

Investors cannot redeem this investment unit within 6 months.
If there are negative factors that affect such investment, Investors may lose a large amount of their investment.

Fund Highlight : UFGOV6M11

Increase the opportunity to receive returns on good quality debt instruments

Invest in instruments such as government debt instruments, government bond, ,treasury bills, B/E, P/N, debenture or warrants issued by foreign government or Ministry of Finance not less than 80% of NAV.

Personal income tax exemption

Return is not subject to personal income tax.

Short-term investment

6-month duration

The instruments and proportion the fund expects to invests

The instruments the fund expects to invest*	Credit rating of Issue / issuer**		Yield from investment instruments (per annum)***	Proportion to fund size****	Expected return that the fund will receive in Thai Baht (per annum)
	National rating*	International rating**			
Treasury Bills / Singapore Government Bonds*****	-	AAA / Fitch F1+ / Fitch	1.45%	100.00%	1.45%
Total				100.00%	1.45%
Estimated Fund Expenses (if any)					(0.10%)
Expected Return that unitholders will receive when auto-redemption (per annum)					1.35%

a) Reserve the right to change the assets or investment proportion. The management company will exercise its discretion to change the invested assets or investment proportion only when it is necessary and appropriate to protect the benefits of investors as a priority without causing the risk of the invested assets to change significantly. The management company may consider investing in other debt instruments instead of and/or in addition to the instruments specified above, which shall be within the investment framework of the management company. The estimated return on the invested instruments may change. Such change may cause unitholders to not receive returns at the estimated rate.

b) Reserve the right to change the fund's expenses The fund's expenses (including management fees) may change as appropriate. In the event that the fund receives a return higher than that disclosed when offering investment units, the management company may charge an additional management fee, but not exceeding the management fee ceiling specified in the project.

c) Reserve the right to disclose the investment portfolio The management company will disclose the investment portfolio and investment proportion to estimate the return to unitholders in the prospectus, summary of important information and mutual fund information section before the first offering.

- In the event of an unusual situation and/or an event that is believed to have an impact on the fund and/or the value of the securities in which the fund invests, such as market abnormalities There are significant economic or political changes, etc., and/or an event occurs where the management company assesses that various factors are likely to be different from what the management company has anticipated, the management company reserves the right to adjust the investment strategy differently from what has been specified for practical suitability in such situation within the framework of the specified investment policy, taking into account the benefits of the fund as a whole and is deemed to have been approved by unitholders.

* Highest Credit Rating in Thailand

** The credit rating agency mentioned above is only one of the agencies considered by the asset management company when making investment decisions. The credit rating may differ from those provided by other agencies. AAA/Fitch represents the long-term credit rating for investment-grade securities, while F1+/Fitch represents the short-term credit rating for investment-grade securities.

*** Information is based on the yield offered by the issuer or seller as of 25 June 2025.

**** The fund has a country concentration in its investments. However, the actual portfolio concentration may change in order to prioritize the best interests of investors.

If the investment cannot be made as required due to changing market conditions, unitholders may not receive returns at the advertised rate.

Warning Investors should understand the characteristics, conditions, returns and risks of products before making investment decisions. Investing in mutual funds is not the same as depositing money and returns cannot be guaranteed. This Mutual Fund invests offshore, which involves foreign exchange risk, and investors may receive less money than their initial investment. The fund has a policy of fully hedging against exchange rate risk. Investors cannot redeem the investment units within a 6 months period, which may be extended longer than 6 months. Therefore, if there are negative factors affecting the investment, investors may incur significant losses. "Past performance/comparison of performances of related capital market products are not a guarantee of future performance. "If the investment cannot be made as specified due to changes in market conditions, investors may not receive the returns as advertised. The management company may exercise discretion to change the invested assets or investment proportions only when it is necessary and appropriate to do so in order to protect the best interests of investors, provided that such changes do not significantly alter the risk profile of the invested assets.

