

United Income Daily Ultra Plus Fund (UIDPLUS)

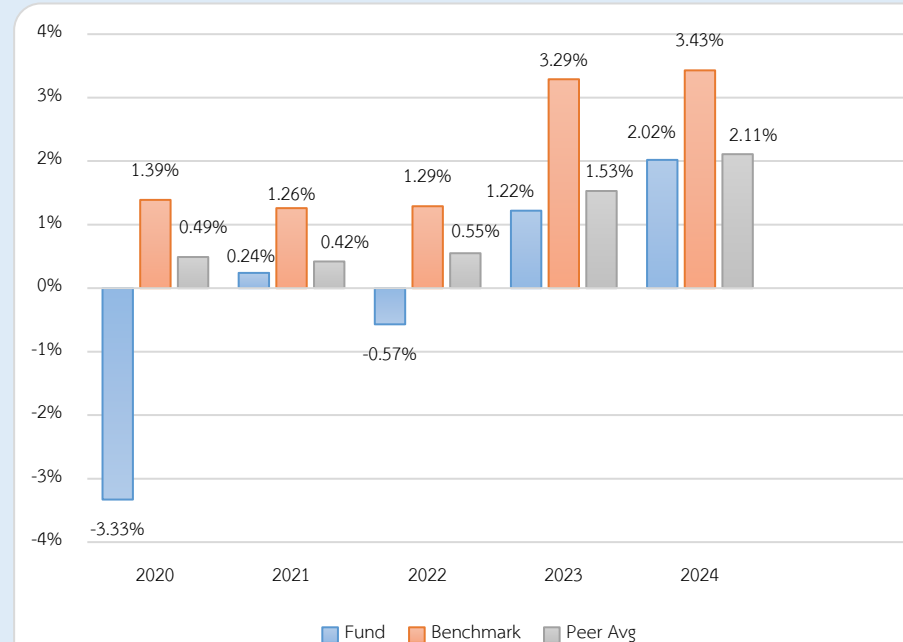
Fund Type / AIMC Category

- Fixed Income Fund
- Fund with both domestic and foreign Investment related Risks
- Short Term General Bond

Investment Policy and Strategy

- The fund will invest in domestic and foreign debt instruments.
- The Fund aims to outperform the benchmark. (active management)

Calendar Year Performance (% p.a.)



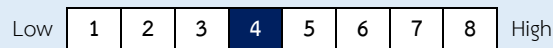
Fund Performance (%)

	YTD	3 Months	6 Months	1 Year*
Fund Return	0.60	0.60	1.16	2.03
Benchmark Return	0.49	0.49	1.27	3.01
Peer Average	0.59	0.59	1.18	2.22
Fund Standard Deviation	0.45	0.45	0.46	0.50
Benchmark Standard Deviation	0.05	0.05	0.08	0.14

	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	1.20	0.12	-	0.66
Benchmark Return	2.86	1.99	-	0.87
Peer Average	1.56	1.06	-	-
Fund Standard Deviation	0.34	1.53	-	1.19
Benchmark Standard Deviation	0.24	0.54	-	2.20

Remark : * % p.a.

Risk Level



Low to Moderate Risk

Mainly invest in government bonds and fixed income instruments, having policy to invest in non-investment grade / unrated not more than 20% of the NAV, in average, in any accounting year.

Fund Information

Registered Date	30 March 2016
Share Class Launch Date	There is no class division.
Dividend Policy	No dividend
Fund Duration	Indefinite

Fund Manager

	Since
Ms. Benjabhorn Lertsethasart	13 June 2024
Ms. Pornsajee Worasuttipisit	1 February 2025

Benchmark

- Total Return of ThaiBMA Short-term Government Bond Index (40%)
- 1-year fixed deposit rate 5 million Baht averaged by BBL, KBANK, SCB after TAX. (30%)
- ThaiBMA Commercial Paper Index -Total Return with rating A- and above (20%)
- 6M Compounded SORA, adjusted by the cost of hedging the exchange rate compare with Thai baht currency as at the date with return is calculated. (10%)

Remark:

The Management Company uses such index as a benchmark for fund performance comparison

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

Investors should study
Liquidity Risk Management
Tools in the prospectus.

