



## Subscription

Subscription date : Every business day  
 Business hours : 08:30 a.m. - 03:30 p.m.  
 Min. initial subscription : None  
 Min. subsequent subscription : None

## Redemption

Redemption date : Every business day  
 Business hours : 08:30 a.m. - 02:00 p.m.  
 Min. redemption : None  
 Min. holding balance : None  
 Settlement period : T+3 business days  
 after the redemption date.

## Remark:

The Settlement period does not include non-business days in foreign countries.

## Statistical Data

Maximum Drawdown -13.48%  
 Recovering Period 7 months  
 FX Hedging 94.90 %  
 Portfolio Turnover Ratio -  
 Duration -  
 Yield to Maturity -

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

Fees	Max.	Actual
Management Fee	2.1400	0.7490
Total expenses	5.3500	0.8612

## Remark :

1. The Trustee fee has been reduced to 0.019902%, effective from January 6, 2026.
2. The management company may adjust the actual fees charged to align with its investment strategy or management expenses.

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

Fees	Max.	Actual
Front-end Fee	2.00	waived
Back-end Fee	1.00	waived
Switching-in Fee	2.00	waived
Switching-out Fee	1.00	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.
4. The Management Company may apply different fee structures to each investor group.

## Asset Allocation

breakdown	% NAV
1. Unit Trust	95.68
2. Other Asset and Liability	4.32

## Top 5 Holdings

holding	% NAV
1. PIMCO GIS-INCOME Fund (Class I) (IE00B87KCF77)	95.68

## Investment in the other funds exceeding 20% of NAV

Fund name : PIMCO GIS-INCOME Fund (Class I) (IE00B87KCF77)

ISIN code : IE00B87KCF77

Bloomberg code : PIMINIA ID

### 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.”