Eligible for PVD transfers

United Sustainable Equity Solution Fund RMF (USUSRMF)

Fund Type / AIMC Category

- Equity Fund
- Feeder Fund / Retirement Mutual Fund (RMF) / ESG (non-SRI Fund) / Fund with Foreign Investment related Risks
- Global Equity

Risk Level

Low	1	2	3	4	5	6	7	8	High

High Risk

Mainly invests in equity instruments, with an average annual allocation of not less than80% of NAV.

Investment Policy and Strategy

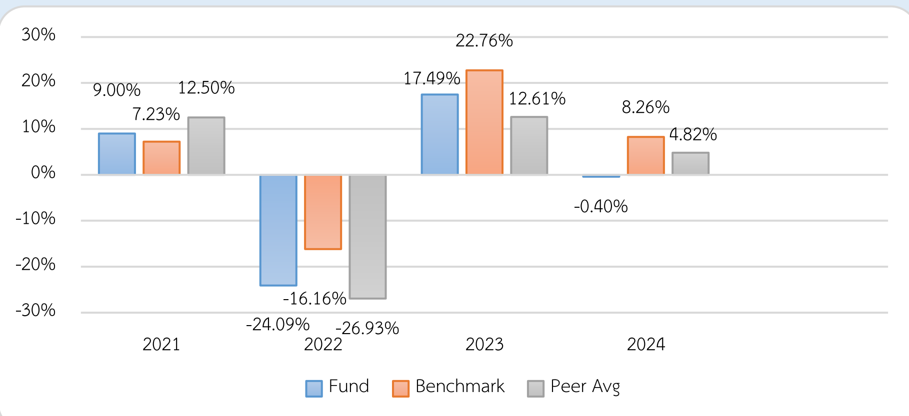
- The Fund will mainly invest in Allianz Global Investors Fund - Allianz Global Sustainability Share Class PT (USD) (Master Fund).
- The master fund is managed by Allianz Global Investors GmbH
- The Fund may consider investing in derivatives to enhance investment management efficiency.
- The fund seeks to closely track the performance of the master fund, which employs an active management strategy.

Fund Information

Registered Date	22 June 2021
Class Inception Date	-
Dividend Payment Policy	No dividend
Fund Duration	Indefinite

Fund Manager	Since
Ms. Pornsajee Worasuttipisit	1 February 2023

Calendar Year Performance (% p.a.)



Benchmark

MSCI ACWI Net Total Return USD (100%) is adjusted for foreign exchange hedging costs to reflect the value in Thai Baht as of the performance calculation date (95%) and adjusted for exchange rate conversion to reflect the value in Thai Baht as of the performance calculation date (5%).

Remark:

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

Fund Performance (%)

	YTD	3 Months	6 Months	1 Year*
Fund Return	5.62	1.26	9.01	-1.14
Benchmark Return	19.71	6.87	18.16	13.94
Peer Average	9.29	4.41	14.53	11.23
Fund Standard Deviation	13.27	4.42	11.34	14.74
Benchmark Standard Deviation	12.70	3.76	11.42	13.71
	3 Years*	**5 Years ***	**10 Years ***	**Since Inception ***
Fund Return	9.68	-	-	0.53
Benchmark Return	21.26	-	-	8.73
Peer Average	12.47	-	-	-
Fund Standard Deviation	10.41	-	-	13.24
Benchmark Standard Deviation	11.59	-	-	13.79

Remark : * % p.a.

Warning:

- Investment in Mutual Fund is not bank deposit.
- Past performance is not indicative of future results.
- This mutual fund is not required to comply with the guideline of sustainability information disclosure, management and mutual fund reporting for SRI fund.

Certified by Thai Private Sector Collective Action Against Corruption: Declared CAC

Investors can study Liquidity Risk Management tools in the full 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 : 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+4 business days after the redemption date.

Remark:

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

Statistical Data

Maximum Drawdown	-31.39 %
Recovering Period	-
FX Hedging	93.09 %
Sharpe Ratio	0.66
Alpha	-11.59
Beta	0.45
Portfolio Turnover Ratio	0.08

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

Fees	Max.	Actual
Management Fee	2.1400	1.6050
Total expenses	5.3500	1.8703

Remark:

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	2.00	waived
Switching-in Fee	2.00	waived
Switching-out Fee	2.00	0.25
Transfer fee	None	None

Remark:

1. A minimum switching-out fee of THB 200 applies when transferring to another asset management company. This 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	99.65
2. Other Asset and Liability	0.35

Top 5 Holdings

holding	% NAV
1. Allianz Global Sustainability PT (USD)	99.65

Investment in the other funds exceeding 20% of NAV

Fund name : Allianz Global Sustainability PT (USD) ISIN code : LU2232014741 Bloomberg code : ALAGSPU LX

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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www.uobam.co.th