Full Prospectus



www.uobam.co.th

Subscription

Subscription date : Every business day
Business hours : 08:30 a.m. - 03:30 p.m.
Min. initial subscription : Indefinite
Min. subsequent subscription : Indefinite

Redemption

Redemption date : Every business day
Business hours : 08:30 a.m. - 03:00 p.m.
Min. redemption : Indefinite
Min. account balance : Indefinite
Settlement period : T+1 working day
from redemption order date

Remark:

Settlement Period: Business holidays abroad are not included.

Fees charged to the Fund (% p.a. of NAV/Include VAT)

Fees	Max.	Actual
Management Fee	1.6050	0.2782
Total expenses	5.3500	0.3858

Rebate fee = 0.3531 % of NAV

Remark :

- 1.Reduce the management fee from 0.4280 percent to 0.2782 percent, effective from February 28, 2025 to June 30, 2025.
- 2.The Management Company may consider changing the actual fees charged to reflect strategy or administrative costs.

Fees charged to unitholders (% of the unit price/Include VAT)

Fees	Max.	Actual
Front-end Fee	None	None
Back-end Fee	None	None
Switching-in Fee	None	None
Switching-out Fee	None	None
Transfer Fee	None	None

Statistical Data

Maximum Drawdown	-3.36%
Recovering Period	-
FX Hedging	94.94 %
Portfolio Turnover Ratio	0.44
Duration	4 Months 26 Days
Yield to Maturity	1.87

Country Allocation

country	% NAV
1. SINGAPORE	11.97
2. MALAYSIA	3.48

Top 5 Issuers

Issuer	% NAV
1. BANK OF THAILAND	29.01
2. Kasikorn Bank Public Company Limited	7.54
3. Krung Thai Bank PLC.	7.11
4. Bangkok Bank PCL	6.71
5. LAND AND HOUSE PUBLIC COMPANY LIMITED	5.66

Credit Rating Breakdown (%)

	Thai	national	international
1. Gov bond/AAA	42.22	-	-
2. AA	18.55	-	-
3. A	23.35	-	3.48

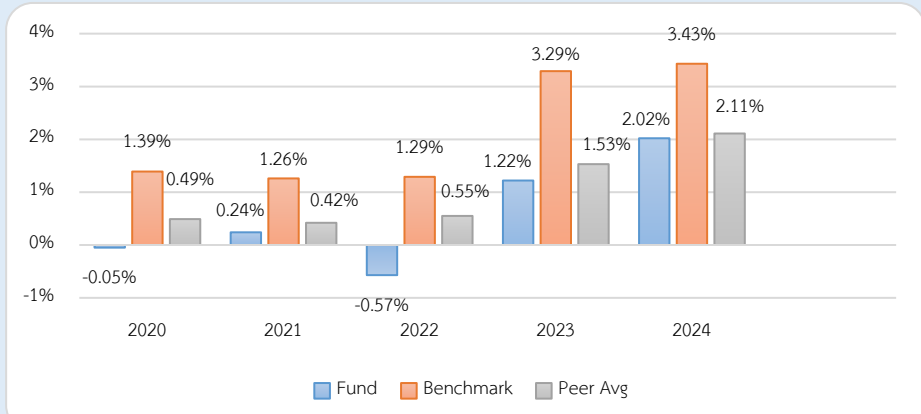
Asset Allocation

breakdown	% NAV
1. Deposits, certificates of deposit, promissory notes Bills of exchange issued directly by private companies or Aval banks.	32.26
2. Government bonds and government guarantee	32.22
3. Debenture	23.12
4. Other assets (accrued/accrued items)	12.12
5. Deposits, certificates of deposit, promissory notes Bills of exchange issued by financial institutions	0.28

Top 5 Holdings

holding	% NAV
1. UOB ASSET MANAGEMENT LTD	11.97
2. Treasury bill : BANK OF THAILAND CB25619A 19/06/2025	6.43
3. Treasury bill : BANK OF THAILAND CB25508B 08/05/2025	5.52
4. Treasury bill : BANK OF THAILAND CBF25D15A 15/12/2025	4.64
5. Bill of exchange : CPF (Thailand) Public Company Limited CPFTH25N27B 27/11/2025	4.53

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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.”

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