

United Flexible Income Fund (UFIN)

UFIN-N

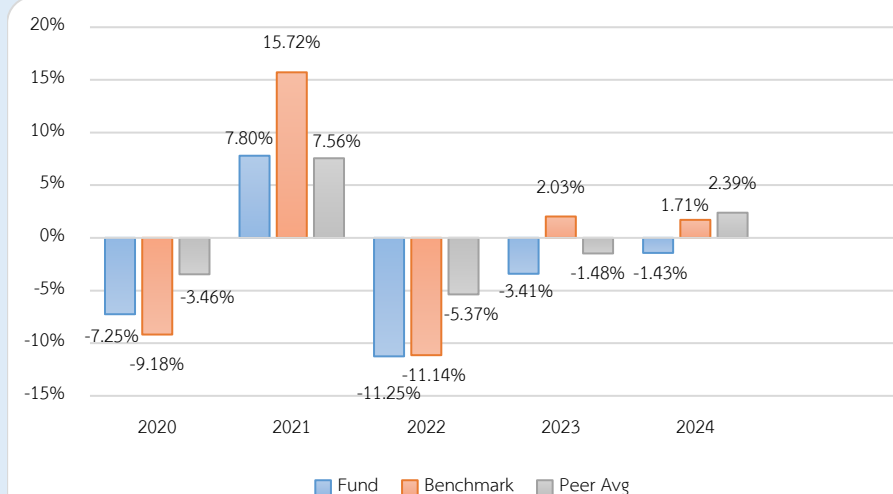
Fund Type / AIMC Category

- Mixed Fund
- Fund with both domestic and foreign Investment related Risks
- Moderate Allocation

Investment Policy and Strategy

- Investments include securities and assets such as real estate investment trusts (REITs), infrastructure funds, equities, debt instruments, and others.
- The Fund may consider investing in derivatives to enhance investment management efficiency.
- 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	2.57	2.82	3.84	0.20
Benchmark Return	4.30	3.70	3.96	2.04
Peer Average	3.14	3.18	6.27	2.11
Fund Standard Deviation	5.63	2.50	3.22	6.19
Benchmark Standard Deviation	5.88	2.51	3.43	6.66

	3 Years*	5 Years *	10 Years *	Since Inception *
Fund Return	-0.51	-0.57	-	0.27
Benchmark Return	1.53	3.49	-	2.24
Peer Average	1.83	2.50	-	-
Fund Standard Deviation	6.51	7.07	-	7.10
Benchmark Standard Deviation	7.41	8.35	-	9.22

Remark : * % p.a.

Risk Level

Low	1	2	3	4	5	6	7	8	High
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High Risk

This is a mixed mutual fund that does not specify a fixed proportion of investment in equities. The fund primarily focuses on investing in securities related to the real estate sector.

Fund Information

Registered Date	2 September 2016
Class Inception Date	2 September 2016
Dividend Payment Policy	No dividend
Fund Duration	Indefinite

Fund Manager

Since	
Mr. Tanapat Suriyodorn	15 June 2022
Ms. Chuensumol Pornsakulsak	1 February 2023

Benchmark

- 1) Bloomberg Barclays US Treasury Total Return Unhedged USD (40%) 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%).
- 2) Total Return Index of Real Estate Investment Funds and Real Estate Investment Trusts (REITs)
- 3) FTSE EPRA/ NAREIT Developed Total Return Index Net (USD) (30%) 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.

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

Full Prospectus



Investors can study Liquidity Risk Management tools in the 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

Remark:

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

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.

Statistical Data

Maximum Drawdown -19.79 %
Recovering Period -
FX Hedging 85.16 %
Portfolio Turnover Ratio 1.40

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

Fees	Max.	Actual
Management Fee	2.1400	1.0700
Total expenses	5.3500	1.3248

Remark:

The management company may adjust the actual fees charged to align with its investment strategy or management expenses.

Country Allocation

country	% NAV
1. LUXEMBOURG	28.91
2. SINGAPORE	10.43
3. UNITED KINGDOM	7.01

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

Fees	Max.	Actual
Front-end Fee	2.00	1.00
Back-end Fee	None	None
Switching-in Fee	2.00	1.00
Switching-out Fee	None	None
Transfer fee	None	None

Remark:

1. In case of switching in, the Management Company will not charge front-end fee.
2. The Management Company may adjust the actual fees charged to align with its investment strategy or management expenses.
3. The Management Company may apply different fee structures to each investor group.

Asset Allocation

breakdown	% NAV
1. Domestic Real Estate Investment Units	32.26
2. Unit Trust	28.07
3. Other Asset and Liability	21.39
4. Foreign Real Estate Investment Units	18.28

Top 5 Holdings

holding	% NAV
1. Janus Henderson Horizon Global Property Equities Fund I2 USD	20.07
2. United Asia Pacific Real Estate Income Fund USD Acc	10.43
3. Telecommunication and Digital Infrastructure Mutual Fund	7.32
4. iShares Global Infrastructure	7.01
5. Axta Future City Freehold and Leasehold Real Estate Investment Trust	4.83

Investment in the other funds exceeding 20% of NAV

Fund name : Janus Henderson Horizon Global Property Equities Fund I2 USD ISIN code : LU0209137628 Bloomberg code : HHGPEI2:LX

Information on the relationship between the management company and the foreign fund manager (Master Fund) and the collection of fees and expenses.