รายละเอียดและอันดับความน่าเชื่อถือของตราสารหนี้ ตราสารกึ่งหนี้กึ่งทุน หรือเงินฝากที่ลงทุนหรือมีไว้
กองทุนเปิด ยูไนเต็ด ซัสเทนเนเบิล อิควิตี้ โซลูชั่น ฟันด์ เพื่อการเลี้ยงชีพ
ณ วันที่ 30 กันยายน 2568

ผู้ออก/ผู้รับรอง/ผู้ค้ำประกัน	อันดับความน่าเชื่อถือ	มูลค่าตามราคาตลาด	%NAV
(ก) กลุ่มตราสารภาครัฐไทย และตราสารภาครัฐต่างประเทศ		0.00	0.00
(ข) กลุ่มตราสารของธนาคารที่มีกฎหมายเฉพาะจัดตั้งขึ้น ธนาคารพาณิชย์ หรือบริษัทเงินทุน เป็นผู้ออก ผู้สั่งจ่าย ผู้รับรอง		1,766,526.23	1.06
ธนาคารกสิกรไทย จำกัด (มหาชน)	AA+	1,766,526.23	1.06
(ค) กลุ่มตราสารที่มีอันดับความน่าเชื่อถืออยู่ในอันดับที่สามารถลงทุนได้		0.00	0.00
(ง) กลุ่มตราสารที่มีอันดับความน่าเชื่อถืออยู่ในอันดับต่ำกว่าอันดับที่สามารถลงทุนได้ หรือไม่ได้รับการจัดอันดับความน่าเชื่อถือ		0.00	0.00
	รวมทั้งหมด	1,766,526.23	

Allianz Global Sustainability

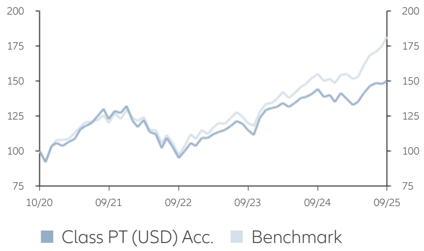
Allianz Global Investors Fund
PT

Investment Objective

The Fund aims at long-term capital growth by investing in global equity markets in accordance with environmental and social characteristics.

Performance Overview

Indexed Performance since Inception (Bid–Bid)

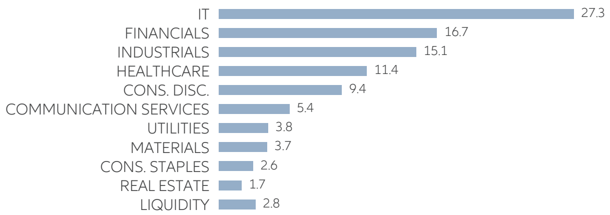


Performance History	Year to Date	1 Month	3 Months	6 Months	1 Year	3 Years (p.a.)	Since Inception (p.a.)
Bid–Bid (%)	11.08	1.35	2.50	12.77	4.14	16.63	8.48
Offer–Bid [1] (%)	11.08	1.35	2.50	12.77	4.14	16.63	8.48
Benchmark (%)	22.49	3.62	7.62	20.03	17.13	23.29	12.76

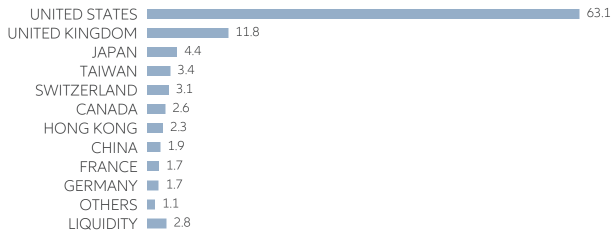
Risk / Return Ratios	3 Years
Sharpe Ratio	1.03
Volatility	11.04%
Tracking Error	4.75%
Information Ratio	-1.40

Portfolio Analysis

Sector Allocation (%)



Country/Location Allocation (%)



Top 10 Holdings (Country/Location) [2]	Sector	%
MICROSOFT CORP (US)	IT	6.3
APPLE INC (US)	IT	4.2
ALPHABET INC-CL A (US)	COMMUNICATION SERVICES	3.9
AMAZON.COM INC (US)	CONS. DISC.	3.5
TAIWAN SEMICONDUCTOR-SP ADR (TW)	IT	3.4
NVIDIA CORP (US)	IT	3.4
RECKITT BENCKISER GROUP PLC (GB)	CONS. STAPLES	2.6
SERVICENOW INC (US)	IT	2.5
RENTOKIL INITIAL PLC (GB)	INDUSTRIALS	2.3
AIA GROUP LTD (HK)	FINANCIALS	2.3
Total		34.4

Fund Details

	Class PT (USD) Acc.
Official benchmark [3]	MSCI AC World (ACWI) Total Return Net
Fund Manager [4]	Giles Money, Alex Bibani
Fund Size [5]	EUR 1,764.70m
Base Currency	EUR
Number of Holdings	48
SFDR Category [6]	Article 8
Initial Fee	0%
Eligible Investment Scheme	CASH, SRS
All-in-Fee [7]	0.95% p.a.
Total Expense Ratio [8]	1.00%
Unit NAV	USD 1,498.36
Inception Date	12/10/2020
Dividend Frequency	N/A
ISIN Code	LU2232014741
Bloomberg Ticker	ALAGSPU LX

Source: All fund data quoted are Allianz Global Investors/IDS GmbH/Morningstar, as at 30/09/2025, unless stated otherwise.

