

Eligible for PVD transfers

UOB GOVERNMENT BOND RMF (UOBGBRMF)

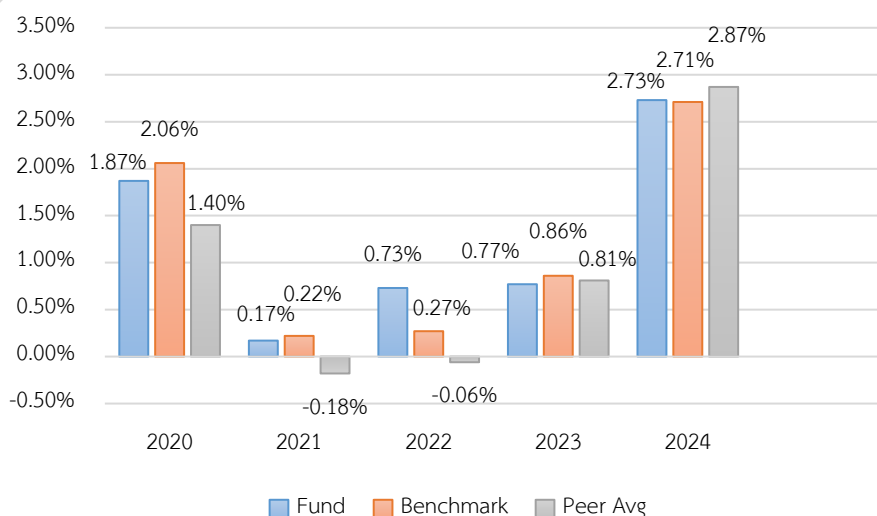
Fund Type / AIMC Category

- Fixed Income Fund
- Retirement Mutual Fund (RMF) / Fund without Foreign Investment related Risks
- Mid Term Government Bond

Investment Policy and Strategy

- The Fund will invest or hold government bonds, treasury bills, or debt instruments guaranteed by the Ministry of Finance.
- The fund employs an active management strategy with the objective of delivering returns that exceed the benchmark index.

Calendar Year Performance (% p.a.)



Fund Performance (%)

	YTD	3 Months	6 Months	1 Year*
Fund Return	3.82	-0.65	1.43	4.49
Benchmark Return	2.74	-0.12	1.35	3.20
Peer Average	2.57	-0.40	1.11	3.14
Fund Standard Deviation	1.67	1.26	1.45	1.71
Benchmark Standard Deviation	0.89	0.73	0.85	0.92
	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	2.55	1.75	1.70	2.16
Benchmark Return	2.34	1.43	2.43	3.03
Peer Average	2.17	1.22	1.21	-
Fund Standard Deviation	1.55	1.29	1.05	1.34
Benchmark Standard Deviation	0.98	0.98	1.71	2.43

Remark : * % p.a.

Risk Level

Low 1 2 3 4 5 6 7 8 High

Medium to Low Risk

Mainly invests in government bonds, with an average annual allocation of not less than 80% of NAV.

Fund Information

Registered Date	27 June 2002
Class Inception Date	-
Dividend Payment Policy	No dividend
Fund Duration	Indefinite

Fund Manager

Since	
Mr. Kiattichai Song-In	15 March 2024
Ms.Benjabhorn Lertsethasart	1 September 2023

Benchmark

- Total Return of ThaiBMA Government Bond Mark-to-Market 3-7 years Index (80%)
- 1 Year fixed deposit rate limit 5 million baht averaged by BBL, SCB, KBANK after TAX. (20%)

Remark:

The fund uses the stated benchmark solely for the purpose of comparing the fund's performance against the benchmark index.

Warning:

- Investment in Mutual Fund is not bank deposit.
- Past performance is not indicative of future results.