1. Shareholding structure between the management company and UOBAMSG

Currently, the management company has UOB Asset Management LTD. (Singapore) ("UOBAMSG") as a major shareholder, holding 99.99 percent of the total shares of the management company. The Chief Executive Officer of UOBAMSG is a member of the management company's board of directors, which is responsible for strategic planning and overseeing overall business operations of the management company that does not include the day-to-day operations and investments of funds under the management of the management company.

2. Details of fees and expenses

The mutual fund invests in investment units of foreign funds managed by UOBAMSG by paying a fund management fee (Management Fee) and other fees such as custodian fees, and registrar fees, etc., to foreign funds in accordance with the general standards of practice in the asset management industry for investments of mutual funds that invest abroad and it is a normal business operation that UOBAMSG has collected from other investors in the same category that is general according to the details specified in the foreign fund's prospectus.

The management company is of the opinion that Investing in foreign funds It does not cause a conflict of interest. Because the mutual funds of the management company receive benefits and has duties and responsibilities according to the terms and conditions of foreign funds Is at a standard level that is equivalent to or not inferior to the benefits and responsibilities that UOBAMSG's international funds are offered or charged to other institutional investors.

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.

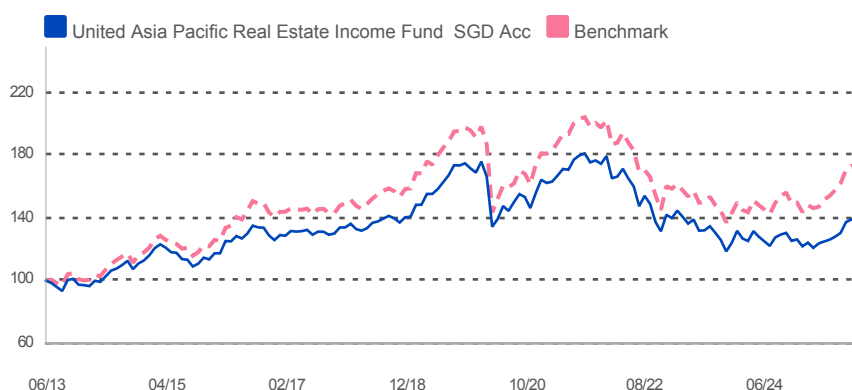
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United Asia Pacific Real Estate Income Fund

Investment Objective

The investment objective of the Fund is to seek total return consisting of income and capital appreciation over the medium to long term by investing primarily in Real Estate Investment Trusts ("REITs") listed in the Asia Pacific region (including Japan, Australia and New Zealand).

Fund Performance Since Inception in Base Currency



Fund performance is calculated on a NAV to NAV basis.

Benchmark: Since Inception – 30 Jun 2022: S&P Asia Pacific REITs Index; 1 Jul 2022 – 27 Jun 2024: FTSE EPRA Nareit Asia Pacific Index; 28 Jun 2024 – Present: FTSE EPRA Nareit Developed Asia Index

Performance By Share Class	Cumulative Performance (%)				Annualised Performance (%)			
	1M	3M	6M	1Y	3Y	5Y	10Y	Since Incept
SGD Acc								
Fund NAV to NAV	-0.95	5.64	10.18	9.86	1.56	-1.20	1.85	2.62
Fund (Charges applied [^])	-5.90	0.36	4.67	4.36	-0.16	-2.21	1.33	2.19
Benchmark	-0.89	5.88	13.12	14.98	5.74	1.21	3.42	4.45
SGD Dist								
Fund NAV to NAV	-0.94	5.64	10.18	9.97	1.57	-1.18	1.86	2.59
Fund (Charges applied [^])	-5.89	0.36	4.67	4.47	-0.15	-2.19	1.33	2.17
Benchmark	-0.89	5.88	13.12	14.98	5.74	1.21	3.42	4.45

Source: Morningstar. Performance as at 31 October 2025, SGD basis, with dividends and distributions reinvested, if any. Performance figures for 1 month till 1 year show the % change, while performance figures above 1 year show the average annual compounded returns. Since inception performance under 1 year is not annualised.

[^]Includes the effect of the current subscription fee that is charged, which an investor might or might not pay.

Fund Information

Fund Size
SGD 20.97 mil

Base Currency
SGD

Fund Ratings



as of 31 October 2025

Contact Details

UOB Asset Management Ltd
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UOB Plaza 2
Singapore 048624

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1800 22 22 228(8am to 8pm daily,
Singapore time)

