

Investor guide

MyFolio Multi-Manager Funds

January 2026

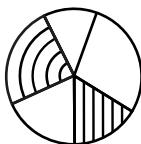
For advised clients only.

The MyFolio Multi-Manager Funds aim to help you achieve your long-term investment goals with confidence. To do this, each fund includes a variety of different investments. All you need to do is select the right option for you with your financial adviser.

Why should I invest in the MyFolio Multi-Manager Funds?

We designed the MyFolio Multi-Manager Funds to make investing quick and easy. You simply decide how much risk you are comfortable taking and select the appropriate fund. We then do the rest to manage it in line with your chosen level of risk.

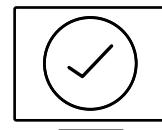
Our experts will:



Decide what to invest in and when



Actively manage the fund to try and produce the best possible return



Regularly check the fund is still in line with your chosen risk level

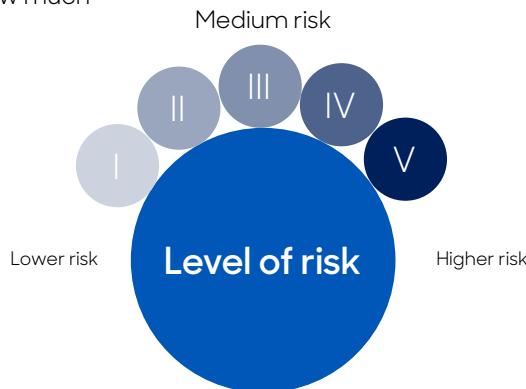
You can be assured that your investment is being managed by experts to help support your long-term investment goals.

We recommend that you regularly review your chosen fund to make sure it is still right for you and your appetite for risk hasn't changed. As with any investment the value can go down as well as up, and may be worth less than you paid in.

Which MyFolio Multi-Manager Fund is right for me?

Deciding which fund is right for you is very straightforward. Simply decide how much risk you are willing to take.

There are five risk levels for you to choose from



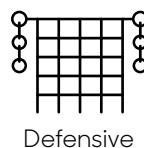
We recommend talking to your financial adviser to decide which risk level is right for you

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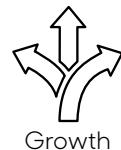
What does MyFolio Multi-Manager invest in?

Our experts invest in what we believe to be some of the best available funds from leading asset managers across the globe, combining defensive and growth asset classes. Defensive assets are usually seen as less risky, including funds that typically hold investments such as cash and bonds. Meanwhile, growth assets are usually seen as more risky, including funds that typically hold investments such as company shares and property.¹

By combining different types of investment, we believe we can achieve the best possible return for each risk level.



Defensive



Growth

As you move up the risk levels, you would typically expect to see a higher proportion invested in growth assets and less in defensive assets.

Please note that the number contained in the fund name is not related to the synthetic risk and reward indicator (SRRI) contained in the Key Investor Information document.



Key risks

The value of investments in a fund and the income from them can fall and investors may get back less than the amount invested.

The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.

The fund price can go up or down daily for a variety of reasons including changes in interest rates, inflation expectations or the perceived credit quality of individual countries or securities.

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.

The fund invests in emerging market equities and/or bonds. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

Commercial property is less liquid than other asset classes such as bonds or equities. Selling property can be a lengthy process so investors in the fund should be aware that they may not be able to sell their investment when they want to.

Commercial property transaction charges are higher than those which apply in other asset classes. Investors should be aware that a high volume of transactions would have a material impact on fund returns.

Property valuation is a matter of judgment by an independent valuer and is therefore a matter of the valuer's opinion rather than fact.

The fund may hold money-market instruments, the value of which may be subject to adverse movements in extreme market conditions. (j) The use of derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in the fund being leveraged (where market exposure and thus the potential for loss by the fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.

The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.

The fund employs a single swinging pricing methodology to protect against the dilution impact of transaction costs. Due to the high transaction charges associated with the fund's assets, a change in the pricing basis will result in a significant movement in the fund's published price.

¹ MyFolio Index Funds invest in property through Global Real Estate Investment Trusts (Global REITs).

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Who runs the MyFolio Multi-Manager Funds?

The responsibility for the MyFolio Funds lies across experienced portfolio managers, who are all part of the Client Investment Solutions Team.

Aberdeen Investments is a leading global asset manager, managing assets worth a total of £382bn (as at 30 September 2025).

Contact

If you would like to find out more about the **MyFolio Multi-Manager Funds**, please get in touch with your financial adviser.

Important Information

The value of your investments, and the income from them, may fall or rise and investors may get back less than they invested. Past performance is not a guide to future results.

Please refer to the Key Investor Information Document or the Prospectus for more details of the risks applicable to each fund in the Aberdeen Investments MyFolio range, or ask your adviser. The Aberdeen Investments MyFolio funds are not managed to a particular benchmark. Aberdeen Investments has not considered the suitability of investment against your individual needs and risk tolerance.

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For more information visit aberdeeninvestments.com

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