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Risk

- Interest Rate Risk** In general, the price of bonds changes in the opposite direction of changes in interest rates. The longer the maturity of bonds, the greater impact on instrument prices. Risk Management Guidelines : The fund aims to invest in fixed income instruments with maturities similar to the maturity of the fund and will hold the instruments until maturity. As a result, the risk of changes in interest rates is low.
- Credit Risk** which arises from the operations and financial position of the issuer company including the ability to pay back principal and interest. Risk Management Guidelines : The management company will consider choosing to invest in instruments that are of good quality in terms of credibility and ability to repay the debt of the issue.
- Business Risk** caused by the price of the instrument invested by the fund may change due to the business performance of the issuer company including the profitability of the issuer of the instrument that the fund invests in. Risk Management Guidelines : The management company will consider selecting instruments and analyzing various factors as well as monitoring investment situations that may affect the performance and financial position of the instruments invested by the fund.
- Market Risk** caused by changes in various factors such as economic, social and political conditions of each country. Situation of money market, capital market foreign exchange rate which may have an impact on the price of the instrument invested by the fund and result in the fluctuation of investment unit value. Risk Management Guidelines : The management company will consider investing in instruments whose maturities are similar to the maturity of the fund and will hold the instruments until maturity. Therefore, the risk in this aspect is low.
- Foreign Exchange Risk** Refers to the risk from the changes to the foreign exchange rates affecting the value of investment units. For example, if the Fund invests in USD during the time when the Baht is weak but sells during the time when the Baht is strong, the Fund will receive less amount money in terms of Baht. On the other hand, if the Fund invests during the time when the Baht is strong and sells during the time when the Baht is weak, it may receive higher return. Therefore, mitigation of foreign exchange risk is an important tool for risk management. Risk Management Guidelines : The fund will invest or hold in futures contracts. (Derivatives) with the objective of protecting against foreign exchange rate risk (Fully Hedged).
- Derivatives Risk** Refers to the risk from the prices of the underlying assets moving in the opposite direction from the anticipated direction which could be due to different factors such as interest rate or other relevant economic factors resulting in a significant change to the price of derivatives. Risk Management Guidelines : The management company will analyze various factors, including tracking the changes that may affect the price, and adjust the futures contract investment in time to adapt to the market situation at that time.
- Basis Risk** It is the risk that arises from the futures contracts in which the fund invests for hedging have price movements that differ from the returns of the fund that intends to protect against risk. However, despite investing in contracts In advance to prevent risks, it may not be possible to prevent all risks and lose the opportunity to receive returns if the market does not move in the expected direction. Risk management guidelines: The fund manager will calculate the appropriate hedging ratio for the fund.
- Repatriation Risk** Refers to the risk arising from the internal changes of the countries that the Fund invested such as changes to the politics, requirements, regulations or policies of the governments for the purpose of public administration as well as other causes that may affect the ability to make repayment according to specified times and may cause the Fund to have risk from SWAP and/or Forward contracts which will affect the returns that the Fund will receive. Risk management guidelines: The management company will closely monitor the situation of political changes, economic conditions, money market conditions, capital markets, as well as various fundamental factors of the countries in which the fund invests to assess the risks of investing in that country in order to reduce risks in this section.
- Country and Political Risk** Refers to the risk arising from the economic, social and political stabilities as well as the efficiency of the organizations related to the money market and capital market including legal and financial transaction limitations of the country that the Master Fund invests. Such risk may result in the volatility of the prices of instruments invested by the Fund, liquidity, market condition, inflation or exchange rate relating to such country which may result in the Fund not receiving the expected returns. Risk Management Guidelines : The management company will consider the credit rating of the country in which it invests, including analysis of various factors that may have an impact on such risks carefully.
- Liquidity Risk** which arises from the fund being unable to sell that instrument at a reasonable price and within a reasonable period. Risk Management Guidelines : The management company will consider investing in instruments that are of good quality in terms of credibility and the issuer's ability to repay debts and this fund aims to invest in instruments whose maturity is similar to the maturity of the fund and will hold the instruments until maturity . Therefore, this risk is low.

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