Email

uobam@UOBGroup.com

Website

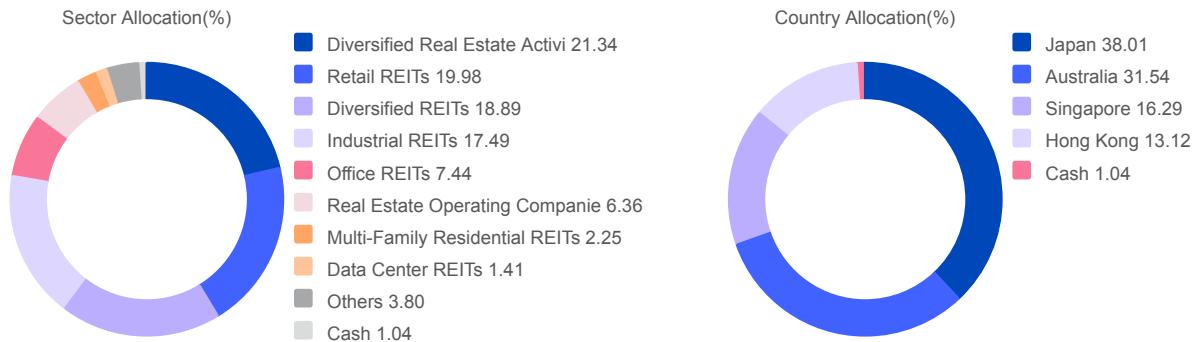
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Right By You

United Asia Pacific Real Estate Income Fund

Portfolio Characteristics



Top 10 Holdings(%)

MITSUI FUDOSAN CO LTD	7.13	SUMITOMO REALTY & DEVELOPMENT	3.24
GOODMAN GROUP	6.90	GLP J-REIT	3.02
MITSUBISHI ESTATE CO LTD	5.79	GPT GROUP/THE	2.62
SCENTRE GROUP	3.48	ACTIVIA PROPERTIES INC	2.55
STOCKLAND	3.24	VICINITY LTD	2.42

Share Class Details

Share Class	NAV Price*	Bloomberg Ticker	ISIN Code	Inception Date	Subscription mode
SGD Acc	SGD 1.3765	UAREISA SP	SG9999009997	Jun 13	Cash, SRS
SGD Dist	SGD 0.7664	UAREISD SP	SG9999010052	Jun 13	Cash, SRS

Share Class	Min. initial investment	Min. subsequent investment	Subscription fee(%)	Annual management fee(%)
SGD Acc	SGD 1,000	SGD 500	5	1.50
SGD Dist	SGD 1,000	SGD 500	5	1.50

*Effective 29 Nov 2024, NAV Price will be truncated to 4 decimal places.

Dividends

Share Class	Expected Frequency	Last Distribution	Annualised Yield(%)	Ex-Div Date
SGD Dist	Monthly	0.00291225	4.26	01 Oct 25

United Asia Pacific Real Estate Income Fund

Important Notice & Disclaimers

Investors should consider carefully whether to subscribe for units in the base currency of the Fund or for units in various classes which are denominated in their respective currencies. The difference in the performances of the Fund in various currencies, if applicable, is a reflection of fluctuating exchange rates during the relevant period.

A prospectus for the fund(s) (the "Fund(s)") may be obtained from the Manager or any of its appointed distributors. Investors should read the prospectus before deciding whether to subscribe for or purchase units in the Fund(s) ("Units"). All applications for Units must be made on application forms accompanying the prospectus or otherwise as described in the prospectus. **Past performance of the Fund(s) or the Manager and any prediction, projection or forecast on the economy or markets are not necessarily indicative of the future or likely performance of the Fund(s) or the Manager.** Any extraordinary performance may be due to exceptional circumstances which may not be sustainable. The value of Units and any income from the Fund(s) may fall as well as rise. The above information is strictly for general information only and must not be construed as an offer or solicitation to deal in Units, nor a recommendation to invest in any company mentioned herein. Investments in unit trusts are not obligations of, deposits in, or guaranteed or insured by UOB, UOBAM, or any affiliates or distributors. The Fund may use or invest in financial derivative instruments and you should be aware of the risks associated with investments in financial derivative instruments which are described in the Fund's prospectus. An investment in unit trusts is subject to investment risks and foreign exchange risks, including the possible loss of the principal amount invested. Investors may wish to seek advice from a financial adviser before making a commitment to invest in Units. In the event an investor chooses not to seek advice from a financial adviser, the investor should consider carefully whether the Fund(s) is/are suitable for him.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

UOB Asset Management Ltd Company Reg No. 198600120Z

JANUS HENDERSON HORIZON FUND – GLOBAL PROPERTY EQUITIES FUND

I2 USD ISIN LU0209137628

Investment objective

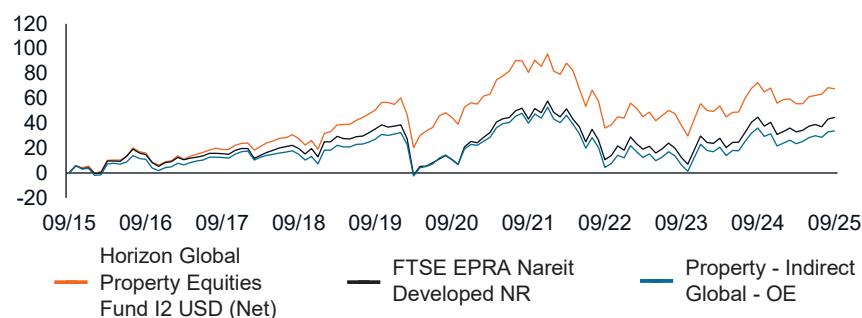
The Fund aims to provide capital growth over the long term. The Fund invests at least 80% of its assets in a concentrated portfolio of shares (equities) and equity-related securities of real estate investment trusts (REITs) and companies of any size, in any country which will derive the main part of their revenue from owning, developing and managing real estate.

