



## Key Facts

**Launch date:** 8 May 2019

**Managers:** APSL\* Investment Team

**DFM Fee:** 0.10%

**Performance**

**Comparator:** ARC MPS Indices

\* Aberdeen Portfolio Solutions Limited.

## Investment objective

The Aberdeen Index MPS range aims to achieve a total return over the long term, from both income and capital growth, through a diversified portfolio of index-tracking collective investment funds.

The range is intended for investors with a very low through to a medium high attitude to risk. The portfolios invests in a wide variety of assets, via funds that in turn invest in equities, fixed interest, alternatives and money markets. This blend of assets should help to dampen down volatility over the long term.

The sum of the parts of our rigorous investment approach enables us to focus on delivering a consistent return profile, leveraging global investment research capabilities and responding quickly to changes in the market. Our dedicated investment team's full focus is to anticipate, monitor and respond to changing economic conditions and market events.

## Why Invest in Aberdeen Index MPS Range?



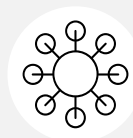
**A range of risk targeted portfolios.**

Each of the 5 portfolios in the range target different levels of risk and return, enabling your adviser to select the risk level that's right for you.

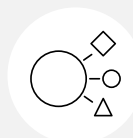


**Globally diversified and actively managed,**

our robust investment process, implemented by our experienced discretionary investment team supports delivery of optimal risk adjusted returns.



**Strategic Asset Allocation.** We use low-cost index tracking funds to build the optimal long-term mix of bonds, equities and alternative investments to achieve portfolio objectives within agreed risk levels.



**Selecting suitable index tracking funds.** We focus on delivering a low-cost option for investors who prefer this approach, we utilise a higher proportion of Aberdeen funds in this range than our other 3 ranges.



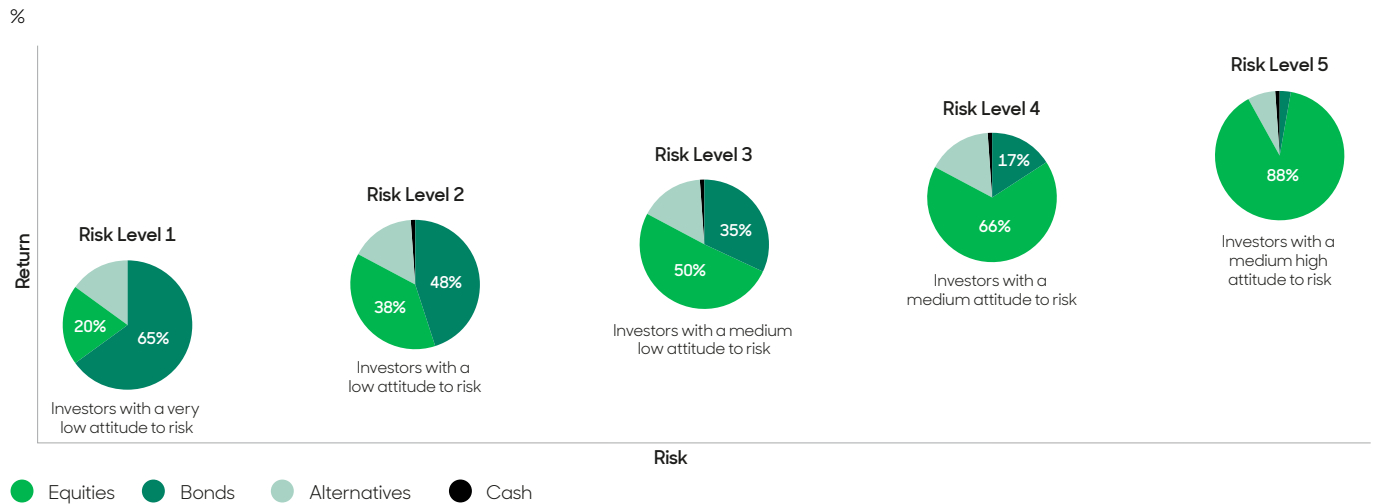
**We regularly rebalance each portfolio** (at least 4 times a year) and actively monitor each portfolio to make sure it continues to align to the original long-term asset mix.

## Design and monitor portfolio mandates

We offer five risk-rated portfolios in this range, from level one being the least risky targeting the lowest return, to level five being the most risky, targeting the highest return. Your adviser will select a risk level that's right for you, based on the risk that you're comfortable taking and the outcomes targeted in your financial plan.

We manage a range of portfolios to align to your individual risk tolerance

### Strategic Asset Allocation



Source: Aberdeen.