Performance returns for periods over one year are annualised. Fund performance is based on the respective shareclass calculated in the respective fund currency with net income and dividend reinvested. Investment returns are denominated in the respective base currency of the fund. SGD based investors are exposed to non-SGD foreign exchange fluctuations.

1) "Offer–Bid" performance data takes into account 0% of the initial fee of the investment.

2) The information is provided for illustrative purposes only to demonstrate the Fund’s investment strategy, it should not be considered a recommendation to purchase or sell any particular security or strategy or an investment advice. There is no assurance that any securities discussed herein will remain in the Fund at the time you receive this document. Past performance, or any prediction, projection or forecast, is not indicative of future performance. While best efforts are used in compiling the information, Allianz Global Investors and its affiliated entities expressly assumes no warranty of any kind, actual or implied, for the accuracy, completeness and timeliness of the information.

3) With effect from 28 March 2025, the benchmark of Allianz Global Sustainability was changed from DOW JONES Sustainability World Total Return Net to MSCI AC World (ACWI) Total Return Net due to a change in its investment objective and policy, and the new benchmark reduces bias to geographics and sectors.

4) With effect from 1 September 2023.

5) The Fund size quoted includes all share classes of the Fund.

6) EU Sustainable Finance Disclosure Regulation. Information is accurate at time of publishing.

7) The All-in-Fee includes the expenses previously called management and administration fees.

8) Total Expense Ratio (TER): Total cost (except transaction costs) charged to the Fund during the last financial year expressed as a ratio of the Fund's average NAV. For share classes that have been incepted for less than one year as at close of the last financial year (please refer to the Inception Date in the Fund Details table), the TER will be annualised. For share classes incepted after the close of the last financial year, the TER will be reflected as N/A.