Performance (%)

Returns	Cumulative				Annualised			
	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	
I2 USD (Net)	-0.44	3.26	7.39	-2.80	7.22	3.01	5.31	
Index	0.89	4.07	10.39	-0.31	9.30	5.51	3.75	
Sector	0.68	2.98	10.01	-1.69	8.59	3.86	2.96	

Cumulative growth - USD

30 Sep 2015 — 30 Sep 2025



Calendar year

YTD at Q3						
	2025	2024	2023	2022	2021	2020
I2 USD (Net)	7.39	0.30	8.01	-26.33	25.18	0.71
Index	10.39	0.94	9.67	-25.09	26.09	-9.04
Sector	10.01	-0.99	9.69	-26.69	24.43	-6.35

Performance is net of fees, with gross income reinvested. Performance figures of less than 1 year are not annualised. Source: at 30/09/25. © 2025 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. **Past performance does not predict future returns. The value of an investment and the income from it can fall as well as rise and you may not get back the amount originally invested.**

Fund details

Inception date	03 January 2005
Total net assets	\$1.01bn
Asset class	Property Equities
Domicile	Luxembourg
Structure	SICAV
Base currency	USD
Index	FTSE EPRA Nareit Developed Index
Morningstar sector	Property - Indirect Global
SFDR category	Article 8

In accordance with the Sustainable Finance Disclosure Regulation, the Fund is classified as Article 8 and promotes, among other characteristics, environmental and/or social characteristics, and invests in companies with good governance practices.

Share class information

Inception date	03 January 2005
Distribution type	Accumulation Gross
Historic yield	2.70%
Currency	USD
Minimum initial investment	1,000,000

The Historic Yield does not include any preliminary charge and investors may be subject to tax on their distributions.

Portfolio management

Guy Barnard, CFA	Manager since 2008
Tim Gibson	Manager since 2014
Greg Kuhl, CFA	Manager since 2020

Ratings

Overall Morningstar Rating™	★★★★★
As of 30/09/2025	

For more information, refer to page 3.

Characteristics

Number of holdings: Equity issues	57
Weighted average market cap	31.10bn

Risk statistics (3 years)

	Fund	Index
Beta	0.92	—
Standard deviation	15.14	16.06
Sharpe ratio	0.14	0.26
Tracking error	3.59	—

Top holdings (%)

	Fund
Equinix	5.92
Prologis	5.59
Welltower	4.69
Digital Realty Trust	4.40
Ventas	3.83
Public Storage	3.68
AvalonBay Communities	3.25
NETSTREIT	2.92
Mitsui Fudosan	2.81
American Homes 4 Rent	2.78
Total	39.86

References made to individual securities do not constitute a recommendation to buy, sell or hold any security, investment strategy or market sector, and should not be assumed to be profitable. Janus Henderson Investors, its affiliated advisor, or its employees, may have a position in the securities mentioned.

Market capitalisation of equity holdings (%)

	Fund	Index
>US\$50bn	25.84	27.78
US\$20bn-50bn	18.77	17.47
US\$5bn-20bn	35.01	33.18
US\$2bn-5bn	13.24	14.09
US\$500m-2bn	5.03	7.10
<US\$500m	0.38	0.38

Sub-Sector allocation (%)

	Fund	Index
Retail REITs	15.02	16.35
Health Care REITs	14.33	12.86
Residential REITs	13.68	11.75
Real Estate Holding & Development	13.42	13.22
Other Specialty REITs	12.17	11.83
Industrial REITs	10.57	13.24
Storage REITs	6.92	3.59
Diversified REITs	3.89	6.58
Office REITs	3.63	6.07
Home Construction	1.56	—

Regions (%)

	Fund	Index
North America	62.77	64.62
Pacific Region	13.47	13.17
Japan	9.22	9.55
Europe	8.21	8.78
United Kingdom	4.60	3.43

Codes

ISIN	LU0209137628
Bloomberg	HHGPEI2
Cusip	L4732K331
SEDOL	B05L8G9

Fees & charges (%)

Annual management charge (AMC)	1.00
Performance fee description	10% of any returns that subject to a high water mark the share class achieves above the FTSE EPRA Nareit Developed Index
Ongoing charge (OCF)	1.00

All ongoing charges stated are as per latest published report and accounts. Fund charges will impact the value of your investment. In particular, the ongoing charges applicable to each fund will dilute investment performance, particularly over time. For further explanation of charges please visit our Fund Charges page at www.janushenderson.com. Performance fees may be charged before the Fund's outperformance target is reached. Performance fees are charged separately as a way of rewarding the investment manager for superior returns or for outperforming specified targets. A Performance Fee is accrued where the NAV outperforms the relevant Hurdle NAV (subject to a High Water Mark). For further explanation of the performance fee calculation methodology please see the relevant prospectus, available at www.janushenderson.com. Under some circumstances initial charges may apply. Please refer to the Prospectus for more details.

