

# Key Investor Information



This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

abrdn Multi-Asset Climate Solutions Fund, a Sterling denominated sub fund of the abrdn OEIC V, Platform 1 Acc Shares (ISIN: GB00BN47GP49). This fund is managed by abrdn Fund Managers Limited.

## OBJECTIVES AND INVESTMENT POLICY

### Investment Objective

To generate growth over the long term (5 years or more) by investing in a diversified portfolio of equities (company shares) and corporate bonds (loans to companies) issued by companies whose core business is to offer products and services that enable the transition to a sustainable low carbon economy.

Performance Comparator: For comparison purposes, investors can compare the Fund's long term performance to the IA Mixed Investment 40-85% Shares Sector average return over a 5 year period.

Funds in the IA Mixed Investment 40-85% Shares Sector (the "Sector") are required to have a different range of investments. However, they must have between 40%-85% in equities.

### Investment Policy

#### Portfolio Securities

- The fund will invest at least 80% in global equities, and investment grade corporate bonds (which are like loans to companies that pay interest and are typically regarded as having a low default risk) issued anywhere in the world and in any currency.
- The equity holdings may include investments in listed renewable energy infrastructure investment trusts and real estate investment trusts ("REITs").
- The fund may also invest in bonds of any maturity, issued anywhere in the world, other funds (including those managed by abrdn) and cash and assets that can be turned into cash quickly.
- The fund will employ techniques to mitigate (hedge) risk related to currency movements on non-sterling assets.
- All investments in bonds and equities will adhere to the Multi-Asset Climate Solutions Investment Approach (the "Investment Approach") available on [www.abrdn.com](http://www.abrdn.com) under "Fund Centre". Financial derivative instruments, cash and assets that can be turned into cash quickly are exempt from the Investment Approach.

### Management Process

- The management team use their discretion (active management) to create a diversified portfolio of assets in line with the objective of the fund.
- Individual holdings will be selected primarily by using positive screening criteria that identify companies whose core business is to offer products and services that enable mitigation of climate change and other forms of environmental harm. Examples of relevant products and services include renewable energy (wind turbines, solar panels), electric vehicles and battery technologies, energy efficiency equipment, pollution control and sustainable water.

## RISK AND REWARD PROFILE



This indicator reflects the volatility of the fund's share price over the last five years which in turn reflects the volatility of the underlying assets in which the fund invests. Historical data may not be a reliable indication for the future.

The current rating is not guaranteed and may change if the volatility of the assets in which the fund invests changes. The lowest rating does not mean risk free.

The fund is rated as 5 because of the extent to which the following risk factors apply:

- **ESG Investment Risk** - Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities within the fund's benchmark or universe of potential investments. The interpretation of ESG and sustainability criteria is subjective meaning that the fund may invest in assets which similar funds do not (and thus perform differently) and which may not align with the personal views of any individual investor.
- **Equity 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.
- **Credit Risk** - The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
- **Interest Rate Risk** - The fund invests in securities which can be subject to price fluctuation for a variety of reasons including changes in interest rates or inflation expectations.

- The fund's investment process incorporates an Environmental, Social and Governance ("ESG") approach in other ways, notably through negative screens which exclude investment in companies whose activities are judged to materially exacerbate climate change and contribute to other forms of harm. These criteria are explained in more detail in the Investment Approach.

- Due to the Investment Approach, the fund's performance and risk and return profile may deviate significantly from that of the Sector, where the sector average comprises many funds with different investment approaches.

### Derivatives and Techniques

- The fund will make routine use of derivatives to reduce risk, reduce cost and/ or generate extra income or growth consistent with the risk profile of the fund.

- Derivatives are linked to the value of other assets. In other words, they derive their price from one or more underlying asset. They can generate returns when the value of these underlying assets rise (long positions) or fall (short positions)

- Derivatives include instruments used to hedge non-Sterling assets and change equity and bond allocations. Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus).

If you invest in income shares, income from investments in the fund will be paid out to you. If you invest in accumulation shares, income will be added to the value of your shares.

Recommendation: the fund may not be appropriate for investors who plan to withdraw their money within five years. Investors should satisfy themselves that their attitude to risk aligns with the risk profile of this fund before investing.

- **Emerging Markets Risk** - The fund may invest in emerging markets, where political, economic, legal and regulatory systems are less developed. As a result, investing in emerging markets may involve higher volatility and a greater risk of loss than investing in developed markets. In particular, where the fund invests in Variable Interest Entity (VIE) structures to gain exposure to industries with foreign ownership restrictions or invests in Chinese assets via Stock Connect / Bond Connect, there are additional operational risks, which are outlined in the prospectus.
- **Derivatives Risk** - The use of derivatives may involve additional liquidity, credit and counterparty risks and may lead to substantial loss and increased volatility in adverse market conditions. 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.
- **Real Estate Investment Trust (REIT) Risk** - Dividend payment policies of the REITs in which the fund invests are not representative of the dividend payment policy of the fund. All investment involves risk. This fund offers no guarantee against loss or that the fund's objective will be attained. The price of assets and the income from them may go down as well as up and cannot be guaranteed; an investor may receive back less than their original investment. 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. The fund could lose money if an entity (counterparty) with which it does business becomes unwilling or unable to honour its obligations to the fund. In extreme market conditions some securities may become hard to value or sell at a desired price. This could affect the fund's ability to meet redemptions in a timely manner.

