



Key Facts

Launch date: 1 December 2014

Managers: APSL* Investment Team

DFM Fee: 0.15% Aberdeen platforms
0.25% other platforms

Performance

Comparator: ARC Private Client Indices

* Aberdeen Portfolio Solutions Ltd.

Investment objective

The Aberdeen Managed Portfolio Service (MPS) range aims to achieve a total return over the long term, from both income and capital growth, through five diversified portfolios of collective investment funds.

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

The sum of the parts of our rigorous investment approach enable 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 MPS Range?



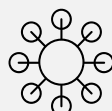
A range of risk targeted portfolios.

Each of the five 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.

By modelling return characteristics we select the right long-term mix of equity, fixed income, alternatives and money market investment funds to achieve each portfolio's risk and return objective.



Tactical Asset Allocation. We actively manage portfolios by tactically tilting their allocations with the aim of capturing shorter term (6-18 month) market opportunities.



Selecting a well-adjusted mix of funds.

We identify, research and blend funds with the aim of delivering diversified exposure to investment philosophies, styles and market capitalisation. We select specialist, active funds and passive funds to manage portfolio costs effectively.



We regularly rebalance each portfolio

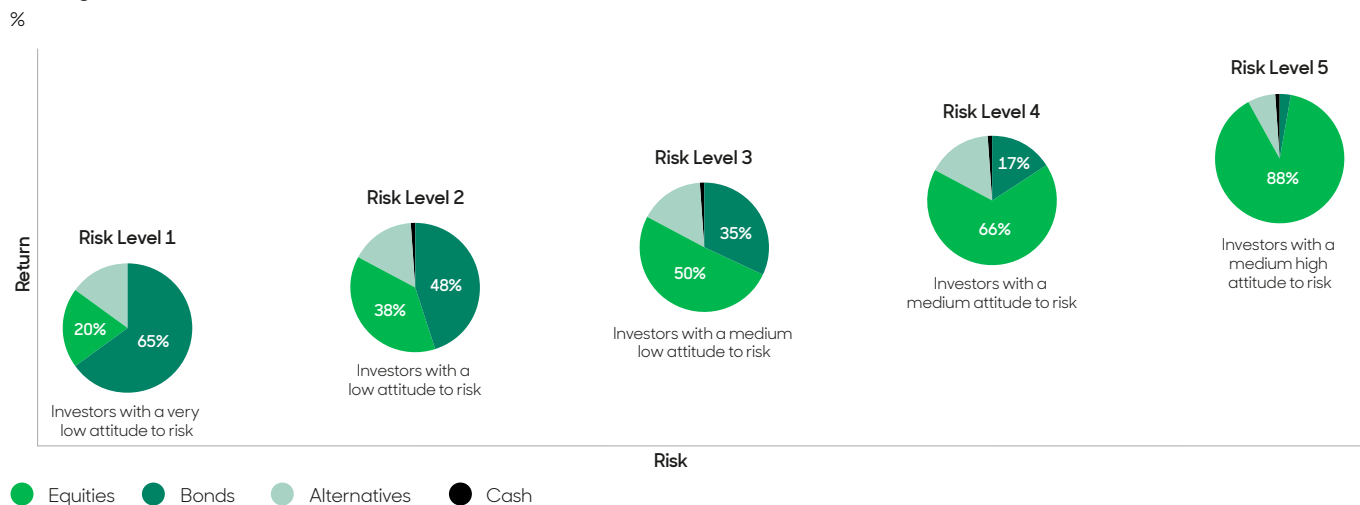
(at least 4 times a year) and actively monitor each portfolio to make sure it continues to align to the original long term asset mix.

Design and monitor portfolio mandates

Each of our MPS solutions offers five risk-rated portfolios, 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

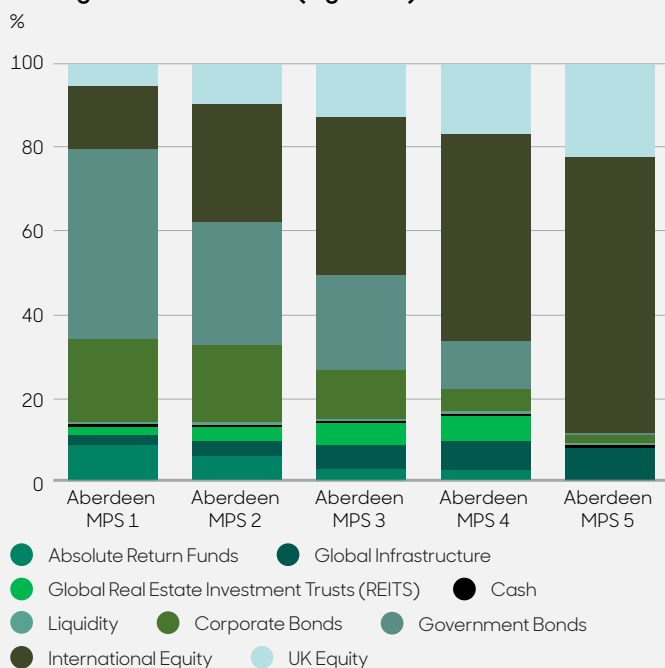


Source: Aberdeen.

Strategic Asset Allocation

We choose the right long-term mix of investments in order to achieve each portfolio's risk and return objective – this is the Strategic Asset Allocation. We do this by modelling long-term return characteristics for a mix of equity, fixed income, alternatives and money market asset classes.

Strategic Asset Allocation (high level)



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



Tactical Asset Allocation

We will tactically tilt the long term asset mix of bond, equity and alternative funds in each portfolio, by up to c.5%, providing the opportunity to generate small levels of incremental returns for our investors. We call this Tactical Asset Allocation.

For example, if we have an optimistic investment outlook we may increase our exposure to equity assets by up to c.5% for each of the five portfolios. Conversely, if we have a cautious outlook, we may reduce our equity exposure in favour of bonds.

Taking advantage of shorter term market opportunities

Fund Selection and Portfolio Construction

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

The process is deeply analytical, including:

- quantitative screens to narrow down potential funds
- an evaluation framework, centred on the "Five Ps" – Philosophy, Process, People, Performance, and Price
- a series of meetings with the managers of funds we select.

This ensures a consistent and holistic assessment of each fund.

We select and blend funds with the aim of delivering exposure to a range of investment philosophies, styles and market capitalisation using both active and passive funds.

We continue to meet with the managers of funds held, at least every six months, to ensure the approach evaluated and selected continues to be implemented as expected.

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.

Selecting a well-adjusted mix of funds
offering broad global diversification



MPS3 portfolio

This process ensures your portfolio has significant diversification – for example – our MPS 3 portfolio has exposure to 43 funds spanning 34 managers.

Funds

43

Managers

34

Source: Aberdeen as at March 2025.



Aberdeen MPS range

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.

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. 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.

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.

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.

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.

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.

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.

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.

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

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.

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

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.

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

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.

For more information visit aberdeenadviser.com/mps

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