Additional fund information

Tax assumptions and reliefs depend upon an investor's particular circumstances and may be subject to change. Please note: due to rounding the figures in the holdings breakdowns may not add up to 100%. The performance fee described on page 2 will be applicable if the fund achieves a return in excess of the High Water Mark and the FTSE EPRA Nareit Developed Index. Investors should refer to the prospectus for full details on performance fee where a performance fee is applicable. This is a Luxembourg SICAV Fund, regulated by the Commission de Surveillance du Secteur Financier (CSSF). Investors are warned that they should only make their investments based on the most recent Prospectus which contains information about fees, expenses and risks, which is available from all distributors and paying agents, it should be read carefully. An investment in the fund may not be suitable for all investors and is not available to all investors in all jurisdictions; it is not available to US persons. The rate of return may vary and the principal value of an investment will fluctuate due to market and foreign exchange movements. Shares, if redeemed, may be worth more or less than their original cost. To obtain our prospectus and any additional information please visit our website on: www.janushenderson.com. Investment into the fund will acquire units/shares of the fund itself and not the underlying assets owned by the fund. Cash balances and exposures are based on settled and unsettled trades as at the reporting date.

Fund specific risks

Shares/Units can lose value rapidly, and typically involve higher risks than bonds or money market instruments. The value of your investment may fall as a result. Shares of small and mid-size companies can be more volatile than shares of larger companies, and at times it may be difficult to value or to sell shares at desired times and prices, increasing the risk of losses. The Fund is focused towards particular industries or investment themes and may be heavily impacted by factors such as changes in government regulation, increased price competition, technological advancements and other adverse events. This Fund may have a particularly concentrated portfolio relative to its investment universe or other funds in its sector. An adverse event impacting even a small number of holdings could create significant volatility or losses for the Fund. The Fund invests in real estate investment trusts (REITs) and other companies or funds engaged in property investment, which involve risks above those associated with investing directly in property. In particular, REITs may be subject to less strict regulation than the Fund itself and may experience greater volatility than their underlying assets. The Fund may use derivatives with the aim of reducing risk or managing the portfolio more efficiently. However this introduces other risks, in particular, that a derivative counterparty may not meet its contractual obligations. If the Fund holds assets in currencies other than the base currency of the Fund, or you invest in a share/unit class of a different currency to the Fund (unless hedged, i.e. mitigated by taking an offsetting position in a related security), the value of your investment may be impacted by changes in exchange rates. When the Fund, or a share/unit class, seeks to mitigate exchange rate movements of a currency relative to the base currency (hedge), the hedging strategy itself may positively or negatively impact the value of the Fund due to differences in short-term interest rates between the currencies. Securities within the Fund could become hard to value or to sell at a desired time and price, especially in extreme market conditions when asset prices may be falling, increasing the risk of investment losses. Some or all of the ongoing charges may be taken from capital, which may erode capital or reduce potential for capital growth. In addition to income, this share class may distribute realised and unrealised capital gains and original capital invested. Fees, charges and expenses are also deducted from capital. Both factors may result in capital erosion and reduced potential for capital growth. Investors should also note that distributions of this nature may be treated (and taxable) as income depending on local tax legislation. The Fund could lose money if a counterparty with which the Fund trades becomes unwilling or unable to meet its obligations, or as a result of failure or delay in operational processes or the failure of a third party provider.

Source for fund ratings/awards

Overall Morningstar Rating™ is a measure of a fund's risk-adjusted return, relative to similar funds. Fund share classes are rated from 1 to 5 stars, with the best performers receiving 5 stars and the worst performers receiving a single star. Overall Morningstar Rating™ is shown for Janus Henderson share classes achieving a rating of 4 or 5. Ratings should not be taken as a recommendation. For more detailed information about Morningstar Ratings, including its methodology, please go to <https://shareholders.morningstar.com/investor-relations/governance/Compliance--Disclosure/default.aspx>.

Glossary

Beta

Beta measures how a fund or security moves in relationship to the overall market. A market has a beta of 1. If the fund/security's beta is more than 1, it moves more than the market, while a beta lower than 1 means it moves to a lesser extent than the market. A negative beta could mean the fund/security moves in the opposite direction to the market.

Historic Yield

The Historic Yield reflects distributions declared over the past 12 months as a percentage of the mid-market share price, as at the date shown.

Real estate investment trust (REITs)

An investment vehicle that invests in real estate, through direct ownership of property assets, property shares or mortgages. As they are listed on a stock exchange, REITs are usually highly liquid and trade like a normal share.

Sharpe ratio

This measures a portfolio's risk-adjusted performance. A high Sharpe ratio indicates a better risk-adjusted return. The ratio is designed to measure how far a portfolio's return can be attributed to fund manager skill as opposed to excessive risk taking.

Standard deviation

A statistic that measures the variation or dispersion of a set of values/data. A low standard deviation shows the values tend to be close to the mean while a high standard deviation indicates the values are more spread out. In terms of valuing investments, standard deviation can provide a gauge of the historical volatility of an investment.

Tracking error

This measures how far a portfolio's actual performance differs from its benchmark index. The lower the number, the more closely it resembles the index.

Weighted average market cap

The average market capitalisation of a holding, weighted by the size of that position in a portfolio or index.

