

ASI Sterling Money Market Fund

Class A Acc GBP

31 January 2021

Objective

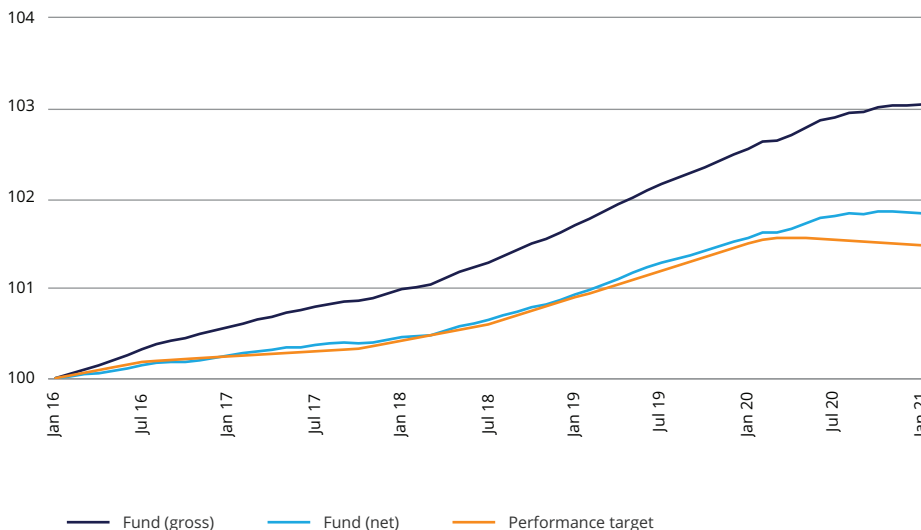
The fund aims to generate income and preserve some capital over the short term (2 years or less) by investing in cash deposits and money market instruments.

Performance Target: The fund targets a return equivalent to 1 Week GBP LIBID. The Performance Target is the level of performance that the management team hopes to achieve for the fund. There is however no certainty or promise that they will achieve the Performance Target. 1 Week GBP LIBID has been chosen as a proxy for the return from cash deposits.

Portfolio securities

- The fund invests at least 80% in cash deposits and money market instruments.
- The fund may also invest in reverse repos, securitisations and asset-backed commercial paper.
- The fund may also invest in other funds (including those managed by Aberdeen Standard Investments).
- The fund qualifies as a money-market fund under the MMF Regulation and more specifically as a Standard VNAV MMF.

Performance



Cumulative and annualised performance

	1 month	6 months	Year to date	1 year	3 years (p.a.)	5 years (p.a.)
Fund (gross) (%)	0.01	0.13	0.01	0.47	0.67	0.60
Fund (net) (%)	-0.01	0.03	-0.01	0.27	0.47	0.37
Performance target (%)	-0.01	-0.04	-0.01	0.00	0.35	0.29

Discrete annual returns - year to 31/1

	2021	2020	2019	2018	2017
Fund (gross) (%)	0.47	0.86	0.68	0.41	0.57
Fund (net) (%)	0.27	0.66	0.48	0.20	0.25
Performance target (%)	0.00	0.57	0.47	0.17	0.24

Performance Data: Share Class A Acc.

Benchmark history: Performance target/Performance comparator - 1 Week GBP LIBID

Source: Lipper. Basis: Total Return, NAV to NAV, UK Net/Gross Income Reinvested.

"Fund (Net)" refers to the actual unit price performance of the shareclass shown; "Fund(Gross)" adds back charges such as the annual management charge to present performance on the same basis as the performance target / performance comparator / portfolio constraining benchmark. These figures do not include the initial charge; if this is paid it will reduce performance from that shown.

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

Key facts

Fund manager(s)	Craig Dixon
Fund managers start date	03 June 2019
Fund launch date	09 August 1990
Share class launch date	13 August 1990
Authorised corporate director (ACD)	Aberdeen Standard Fund Managers Limited
Fund size	£485.8m
Number of holdings	49
Performance target/ Performance comparator	1 Week GBP LIBID
WAM	77 days
WAL	91 days
Entry charge (up to) ¹	0.00%
Annual management charge	0.20%
Ongoing charge figure ²	0.25%
Minimum initial investment	£500
Fund type	OEIC
Valuation point	12:00 (UK time)
Base currency	GBP
Sedol	B1BW3H9
ISIN	GB00B1BW3H93
Bloomberg	ABCSHAA LN
Citicode	I285
Reuters	LP60009370
Domicile	United Kingdom

WAM and WAL are Weighted Average Maturity and Weighted Average Life.

Risk and reward profile

Lower risk
Typically lower rewards

Higher risk
Typically higher rewards



This indicator reflects the volatility of the fund's share price over the last five years. See Key Investor Information Document (KIID) for details.

Key risks

- The value of investments and the income from them can fall and investors may get back less than the amount invested.
- 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.
- The fund may hold money-market instruments, the value of which may be subject to adverse movements in extreme market conditions.
- The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.

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Management process

- The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and company level.
- The fund is managed in line with the MMF Regulation which is used as a reference for portfolio management and risk monitoring of the fund. For example, constraints include limits on the average maturity of the portfolio.

Top ten holdings (%)

HANDELSBANKEN 0.055% CD 15/10/20-15/02/21	4.1
NORDEA BANK 0% CP 04/11/20-04/05/21	4.1
BARCLAYS BANK UK 0.04% CD 06/01/21-05/02/21	2.5
BANK OF AMER CORP 6.125% 15/09/21 209 EMTN GBP	2.2
JP MORGAN CHASE BANK NA FRN 10/05/21 EMTN GBP	2.1
SANTANDER UK 0.06% CD 18/11/20-04/05/21	2.1
FIRST ABU DHABI BANK/ UK 0.05% CD 15/12/20-15/06/21	2.1
MUFG BANK 0.05% CD 07/12/20-07/04/21	2.1
MUFG BANK 0.05% CD 24/11/20-24/03/21	2.1
SOCIETE GENERALE 0.04% CD 01/12/20-04/03/21	2.1
Assets in top ten holdings	25.2

Source : Aberdeen Standard Investments 31/01/2021

Figures may not always sum to 100 due to rounding.

Sector (%)

Certificate of Deposit	64.3	
Commercial Paper/ECP	15.4	
Fixed Deposit	9.0	
Non Government Floating Rate Note	7.5	
Corporate Bonds	2.2	
Cash and Other	1.6	

- (e) 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.

Risk stats

Beta [^]	0.60
Fund Volatility [^]	0.08
Index Volatility [^]	0.08
Information Ratio [^]	5.32
R-Squared [^]	0.35
Sharpe Ratio [^]	1.61
Tracking Error [^]	0.07

Source : Aberdeen Standard Investments. [^] Three year annualised.

Derivative usage

- The fund may use derivatives to reduce risk, reduce cost and/ or generate extra income or growth consistent with the risk profile of the fund (often referred to as Efficient Portfolio Management).
- Derivatives include instruments used to manage expected changes in interest rates.

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.aberdeenstandard.com The Prospectus also contains a glossary of key terms used in this document.

¹These 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.

²The 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 0.20% 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 Aberdeen Standard OEIC I, an authorised open-ended investment company (OEIC).

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