AIMC Category Performance Report

Report as of 30/09/2025

Return statistics for Thailand Mutual Funds

AIMC Category	YTD	3M	6M	1Y	3Y	5Y	10Y	2020	2021	2022	2023	2024
	Average Trailing Return (%)							Average Calendar Year Return (%)				
Aggressive Allocation	-3.20	10.20	7.42	-6.03	-2.57	1.57	0.54	-3.71	17.78	-4.53	-7.42	0.46
ASEAN Equity	1.21	6.57	8.76	-4.18	1.26	7.58	0.67	-0.64	24.80	-13.86	1.56	4.16
Asia Pacific Ex Japan	20.27	9.56	19.05	10.87	8.81	2.30	3.52	22.91	1.18	-22.07	-0.41	2.73
China Equity - A Shares	22.06	21.70	22.27	16.72	0.73	-4.60	1.87	25.04	-5.44	-29.54	-20.95	5.66
Commodities Energy	-8.75	0.52	-9.13	-2.75	-4.88	12.96	-0.51	-31.41	65.84	13.47	-6.87	2.67
Commodities Precious Metals	39.68	14.51	19.28	39.54	24.16	11.68	9.58	22.38	-1.94	-0.75	9.13	20.70
Conservative Allocation	2.93	2.81	3.57	2.38	1.68	1.01	1.26	-1.01	3.30	-3.64	-0.77	2.05
Emerging Market	19.35	7.91	17.48	11.55	10.20	1.94	3.23	9.34	-3.39	-24.38	4.34	0.73
Emerging Market Bond Discretionary F/X Hedge or Unhedge	4.50	2.39	2.74	4.76	4.98	-1.14	1.55	3.86	-4.60	-16.35	0.95	6.59
Energy	-3.65	13.94	4.54	-12.64	-8.57	0.91	4.07	-6.55	10.38	4.80	-17.51	-10.22
Equity General	-8.04	13.82	6.98	-12.55	-6.05	1.34	0.46	-9.61	19.03	1.13	-11.89	-1.94
Equity Large Cap	-6.47	14.85	9.26	-10.15	-3.77	3.10	1.41	-11.22	16.03	1.98	-9.68	1.34
Equity Small - Mid Cap	-18.37	14.13	3.01	-23.14	-13.37	-1.91	-0.26	8.03	41.13	-4.54	-13.32	-10.71
European Equity	8.48	-0.51	5.14	4.71	12.93	7.76	6.19	4.62	24.32	-19.18	12.78	6.42
Foreign Investment Allocation	7.10	3.85	8.13	5.78	6.51	2.22	3.38	6.41	6.90	-17.03	5.10	4.18
Fund of Property Fund - Foreign	5.06	2.38	4.50	-3.61	0.51	-0.44	0.96	-6.59	19.71	-25.78	0.76	-6.07
Fund of Property Fund - Thai	3.07	10.69	4.83	-1.00	0.33	-2.27	1.31	-22.42	-0.22	-6.52	-8.90	5.35
Fund of Property fund -Thai and Foreign	6.78	7.17	6.27	-0.32	0.75	-1.47	2.85	-10.25	2.89	-11.27	-1.75	-2.84
Global Bond Discretionary F/X Hedge or Unhedge	2.60	1.28	1.12	2.37	2.74	-0.16	-0.51	3.62	1.13	-10.76	2.91	0.54
Global Bond Fully F/X Hedge	4.24	1.20	2.56	2.02	2.98	-0.74	0.40	4.32	0.11	-11.41	2.96	0.53
Global Equity	9.29	4.41	14.53	11.23	12.47	4.78	5.95	19.50	12.50	-26.93	12.61	4.82
Global Equity - Alternative Energy	26.56	20.53	40.89	15.20	-0.70	4.66	-	-	3.05	-24.42	-7.94	-16.30
Global Equity - Consumer Goods and Services	5.84	5.97	12.59	10.10	10.07	-1.31	3.09	40.42	-3.47	-32.19	9.05	10.24
Global Equity - Infrastructure	12.70	0.78	5.87	8.74	6.87	6.15	-	-7.34	18.09	-8.55	0.86	1.70
Global Equity Fully FX Risk Hedge	13.40	4.78	16.54	12.39	14.79	7.38	7.26	12.76	15.15	-26.77	16.62	10.38
Greater China Equity	29.14	17.96	17.81	21.73	6.69	-4.28	1.91	19.36	-12.55	-27.20	-20.20	6.94
Health Care	0.52	5.19	0.91	-9.11	-1.98	0.03	2.95	22.59	7.71	-19.54	-0.96	-7.28
High Yield Bond	3.15	1.31	3.03	3.71	4.99	2.02	2.78	3.44	4.76	-11.58	5.39	4.99
India Equity	-8.44	-6.92	-1.42	-13.76	3.98	8.81	5.66	12.07	26.23	-12.85	16.93	10.37
Japan Equity	13.97	9.51	18.77	17.93	16.58	11.07	8.26	10.09	6.73	-10.31	20.35	15.09
Long Term General Bond	7.39	1.40	4.89	8.56	3.92	2.24	2.25	2.26	-0.26	-1.11	1.01	5.36
Mid Term General Bond	3.37	0.89	2.15	4.25	2.98	1.88	1.75	1.03	0.67	0.14	1.61	2.85
Mid Term Government Bond	3.62	1.01	2.51	4.43	2.52	1.43	1.35	1.40	-0.18	-0.06	0.81	2.87
Moderate Allocation	2.43	5.40	5.78	1.44	1.87	1.92	1.26	-3.46	7.56	-5.37	-1.48	2.39
Money Market General	1.24	0.35	0.77	1.71	1.64	1.09	1.04	0.55	0.20	0.38	1.43	2.06
Money Market Government	1.13	0.31	0.70	1.63	1.56	1.02	0.98	0.42	0.18	0.35	1.38	1.98
Other Global Sector Equity	20.83	12.60	20.72	15.71	8.21	11.14	7.22	9.13	16.37	-22.72	3.42	-0.38
SET 50 Index Fund	-5.71	17.14	13.90	-6.44	-2.16	3.68	1.93	-13.21	10.81	4.94	-11.29	6.24
Short Term General Bond	1.60	0.47	1.00	2.21	1.88	1.28	1.19	0.49	0.42	0.55	1.53	2.11
Short Term Government Bond	1.17	0.35	0.74	1.68	1.53	0.96	0.93	0.50	-0.05	0.39	1.18	1.98
Technology Equity	22.35	11.47	38.79	33.40	25.46	5.05	-	50.15	8.42	-43.73	47.90	18.49

Thai Free Hold	2.53	0.55	2.16	2.06	2.62	1.47	2.62	-2.43	-0.63	3.30	2.56	0.97
Thai Mixed (between free and lease hold)	0.87	-0.19	0.82	0.67	-0.93	-0.72	1.86	3.19	-1.48	-4.43	-1.13	-3.10
US Equity	8.92	6.19	17.33	15.50	18.18	8.41	10.28	20.70	22.20	-30.01	25.04	18.66
Vietnam Equity	10.07	16.02	14.21	10.12	3.52	7.84	-	15.86	45.20	-32.85	7.81	8.60