Janus Henderson
— INVESTORS —

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ปัจจัยความเสี่ยงของกองทุนรวม

1. ความเสี่ยงจากความผันผวนของราคาตราสารในตลาด (Market Risk)

คือความเสี่ยงจากความผันผวนของราคาหลักทรัพย์ที่กองทุนเข้าไปลงทุน ที่เกิดจากการเปลี่ยนแปลงในสถานะการณ์ทางเศรษฐกิจ สังคม และการเมือง ซึ่งเป็นความเสี่ยงที่ไม่สามารถควบคุมได้

แนวทางการบริหารเพื่อลดความเสี่ยง :

บริษัทจัดการจะวิเคราะห์ปัจจัยต่างๆรวมทั้งติดตามสถานการณ์การเปลี่ยนแปลงที่อาจมีผลกระทบต่อราคาและยังสามารถปรับสัดส่วนการลงทุนในกองทุนหลักได้ตามความเหมาะสม ซึ่งจะเป็นการช่วยลดผลกระทบต่อราคามูลค่าทรัพย์สินสุทธิของกองทุน

2. ความเสี่ยงจากความมั่นคงของผู้ออกตราสาร (Credit Risk)

ความเสี่ยงที่เกิดขึ้นจากการดำเนินงานและฐานะการเงินของบริษัทผู้ออกตราสาร รวมทั้งความสามารถในการจ่ายเงินต้นและดอกเบี้ย

แนวทางการบริหารความเสี่ยง :

บริษัทจัดการอาจลดความเสี่ยงด้านนี้ลงได้จากการเลือกลงทุนในตราสารที่มีคุณภาพดีทั้งในด้านความน่าเชื่อถือ และความสามารถในการชำระหนี้ของผู้ออกตราสาร

3. ความเสี่ยงจากการเปลี่ยนแปลงของอัตราดอกเบี้ย (Interest Rate Risk)

ความเสี่ยงทั่วไปที่ราคาของตราสารหนี้จะเปลี่ยนแปลงในทิศทางตรงข้ามกับการเปลี่ยนแปลงของอัตราดอกเบี้ยและตามปกติตราสารหนี้ที่มีอายุคงเหลือที่ยาวนานเท่าไร การเปลี่ยนแปลงของอัตราดอกเบี้ยก็จะมีผลกระทบต่อราคาของตราสารมากขึ้นเท่านั้น

แนวทางการบริหารเพื่อลดความเสี่ยง :

บริษัทจัดการสามารถลดความเสี่ยงด้านนี้ลงได้ โดยติดตามวิเคราะห์ปัจจัยที่มีผลกระทบต่อระดับราคาของตราสารอย่างสม่ำเสมอและต่อเนื่อง

4. ความเสี่ยงด้านอัตราแลกเปลี่ยนเงินตราและค่าเงิน (Foreign Exchange Risk)

ความเสี่ยงที่การลงทุนอาจประสบกับความผันผวนของอัตราแลกเปลี่ยน ทำให้อัตราผลตอบแทนในรูปเงินบาทผันผวนหากค่าเงินตราสกุลต่างประเทศมีการเปลี่ยนแปลง

แนวทางการบริหารเพื่อลดความเสี่ยง:

กองทุนอาจใช้เครื่องมือป้องกันความเสี่ยงดังกล่าวโดยขึ้นอยู่กับดุลยพินิจของบริษัทจัดการ ซึ่งอาจมีต้นทุนสำหรับการทำธุรกรรมป้องกันความเสี่ยง โดยอาจทำให้ผลตอบแทนของกองทุนโดยรวมลดลงจากต้นทุนที่เพิ่มขึ้น

5. ความเสี่ยงจากการลงทุนในสัญญาซื้อขายล่วงหน้า (Derivatives Risk)

สัญญาซื้อขายล่วงหน้าบางประเภทอาจมีการขึ้นลงผันผวน (volatile) มากกว่าหลักทรัพย์พื้นฐาน ดังนั้นหากกองทุนมีการลงทุนในหลักทรัพย์ดังกล่าวย่อมทำให้สินทรัพย์มีความผันผวนมากกว่าการลงทุนในหลักทรัพย์พื้นฐาน (Underlying Security)

แนวทางการบริหารเพื่อลดความเสี่ยง :

กองทุนอาจจะลงทุนใน สัญญาซื้อขายล่วงหน้าที่มีตัวแปรเป็นอัตราแลกเปลี่ยน โดยมีวัตถุประสงค์เพื่อลดความเสี่ยงเท่านั้นทั้งนี้การป้องกันความเสี่ยงดังกล่าวอาจทำให้กองทุนเสียโอกาสที่จะได้รับผลตอบแทนที่เพิ่มขึ้น หากอัตราแลกเปลี่ยนมีการเปลี่ยนแปลงไปในทางตรงข้ามกับที่กองทุนคาดการณ์ไว้ อย่างไรก็ตามถึงกองทุนยังคงมีความเสี่ยงจากการที่คู่สัญญาไม่ปฏิบัติตาม

เพื่อลดความเสี่ยงดังกล่าวกองทุนจะทำธุรกรรมดังกล่าวกับธนาคารที่มีกฎหมายเฉพาะจัดตั้งขึ้นหรือธนาคารพาณิชย์

6. ความเสี่ยงของประเทศที่ลงทุน (Country Risk)

คือ ความเสี่ยงที่เกิดจากการเปลี่ยนแปลงภายในประเทศที่กองทุนเข้าไปลงทุน เช่น การเปลี่ยนแปลงผู้บริหาร, การเปลี่ยนแปลงนโยบายทางด้านเศรษฐกิจ หรือสาเหตุอื่นๆ จนทำให้ไม่สามารถชำระค่าขายคืนหน่วยลงทุนได้ตรงตามระยะเวลาที่กำหนด

