abrdn MyFolio Enhanced ESG II Fund

Institutional B Fixed Acc

31 August 2026

Objective

To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the MyFolio Enhanced ESG range, which offers five funds with different expected combinations of investment risk and return that adhere to the MyFolio Enhanced ESG assessment criteria. The fund is risk level II, which aims to be the second lowest risk fund in this range.

Risk Target: The defined level of risk referred to above that the management team is targeting is within the range of 35-55% of world stock markets (represented by the MSCI AC World Index) over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.

Portfolio securities

- The fund will invest its assets in actively managed funds (which invest using manager discretion) and passively managed funds (which aim to replicate performance of a market index), including those managed by Aberdeen Investments, to obtain broad exposure to a range of diversified investments.
- Typically, at least 40% of the fund's assets will be those traditionally viewed as lower risk, such as cash, assets that can be turned into cash quickly, government bonds (which are like loans to governments that pay interest) and investment grade corporate bonds (which are like loans to companies that pay interest and are typically regarded as having a low default risk).
- The rest of the fund will be invested in a selection of other assets. These will include assets such as equities (company shares), including property shares, high yield corporate bonds (which are like loans to companies that pay a high rate of interest but have a lower credit rating than investment grade bonds) and emerging market bonds (which are like loans to companies or governments that pay a rate of interest, invested in regions including Eastern Europe, Asia, Africa, Latin America and the Middle East).
- At least 60% of the fund's portfolio will have sustainability characteristics, which means the fund will invest at least 60% in funds which have explicit sustainability targets, such as improved environmental, social and/or governance (ESG) outcomes or positive sustainability related contributions assessed in accordance with the MyFolio Enhanced ESG assessment criteria (the "Assessment Criteria") which can be found in the prospectus.
- The fund may also invest in funds that apply ESG or sustainability criteria but do not set any specific sustainability related targets, or funds which have no specific ESG or sustainability criteria within their investment objective or process. These investments are used to provide diversification and deliver growth, or for cash management purposes.

Performance

Cumulative and annualised performance

	1 month	6 months	Year to date	1 year	3 years (p.a.)	5 years (p.a.)
Fund (net) (%)	0.91	2.63	7.31	11.88	9.15	3.49

Discrete annual returns - year to 31/8

	2026	2025	2024	2023	2022
Fund (net) (%)	11.88	6.40	9.28	0.27	-8.97

Performance Data: Share Class Institutional B Fixed Accumulation GBP.
Source: Aberdeen. Basis: Total Return, NAV to NAV, UK Net/Gross Income Reinvested.
"Fund (Net)" refers to the actual unit price performance of the shareclass shown.The performance comparator for this fund was removed on 3 May 2024.

Past performance is not a guide to future returns and future returns are not guaranteed.

Key facts

Fund manager(s)	MyFolio Team
Fund managers start date	18 May 2021
Fund launch date	30 November 2020
Share class launch date	30 November 2020
Authorised corporate director (ACD)	abrdn Fund Managers Limited
Fund size	£10.4m
Number of holdings	24
Fund historic yield[1]	1.20%
Distribution frequency	Annual
Entry charge (up to)[2]	0.00%
Annual management charge	0.60%
Ongoing charge figure[3]	0.60%
Minimum initial investment	GBP 500,000,000
Fund type	OEIC
Valuation point	12:00 (UK time)
Base currency	GBP
Sedol	BN4R609
ISIN	GB00BN4R6095
Citicode	A1IG
Domicile	United Kingdom

Risk and reward profile

Lower risk Typically lower rewards — Higher risk Typically higher rewards

1 2 3 **4** 5 6 7

This indicator reflects the volatility of the fund's share price. See the relevant UCITS Key Investor Information Document (KIID) or PRIIPs Key Information Document (KID) for details

Key risks

(a) The value of investments and the income from them can fall and investors may get back less than the amount invested.
(b) The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
(c) 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.
(d) 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.
(e) 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 companies which similar funds do not (and thus perform differently) and which do not align with the personal views of any individual investor.

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Management process

- The management team (the "Team") use their discretion (active management) to select funds within each asset class and ensure that the strategic asset allocation (long term proportions in each asset class) meets the fund's objectives and policy.
- The Team will review and analyse the underlying funds and their investments to assess alignment with the Assessment Criteria. The Team will also meet with the fund managers to discuss the underlying fund's philosophy.
- The Team will only invest in funds that have a firm level active engagement and voting policy.
- Additionally, the Team assess all underlying funds against a set of exclusions. For companies, these are related to the UN Global Compact, Controversial Weapons, Tobacco Production and Thermal Coal, whilst for government bonds, these are related to UN sanctions. More details around the screens can be found in the Assessment Criteria in the prospectus.
- No more than 1% of the overall fund can be exposed to underlying fund holdings in breach of these exclusions at any one time.
- Please note that the number contained in the fund name is not related to the SRRI contained in the Key Investor Information document (NURS-KII).

Top Ten Holdings

Robeco Global SDG Credits IH GBP	9.7
iShares MSCI USA ESG Enhanced CTB UCITS ETF	9.1
iShares ESG Sterling Corp Bond D INC	7.8
abrdn Evolve UK Equity Index Fund X2 Acc	7.1
Candriam Sustainable Bond Impact PI GBP Hedged Acc	6.9
TM Fulcrum Diversified Core Absolute Return Fund-Class C GBP ACC	5.0
Vontobel Fund - TwentyFour Sustainable Short Term Bond Income	4.8
abrdn Global Government Bond Tracker Fund X Acc	4.5
abrdn Global Inflation-Linked Bond Tracker Fund X Acc	4.5
L&G EM Gov Bond Local Ccy Index C GBP Acc	4.0
Assets in top ten holdings	**63.4**

Source : Aberdeen 31/08/2026

Figures may not always sum to 100 due to rounding.

Composition by asset (%)

Global Government Bonds	11.4
Global Corporate Bonds	9.7
Global Equities	9.4
US Equities	9.1
Sterling Corporate Bonds	7.8
UK Equities	7.1
Emerging Market Local Currency Bonds	5.0
Diversifying Defensive Assets	5.0
Other	35.6

(f) 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.
(g) The fund may hold money-market instruments, the value of which may be subject to adverse movements in extreme market conditions.
(h) 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.
(i) The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.

Derivative usage

- The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional 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.
- Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness (debt repayment ability) of corporations or governments.
- The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.
- Derivatives are exempt from the Assessment Criteria.

To help you understand this fund and for a full explanation of risks and the overall risk profile of this fund and the shareclasses within it, please refer to the Key Investor Information Documents and Prospectus which are available on our website www.aberdeeninvestments.com The Prospectus also contains a glossary of key terms used in this document.

[1]The Historic Yield as at 31/07/2026 reflects distributions declared over the past twelve months as a percentage of the mid-market share price, as at the date shown. It does not include any preliminary charge and investors may be subject to tax on their distributions.
[2]These are the maximum charges that we might take out of your money before it is invested. In some cases, the charges may be less and you should speak to your financial advisor about this.
[3]The Ongoing Charge Figure (OCF), is the overall cost shown as a percentage of the value of the assets of the fund. It is made up of the Annual Management Charge (AMC) of 0.60% and other charges. It does not include any initial charges or the cost of buying and selling stocks for the fund. The Ongoing Charges figure can help you compare the annual operating expenses of different funds.

The fund is a sub-fund of abrdn OEIC III, an authorised open-ended investment company (OEIC).
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