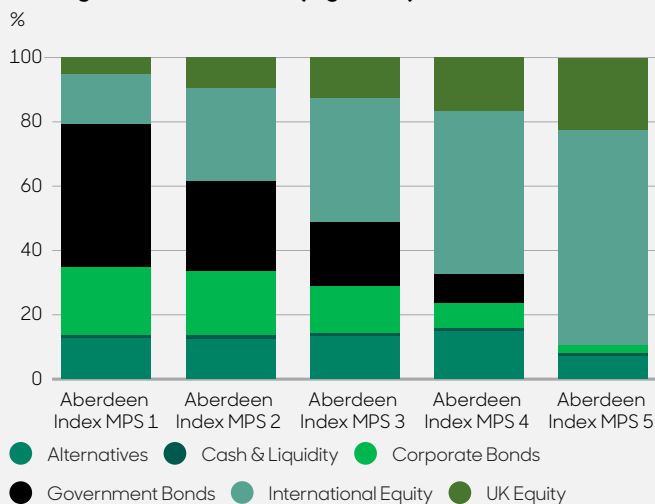
### Strategic Asset Allocation

We choose the right long-term mix of index tracking funds in order to achieve each portfolio's risk and return objective. We do this by modelling long-term return characteristics for a broad mix of more than 20 sub-asset classes, across equity, fixed income, alternatives and money market asset classes.



We build portfolios based on an optimal blend of index tracking bond, equity, alternative and money market funds to deliver long term portfolio objectives.

### Strategic Asset Allocation (high level)



Source: Aberdeen. For illustrative purposes only based on a representative Strategic Asset Allocation.



## Fund Selection and Portfolio Construction

Our fund selection process includes the use of advanced analytical tools as well as close coordination with Aberdeen's highly experienced and well resourced fund research team.

Our aims when selecting and blending suitable index tracking funds for this range are to:

- Select funds that closely match the index we seek exposure to, so we consider the difference between the portfolio return and the benchmark return in the passive funds we research.
- Focus on delivering a low-cost option for investors who prefer this approach, so we identify funds with a keen charging structure and will utilise a higher proportion of Aberdeen funds in this range than our other 3 ranges.

Your financial adviser will provide you with the latest factsheet for the portfolio recommended, which should be read in conjunction with this guide. We update our factsheets, which show a complete breakdown of all funds held and the current portfolio asset allocation, each month. factsheet for the portfolio recommended, which should be read in conjunction with this guide. We update our factsheets – which show a complete breakdown of all funds held and the current portfolio asset allocation – each month.



Index  
MPS 3

This process ensures your portfolio is suitably diversified – for example – our Index MPS 3 portfolio has exposure to 14 funds spanning 3 managers.

Funds

14

Managers

03

Source: Aberdeen as at June 2025.



For more information contact your financial adviser

### Important Information

This document is strictly for information purposes and should not be considered as an offer, investment recommendation or solicitation to deal in any of the investments mentioned herein. Aberdeen does not warrant the accuracy, adequacy or completeness of the information and materials contained in this document and expressly disclaim liability for errors or omissions in such information and materials. No part of this document may be copied or duplicated in any form or by any means or redistributed without the written consent of Aberdeen.

This document does not provide individually tailored advice. It has been prepared without regard to individual financial circumstances and objectives of persons who receive it. We recommend that investors seek the advice of a financial adviser. The appropriateness of a particular portfolio will depend on an investor's individual circumstances and objectives.

**Investors should remember that the value of investments and the income from them can go down as well as up and that past performance is not a guarantee of future returns.**

### Risks

All investments involve risk. The risks of some of the funds may be comparatively high. The risk descriptions below correspond to the main risk factors for each fund within models. "General Risks" mostly apply to all funds within the model.

A fund could potentially be affected by risks beyond those described in this document, nor are these risk descriptions themselves intended as exhaustive.

**Capital risk:** All capital invested is at risk. You may not get back some or all of your investment.

**Counterparty risk:** The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.

**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 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.

**Currency risk:** The portfolio may invest in assets which are denominated in currencies other than sterling, and where this exposure is unhedged, the performance of the portfolio may be affected by fluctuations in currency exchange rates.

**Emerging Markets risk:** 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.

**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.

**EPM Techniques:** Underlying funds may engage in EPM techniques including holdings of derivative instruments. Whilst intended to reduce risk, the use of these instruments may expose the Fund to increased price volatility.

**ESG risk:** It is important for investors to be clear that the interpretation of sustainable and ESG related criteria is subjective, meaning that the fund may invest in companies which do not align with the personal views of individual investors. For more information visit [aberdeenadviser.com/mps](https://aberdeenadviser.com/mps)

investors. There is no accepted and enforced universal definition of ESG or sustainability related terms, but we have set out here how these terms are used for this proposition range.

**Derivatives risk:** 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.

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

**Inflation risk:** Where the income yield is lower than the rate of inflation, the real value of your investment will reduce overtime.

**Interest rate risk:** 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.

**Liquidity risk:** In difficult market conditions, the portfolio may not be able to sell a security for full value or at all. This could affect performance and could cause the portfolio to defer or suspend redemptions of its shares, meaning investors may not be able to have immediate access to their holdings.

**Money Market & deposits risk:** A failure of a deposit institution or an issuer of a money market instrument could have a negative impact on the performance of the portfolios.

**Negative Yields risk:** If interest rates are very low or negative, this may have a negative impact on the performance of the portfolios.

Aberdeen Portfolio Solutions Limited is registered in England (08948895) at 280 Bishopsgate, London, United Kingdom, EC2M 4AG and authorised and regulated by the Financial Conduct Authority.

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