แนวทางการบริหารเพื่อลดความเสี่ยง:

บริษัทจัดการจะวิเคราะห์ปัจจัยต่างๆรวมทั้งติดตามสถานการณ์การเปลี่ยนแปลงที่อาจมีผลกระทบต่อราคาและยังสามารถปรับสัดส่วนการลงทุนในกองทุนหลักได้ตามความเหมาะสม ซึ่งจะเป็นการช่วยลดผลกระทบต่อราคามูลค่าทรัพย์สินสุทธิของกองทุน

7. ความเสี่ยงจากข้อจำกัดการนำเงินลงทุนกลับประเทศ (Repatriation Risk)

เป็นความเสี่ยงที่เกิดจากการเปลี่ยนแปลงภายในประเทศที่กองทุนลงทุน เช่น การเปลี่ยนแปลงทางการเมือง ข้อกำหนดกฎเกณฑ์หรือนโยบายต่างๆ ของรัฐบาลในการบริหารประเทศ ซึ่งรวมถึงสาเหตุอื่นๆ ที่อาจทำให้ไม่สามารถชำระหนี้ได้ตรงตามระยะเวลาที่กำหนด รวมถึงอาจทำให้กองทุนเกิดความเสี่ยงจากสัญญาสวอป และ/หรือสัญญาฟอเวิร์ดได้ซึ่งมีผลต่อผลตอบแทนที่กองทุนจะได้รับจากการลงทุน

แนวทางการบริหารเพื่อลดความเสี่ยง :

บริษัทจัดการจะติดตามสถานการณ์การเปลี่ยนแปลงการเมือง ภาวะเศรษฐกิจ ภาวะตลาดเงิน ตลาดทุน ตลอดจนปัจจัยพื้นฐานต่างๆของประเทศที่กองทุนลงทุนอย่างใกล้ชิด เพื่อประเมินความเสี่ยงจากการลงทุนในประเทศนั้นๆเพื่อลดความเสี่ยงในส่วนนี้

8. ความเสี่ยงทางธุรกิจ (Business Risk)

ความเสี่ยงที่เกิดจากผลการดำเนินงานของผู้ออกตราสารที่ลงทุนไปลงทุน ซึ่งเกิดจากการเปลี่ยนแปลงความสามารถในการทำกำไรของบริษัท โดยเฉพาะมีสาเหตุจากภาวะการแข่งขัน ความผิดพลาดของผู้บริหาร เป็นต้น ทำให้ผู้ลงทุนในตราสารต้องสูญเสียเงินลงทุนได้

แนวทางการบริหารเพื่อลดความเสี่ยง :

บริษัทจัดการวิเคราะห์ปัจจัยต่างๆ ที่มีผลกระทบต่อราคา และคัดเลือกตราสารที่มีคุณภาพ เพื่อลดความเสี่ยงในส่วนนี้ รวมทั้งสามารถพิจารณาปรับสัดส่วนการลงทุนไปลงทุนได้ทั้งตราสารหนี้และตราสารทุนโดยคำนึงถึงประโยชน์ของผู้ลงทุนเป็นสำคัญ