Certified by Thai Private Sector Collective Action

Against Corruption: Declared CAC

Morningstar ★★★★★

Full Prospectus



Investors can study Liquidity Risk Management tools in the full prospectus.

www.uobam.co.th

Subscription			Redemption			Statistical Data			
Subscription date : Every business day			Redemption date : Every business day			Maximum Drawdown		-2.07 %	
Business hours : 08:30 a.m. - 03:30 p.m.			Business hours : 08:30 a.m. - 02:00 p.m.			Recovering Period		2 years 2 months	
Min. initial subscription : None			Min. redemption : None			Portfolio Turnover Ratio		0.56	
Min. subsequent subscription : None			Min. holding balance : None			Duration		5 years 2 months 22 days	
			Settlement period : T+1 business days			Yield to Maturity		1.62	
			after the redemption date.						
Fees charged to the Fund (% p.a. of NAV / Include VAT)									
Fees		Max.	Actual		Top 5 Issuers				
Management Fee		0.8025	0.2140		Issuer		% NAV		
Total expenses		1.5515	0.3416		1. Ministry of Finance		83.82		
						2. BANK OF THAILAND		10.32	
Remark:						3. Government Housing Bank		5.08	
1. The Management Company may adjust the actual fees charged to align with its investment strategy or management expenses.						4. United Overseas Bank (Thai) Public		0.77	
2. The management fee has been reduced from the previous rate of 0.4280% to 0.2140%, effective from October 18, 2024.						Company Limited			
Fees charged to unitholders (% of the unit price / Include VAT)						Credit Rating Breakdown (%)			
Fees		Max.	Actual				Thai	national	international
Front-end Fee		0.25	waived		1. Gov bond/AAA		99.21	-	-
Back-end Fee		0.25	waived						
Switching-in Fee		0.25	waived						
Switching-out Fee		0.25	0.25						
Transfer fee		None	None						
Remark:									
1. Switching-out fee is waived for switches between RMFs under the management of UOBAM.									
2. The Management Company may adjust the actual fees charged to align with its investment strategy or management expenses.									
3. The Management Company will reject the transfer of Retirement Mutual Funds (RMFs), in compliance with legal requirements.									

Definition

Maximum Drawdown : The percentage of the fund's maximum loss in the past 5 years (or since the fund's inception if it is launched for less than 5 years) which is measured from the highest NAV per unit to the lowest NAV per unit during such period. Maximum Drawdown is an indicator of the risk of loss from investing in the fund.

Recovering Period : The length of time that the fund takes in recovering from the point of maximum loss to earning back the initial investment.

FX Hedging : The percentage of foreign currency investment with FX hedging.

Portfolio Turnover Ratio : The frequency of securities trading in the fund portfolio over a certain period, calculated by taking the lower value between the sum of the value of securities purchased and the sum of the value of securities sold of the fund in 1 year period divided by the average NAV in the same period. A fund with high Portfolio Turnover Ratio indicates frequent securities trading by fund manager resulting in high trading costs. Therefore, it is necessary to compare with the performance of the fund in order to assess the worthiness of such securities trading.

Sharpe Ratio : A ratio between the excess return of a fund and the risk of investment. The Sharpe ratio reveals the average investment return, minus the risk-free rate of return, divided by the standard deviation of returns for the fund. The Sharpe ratio reflects the extra return that should be received by the fund to compensate the amount of risk taken in investment. The fund with a higher Sharpe ratio is considered superior to other funds in terms of management efficiency since it provides higher excess return under the same risk level.

Alpha : The excess return of a fund relative to the return of a benchmark index. A fund with high alpha indicates that it is able to beat the performance of its corresponding benchmark which is a result of the capabilities of the fund manager in selecting appropriate securities for investment or making investment in a timely manner.

Beta : A measure of the degree and direction of volatility of the rate of return of assets in the investment portfolio of the fund compared to the changes in the overall market. A beta of less than 1.0 implies that the rate of return of the fund's assets is less volatile than that of the securities in the broader market whereas a beta of greater than 1.0 implies that the rate of return of the fund's assets is more volatile than that of the broader market.

Tracking Error : The efficiency of the fund to imitate its return to benchmark. Low Tracking Error means the fund is effective in generating return close to benchmark. High Tracking Error means the fund generates return more deviate from benchmark.

Yield to Maturity : The rate of return earned on a bond held to maturity, calculated from the interest expected to receive in the future over that bond duration and paid back principal discounted to the present value. It is used to measure return of fixed income funds by calculating the weighted average of Yield to Maturity of each bond that the fund invests. As Yield to Maturity has standard unit in percentage per annum, it can be used to compare the returns between fixed income funds that have an investment policy of holding bonds until maturity and similar investment characteristics.

“Important Notice: This Document has been translated from Thai. If there is any inconsistency or ambiguity between the English version and the Thai version, the Thai version shall prevail.”