

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you. Where the currency of the country where you are resident is different to the currency of the product, **please be aware of currency risk**. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above. Further information on risks is detailed in the prospectus available at www.abrdn.com or on request from the management company. This product does not include any protection from future market performance or any capital guarantee against credit risk, so you could lose some or all of your investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product / a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 USD	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	5,030 USD	5,160 USD
	Average return each year	-49.7%	-12.4%
Unfavourable	What you might get back after costs	8,320 USD	9,040 USD
	Average return each year	-16.8%	-2.0%
Moderate	What you might get back after costs	9,810 USD	10,910 USD
	Average return each year	-1.9%	1.7%
Favourable	What you might get back after costs	11,140 USD	13,560 USD
	Average return each year	11.4%	6.3%

The figures shown include all the costs of the product itself, and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred in the benchmark between September 2021 and July 2024. The moderate scenario occurred in the benchmark between November 2016 and October 2021. The favourable scenario occurred in the benchmark between August 2014 and July 2019.

What happens if the Company is unable to pay out?

There is no financial compensation scheme for retail investors in SICAVs domiciled in Luxembourg. In the absence of a compensation scheme applicable to investments in the Fund, investors may face a financial loss of up to their entire investment amount.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- 10,000 USD is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	630 USD	1,347 USD
Annual cost impact (*)	6.3%	2.4% each year

* This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 4.1% before costs and 1.7% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit	If you exit after 1 year
Entry costs	5.00% of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge. Up to 500 USD
Exit costs	We do not charge an exit fee for this product. 0 USD

Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.17% of the value of your investment per year. This is an estimate based on actual costs over the last year and includes any known future changes.	117 USD
Transaction costs	0.13% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	13 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

This product has no required minimum holding period but you should have an investment time horizon of at least 5 years. You may buy or sell shares in the product, without penalty, on any normal business day as set out in the prospectus. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the purchase or sale of the shares.

How can I complain?

If you wish to complain, you may do so by letter to abrdr Investments Luxembourg S.A. Shareholder Service Centre, c/o International Financial Data Services (Luxembourg) S.A., 49 Avenue J.F. Kennedy, L-1855 Luxembourg, Luxembourg; by email to asi_luxembourgcs@statestreet.com; or by telephone 00 352 464 010 820 or 01224 425255 (from the UK).

Other relevant information

This document describes only one share class; other share classes are available. The facility to switch into another share class within this fund or any other fund, is subject to the availability, compliance with any eligibility requirements and/or other specific conditions or restrictions attached to this fund or any other fund within abrdr SICAV I. Please see the prospectus for more details.

abrdr Investments Luxembourg S.A. 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.

Further information on this fund or abrdr Investments Luxembourg S.A. (including the remuneration policy) is available at www.abrdr.com and can also be obtained from abrdr Investments Luxembourg S.A., 35a, Avenue J.F. Kennedy, L-1855 Luxembourg. Telephone: (+352) 46 40 10 820. Email: asi_luxembourgcs@statestreet.com.

Please refer to www.abrdr.com/kid-hub for further information including previous performance scenario calculations and past performance. The website shows 6 years of past performance data for this product.

The representative and paying agent in Switzerland is BNP PARIBAS, Paris, Zurich branch, Selnaustrasse 16, 8002 Zurich, Switzerland.

Starting from 1 October 2024, the Swiss representative will be FIRST INDEPENDENT FUND SERVICES LTD., Feldeggstrasse 12, 8008 Zurich, Switzerland.

Starting from 1 October 2024, the Swiss paying agent will be NPB New Private Bank Ltd, Limmatquai 1, 8001 Zurich, Switzerland.

Until and including 30 September 2024, the Prospectus, the Key Information Documents, the Articles of Incorporation and the annual and interim reports of the Company may be obtained free of charge from the Company's current representative in Switzerland, BNP PARIBAS, Paris, Zurich branch and starting from 1 October 2024 may be obtained from the Company's new representative in Switzerland, FIRST INDEPENDENT FUND SERVICES LTD.