AIMC Category Performance Report

Report as of 31/10/2025



Return statistics for Thailand Mutual Funds

AIMC Category	Average Trailing Return (%)							Average Calendar Year Return (%)				
	YTD	3M	6M	1Y	3Y	5Y	10Y	2020	2021	2022	2023	2024
Aggressive Allocation	-2.12	3.43	7.00	-5.21	-2.65	2.29	0.37	-3.71	17.78	-4.53	-7.42	0.46
ASEAN Equity	2.82	4.99	10.16	-1.12	2.57	7.71	0.44	-0.64	24.80	-13.86	1.56	4.16
Asia Pacific Ex Japan	25.63	12.37	25.99	20.24	11.96	2.90	3.55	22.91	1.18	-22.07	-0.41	2.73
China Equity - A Shares	20.15	15.34	25.46	20.40	4.03	-5.44	1.09	25.04	-5.44	-29.54	-20.95	5.66
Commodities Energy	-10.49	-8.82	7.08	-9.01	-8.30	15.19	-0.82	-31.41	65.84	13.47	-6.87	2.67
Commodities Precious Metals	45.78	19.41	18.20	36.99	26.84	12.95	9.93	22.38	-1.94	-0.75	9.13	20.70
Conservative Allocation	2.97	1.44	3.30	2.54	1.74	1.22	1.15	-1.01	3.30	-3.64	-0.77	2.05
Emerging Market	23.02	11.35	20.71	17.73	11.79	2.15	2.79	9.34	-3.39	-24.38	4.34	0.73
Emerging Market Bond Discretionary F/X Hedge or Unhedge	5.14	1.93	4.91	4.31	6.75	-0.97	1.31	3.86	-4.60	-16.35	0.95	6.59
Energy	-4.54	-2.04	4.29	-12.56	-9.81	1.50	3.26	-6.55	10.38	4.80	-17.51	-10.22
Equity General	-7.00	3.47	5.63	-11.94	-6.19	2.01	0.29	-9.61	19.03	1.13	-11.89	-1.94
Equity Large Cap	-4.29	4.39	7.96	-8.53	-3.66	4.14	1.35	-11.22	16.03	1.98	-9.68	1.34
Equity Small - Mid Cap	-20.92	-0.35	-1.01	-25.60	-14.59	-2.31	-0.91	8.03	41.13	-4.54	-13.32	-10.71
European Equity	10.13	1.56	6.65	9.64	10.77	9.22	5.40	4.62	24.32	-19.18	12.78	6.42
Foreign Investment Allocation	8.53	4.51	10.61	8.26	6.48	2.76	3.11	6.41	6.90	-17.03	5.10	4.18
Fund of Property Fund - Foreign	4.21	1.73	4.10	-1.32	-0.07	0.10	0.49	-6.59	19.71	-25.78	0.76	-6.07
Fund of Property Fund - Thai	2.68	7.66	8.05	1.30	0.75	-0.30	1.07	-22.42	-0.22	-6.52	-8.90	5.35
Fund of Property fund -Thai and Foreign	7.63	6.12	9.09	3.81	1.77	0.24	2.59	-10.25	2.89	-11.27	-1.75	-2.84
Global Bond Discretionary F/X Hedge or Unhedge	3.06	1.60	1.95	3.18	2.91	-0.05	-0.65	3.62	1.13	-10.76	2.91	0.54
Global Bond Fully F/X Hedge	4.76	1.87	2.87	4.17	3.25	-0.56	0.37	4.32	0.11	-11.41	2.96	0.53
Global Equity	10.76	4.77	15.83	13.20	11.33	5.40	5.39	19.50	12.50	-26.93	12.61	4.82
Global Equity - Alternative Energy	37.22	20.95	51.64	29.18	2.26	5.49	-	-	3.05	-24.42	-7.94	-16.30
Global Equity - Consumer Goods and Services	5.61	5.26	14.95	10.41	8.69	-1.05	2.72	40.42	-3.47	-32.19	9.05	10.24
Global Equity - Infrastructure	13.42	1.49	3.70	10.46	5.48	6.77	3.77	-7.34	18.09	-8.55	0.86	1.70
Global Equity Fully FX Risk Hedge	14.86	5.66	16.85	16.48	13.79	8.16	6.59	12.76	15.15	-26.77	16.62	10.38
Greater China Equity	24.18	9.41	19.95	21.20	11.06	-5.59	0.80	19.36	-12.55	-27.20	-20.20	6.94
Health Care	6.41	12.38	8.80	-0.12	-1.71	1.92	3.17	22.59	7.71	-19.54	-0.96	-7.28
High Yield Bond	3.11	0.99	3.46	3.36	4.47	2.02	2.50	3.44	4.76	-11.58	5.39	4.99
India Equity	-5.66	-0.05	-1.17	-7.39	4.71	9.47	6.04	12.07	26.23	-12.85	16.93	10.37
Japan Equity	21.70	14.63	27.02	25.00	17.30	13.01	8.18	10.09	6.73	-10.31	20.35	15.09
Long Term General Bond	4.97	-1.34	1.85	6.18	3.54	1.99	2.10	2.26	-0.26	-1.11	1.01	5.36
Mid Term General Bond	2.90	0.07	1.28	3.51	2.79	1.77	1.69	1.03	0.67	0.14	1.61	2.85
Mid Term Government Bond	2.57	-0.40	1.11	3.14	2.17	1.22	1.21	1.40	-0.18	-0.06	0.81	2.87
Moderate Allocation	3.14	3.18	6.27	2.11	1.83	2.50	1.10	-3.46	7.56	-5.37	-1.48	2.39
Money Market General	1.34	0.32	0.71	1.64	1.66	1.10	1.04	0.55	0.20	0.38	1.43	2.06
Money Market Government	1.22	0.30	0.65	1.55	1.58	1.03	0.98	0.42	0.18	0.35	1.38	1.98
Other Global Sector Equity	21.69	10.36	23.08	16.79	6.02	10.91	6.44	9.13	16.37	-22.72	3.42	-0.38
SET 50 Index Fund	-2.45	5.60	11.17	-5.58	-1.89	5.33	1.92	-13.21	10.81	4.94	-11.29	6.24
Short Term General Bond	1.67	0.37	0.88	2.05	1.88	1.28	1.18	0.49	0.42	0.55	1.53	2.11
Short Term Government Bond	1.24	0.30	0.65	1.57	1.53	0.98	0.93	0.50	-0.05	0.39	1.18	1.98
Technology Equity	28.82	14.68	43.61	38.66	26.41	7.77	-	50.15	8.42	-43.73	47.90	18.49

Thai Free Hold	1.64	-0.46	1.12	2.09	2.29	1.94	2.49	-2.43	-0.63	3.30	2.56	0.97
Thai Mixed (between free and lease hold)	1.19	-0.13	0.79	2.75	-0.25	-0.66	1.95	3.19	-1.48	-4.43	-1.13	-3.10
US Equity	10.76	5.85	20.45	16.71	16.20	9.15	9.54	20.70	22.20	-30.01	25.04	18.66
Vietnam Equity	8.85	6.70	23.86	10.16	8.36	6.60	-	15.86	45.20	-32.85	7.81	8.60