The fund could lose money as the result of a failure or delay in operational processes and systems including but not limited to third

party providers failing or going into administration.

## CHARGES

The charges you pay are used to pay the costs of running the fund including marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the fund over a year

Ongoing charges	0.99%
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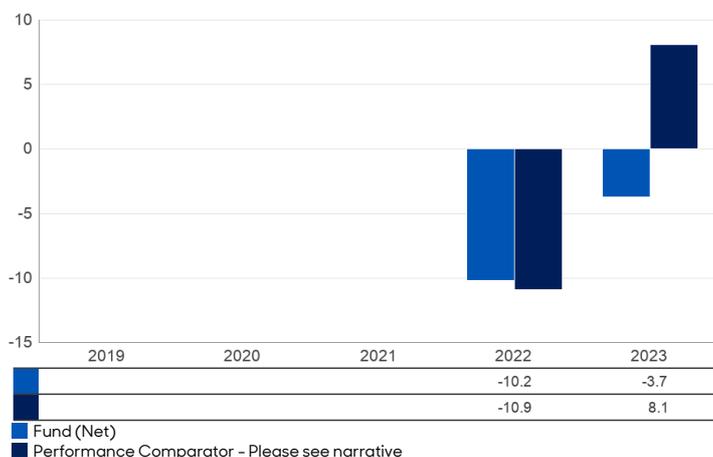
### Charges taken from the fund under certain specific conditions

Performance fee	0.00%
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## PAST PERFORMANCE

abrnd Multi-Asset Climate Solutions Fund, Platform 1 Acc, 31 December 2023

% Returns



The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser. The Ongoing Charges figure reflects the amount based on the expenses within the annual report for each financial year. This figure may vary from year to year. It excludes: performance fees (where applicable); portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling in another collective investment undertaking.

Where the Fund invests in an open-ended collective investment scheme which is operated or managed by the ACD/the Manager or an associate of the ACD/the Manager, no additional annual management charge will be incurred by the Fund on such an investment.

The annual report for each financial year will include detail on the exact charges made.

The Ongoing Charge figure is as at 31/10/2023.

A switching charge may be applied in accordance with the Prospectus.

For more information about charges please see Prospectus.

Further information on the charges can be found in the Prospectus.

Past performance is not a guide to future performance.

Performance is net of charges and does not take into account any entry, exit or switching charges but does take into account the ongoing charge, as shown in the Charges section.

Performance is calculated in GBP.

The fund was launched in 2021. The share/unit class was launched in 2021.

Performance Comparator - IA Mixed Investment 40-85% Shares Sector

## PRACTICAL INFORMATION

Name of Depositary: Citibank UK Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Further information about abrnd OEIC V (Prospectus, report & accounts) can be found at [www.abrnd.com](http://www.abrnd.com), where documents may be obtained free of charge.

Other practical information (e.g. where to find latest share prices) can be found in documents held at [www.abrnd.com](http://www.abrnd.com).

Details of the up to date remuneration policy which includes a description of how remuneration and benefits are calculated, the identities of the persons responsible for awarding remuneration and benefits and the composition of the remuneration committee, are available at [www.abrnd.com](http://www.abrnd.com) and a paper copy will be available free of charge upon request from abrnd Fund Managers Limited.

Prospective investors should consult their own professional advisers on the potential tax consequences of acquiring, holding or selling shares. abrnd Fund Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the abrnd OEIC V.

Other share classes are available in the fund and further information about these can be found in the prospectus for abrnd OEIC V.

abrnd OEIC V is an umbrella structure comprising a number of different sub funds, one of which is this fund.

This document is specific to the fund and share class stated at the beginning of this document. However, the Prospectus, annual and half-yearly reports are prepared for the entire umbrella.

The assets of a sub fund within the umbrella belong exclusively to that sub fund and shall not be used or made available to discharge (directly or indirectly) the liabilities of, or claims against, any other person or body including abrnd OEIC V and any other sub fund. Any liability incurred on behalf of or attributable to any sub fund shall be discharged solely out of the assets of that sub fund.

Investors may switch their shares in the fund for shares in another sub fund within abrnd OEIC V. For further information please refer to the prospectus (section on 'Switching') which can be found at [www.abrnd.com](http://www.abrnd.com).