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 Diversified Growth and Income Fund, a Sterling denominated sub fund of the abrdn OEIC I, I Acc Shares (ISIN: GB00B1C42779). This fund is managed by abrdn Fund Managers Limited..

OBJECTIVES AND INVESTMENT POLICY

Investment Objective

To generate a positive return through capital growth and income over the long term (5 years or more) by investing in a globally diversified portfolio of assets whilst reducing the risk of losses.
Invested capital is however at risk and there is no guarantee that this will be attained over any time period.
Performance Target: To exceed the return of SONIA by 5% per annum over rolling five year periods (before charges).
There is no certainty or promise that the Performance Target will be achieved.
SONIA is the Sterling Overnight Index Average and is the representative rate for the return on cash deposits.

Investment Policy

Portfolio Securities

- The fund invests globally in a range of asset classes, derivatives, cash and assets that can be turned into cash quickly.
- The fund may also invest in other funds (including those managed by Aberdeen Investments) to gain exposure to a broad mix of assets from across the global investment universe.
- Asset classes that the fund invests in may include equities (company shares), high yield bonds (which are like loans to companies that pay a high rate of interest, but have a low credit rating), emerging market bonds, and investment trusts (providing access to a diverse mix of others assets including infrastructure, property company shares and private equity holdings).

Management Process

- The management team (the "Team") use their discretion (active management) to identify a diverse mix of investments which they believe are most appropriate for the investment objective. As a result of this diversification, and during extreme equity market falls, we expect losses to be lower than those of the wider global equity markets.
- The Team select individual holdings depending on their prospects for growth and income and/or creditworthiness (debt repayment ability) compared to that of the market based on expected future economic and business conditions.
- The Team separately conduct extensive research to identify the most appropriate type of investment for each asset class.

Derivatives and Techniques

- The fund may use derivatives to express short-term views reflecting expected changes in interest rates, companies share prices, inflation, currencies, or creditworthiness of corporations or governments.
- 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).
-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.

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.

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 4 because of the extent to which the following risk factors apply:

- 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.
- Closed-ended Funds (Investment Trust) Risk - These may trade at a discount or premium to the value of their underlying assets, which will impact on returns in addition to the performance of the underlying assets. A reduction in the premium or an increase in the discount will negatively impact investors' returns.
- Private Markets Risk (UCITS funds) - The fund invests in companies that are listed on stock markets. The value of these companies is driven by the growth and performance of the underlying private market assets in which they invest. These underlying private market assets do not trade on public markets therefore, valuation and pricing may be difficult to determine. Assets may be long-term projects which have development risk and uncertainty regarding their financial viability and overall the risk of default, bankruptcy or dilution of the value of the fund's holding in individual assets is higher than for public market assets.
- 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.
- Credit Risk - The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
- 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. In some cases the risk of loss from derivatives may be increased where a small change in the value of the underlying investment may have a larger impact on the value of the derivative.

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	0.68%

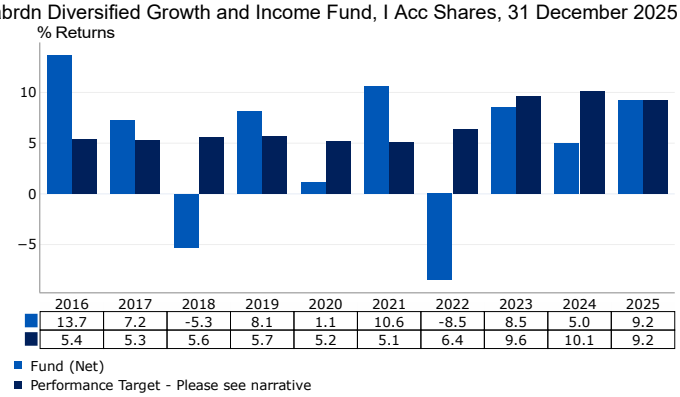
Charges taken from the fund under certain specific conditions

Performance fee	0.00%

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 31/07/2025.
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

abrdn Diversified Growth and Income Fund, I Acc Shares, 31 December 2025



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund (Net)	13.7	7.2	-5.3	8.1	1.1	10.6	-8.5	8.5	5.0	9.2
Performance Target - Please see narrative	5.4	5.3	5.6	5.7	5.2	5.1	6.4	9.6	10.1	9.2

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 2003. The share/unit class was launched on 2012.
Performance up to 01 September 2016 was achieved under a different investment objective and policy that no longer apply.
Performance Target - SONIA GBP +5.00% from 01/10/2021. 1 Month GBP LIBOR +5.00% from 08/12/2003 to 30/09/2021

Past performance is not a guide to future performance.

PRACTICAL INFORMATION

This document describes only one share class and other share classes are available. Information on how to buy, sell and switch shares is available by contacting us (see below).
Detailed information about the Fund, including its Prospectus, latest Annual and Half-Yearly reports and current share prices is available at www.abrdn.com. Alternatively, please contact abrdn Fund Managers Limited, PO BOX 12233, Chelmsford, Essex CM99 2EE. Telephone: 0345 113 6966. Email: customer.services@abrdn.com.
The documents are available in English only.
abrdn OEIC I offers a range of funds with diversified investment objectives. The Prospectus, Annual and Half-Yearly reports cover all the funds within abrdn OEIC I. In the unlikely event of one fund having debts, the assets of the other funds may not be used to settle these.
The Fund's Authorised Corporate Director is abrdn Fund Managers Limited.
The depositary of the Fund is Citibank UK Limited.
The tax legislation of the United Kingdom may have an impact on your personal tax position.
abrdn 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 Fund.
Details of an up-to-date UCITS V Remuneration Policy Statement, including but not limited to, a description of how remuneration and benefits are calculated, and the identities of persons responsible for awarding remuneration and benefits, including the composition of the Remuneration Committee, are available at www.abrdn.com and a paper copy will be made available free of charge on request to the Authorised Corporate Director.

The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. abrdn Fund Managers Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom. This key investor information is accurate as at 13/02/2026.