) with net exposure in average of any accounting period of at least 80% of NAV. The master fund has a policy to invest in equity or equity-related securities.

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
	6	**Foreign Investment Fund invests in Fixed Income** - abrdn Emerging Opportunities Bond Fund	-Fixed income fund with net exposure in non-investment grade /unrated debt instruments at least 60% of NAV. -Investing mainly in units of a foreign fund (Master Fund) with net exposure at least 80% of its NAV in average, in any accounting period. The master fund will invest at least two-thirds of its portfolio in fixed interest securities which are issued by corporations with their registered office in, and/or government related bodies domiciled in an Emerging Market country.
		Mixed Fund - Aberdeen Thailand Opportunities Fund (Previous name is abrdn Long Term Equity Fund)	- Investing in equity and fixed income instruments with proportion of investment in equity instruments not less than 80% of NAV
		Super Savings Fund - abrdn Thai Equity Super Savings Fund (Investments in Super Savings Fund from 1 Jan 2025 onwards cannot be used for a tax deductible)	-Investing in equity with net exposure at least 80% of its NAV, in average, in any accounting period and investing in listed securities on the Stock Exchange of Thailand on average in accounting period at least 65% of the fund's NAV.
	7	**Sectorial Fund** - Not Applicable	-Investing in equity in some particular sector with net exposure in average of any accounting period at least 80% of NAV.
Very High	8	**Alternative Investment** - Not Applicable	-Investing with net exposure in alternative assets, for example, REITs / infrastructure fund / property fund / commodity index, gold, oil, etc. in average of any accounting period of at least 80% of NAV.
		Mixed Fund - Not Applicable	-Investing with net exposure in alternative assets in average of any accounting period of at least 80% of NAV.

*Alternative assets, for example, REITs / infrastructure fund / property fund / commodity index, gold, oil, / private equity, etc.

Please study product's features, conditions and relevant risks before making investment decision.

abrdn Cash Creation Fund – Investing in investment units is not a money deposit and involves risks. Investors may get a return in an amount higher or lower than the amount initially invested.

Retirement Mutual Fund, Super Savings Fund, Long Term Equity Fund, Thailand ESG Extra Fund (Thai ESGX) - Investor should study tax benefit as stated in the investment Handbook of the fund.

abrdn Emerging Opportunities Bond Fund - This fund concentrates its investment in instruments containing credit and liquidity risks which may result in heavy investment loss to investors. Investing in this fund involves high risk or complexity which will be different from investing in general fund. Despite the fact that the investor may have previous investment experience or previous transaction in capital market product, the investor should understand the feature, risk and specific condition of this fund and should seek for additional advice from the distributors or the management company before making a decision to invest.

Investment in a foreign investment fund (FIF) is subject to currency risk and may get a return lower than the amount initially invested.

FIF Funds	**Warning on currency hedging**
abrdn European Sustainable Equity Fund abrdn India Growth Fund abrdn Japanese Sustainable Equity Fund abrdn Global Enhanced Fixed Income Fund	Currency is hedged upon the Fund Manager's discretion. Presently, no currency hedge is made by the Fund.
abrdn China Next Generation Fund abrdn Global Emerging Growth Fund abrdn Global Sustainable Equity Fund abrdn Global Innovation Equity Fund abrdn Global Dynamic Dividend Fund abrdn Global Dynamic Dividend Retirement Mutual Fund abrdn Global Small Cap Fund abrdn All China Sustainable Equity Fund abrdn American Growth - Smaller Companies Fund abrdn Asia Pacific Equity Fund abrdn Asia Pacific Equity Retirement Mutual Fund abrdn Emerging Opportunities Bond Fund abrdn China A Share Sustainable Equity Fund – A	Currency is hedged upon the Fund Manager's discretion. FX hedging is performed with an aim to remove at least 90% of FX exposure.

Aberdeen Asset Management (Thailand) Limited – Certified by CAC/Under supervision by the parent company to comply with law.