

Eligible for PVD transfers

United CIO Income Fund TH RMF (UIFTRMF)

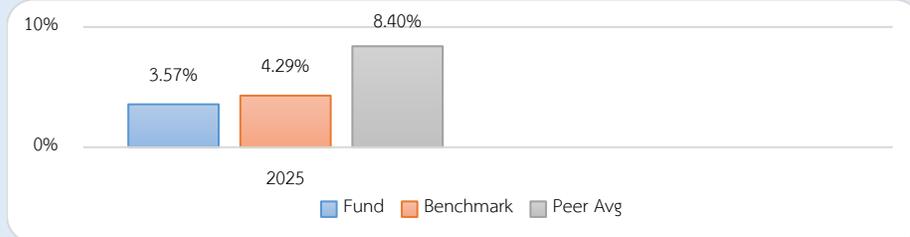
Fund Type / AIMC Category

- Mixed Fund
- Feeder Fund / Retirement Mutual Fund (RMF) / Fund with Foreign Investment related Risks
- Foreign Investment Allocation

Investment Policy and Strategy

- The Fund will mainly invest in United CIO Income Fund – Class T USD Acc (Master Fund)
- The master fund is managed by UOB Asset Management Ltd (Singapore)
- The master fund diversifies its investments globally and may invest indirectly through mutual funds, exchange-traded funds (ETFs), real estate investment trusts (REITs), equities, equity-related securities, bonds, or debt instruments issued directly by such companies.
- The fund may consider investing in derivatives for the purpose of instruments risk hedging, the use of such instruments is subject to the discretion of the fund manager. Such instruments may include swaps and/or forward contracts referencing debt securities and/or interest rates. Additionally, the fund may invest in derivatives for foreign exchange (FX) hedging purposes, covering no less than 90% of the value of its foreign investments.
- The fund seeks to closely track the performance of the master fund, which employs an active management strategy.

Calendar Year Performance (% p.a.)



Fund Performance (%)

|                              | YTD      | 3 Months  | 6 Months   | 1 Year*           |
|------------------------------|----------|-----------|------------|-------------------|
| Fund Return                  | 1.03     | 1.84      | -          | -                 |
| Benchmark Return             | 1.31     | 2.44      | -          | -                 |
| Peer Average                 | 2.04     | 1.96      | -          | -                 |
| Fund Standard Deviation      | 1.34     | 2.72      | -          | -                 |
| Benchmark Standard Deviation | 1.40     | 2.86      | -          | -                 |
|                              | 3 Years* | 5 Years * | 10 Years * | Since Inception * |
| Fund Return                  | -        | -         | -          | 4.64              |
| Benchmark Return             | -        | -         | -          | 5.65              |
| Peer Average                 | -        | -         | -          | -                 |
| Fund Standard Deviation      | -        | -         | -          | 3.66              |
| Benchmark Standard Deviation | -        | -         | -          | 3.80              |

Remark : \* % p.a.

Risk Level



The Fund invests in equities, fixed income instruments and / or alternative assets with equity exposure not exceeding 80% of NAV

Fund Information

|                         |                |
|-------------------------|----------------|
| Registered Date         | 22 August 2025 |
| Class Inception Date    | -              |
| Dividend Payment Policy | No dividend    |
| Fund Duration           | Indefinite     |

Fund Manager

|                              |                |
|------------------------------|----------------|
| Since                        |                |
| Ms. Pornsajee Worasuttipisit | 22 August 2025 |
| Mr. Waroon Saptaweekul       | 22 August 2025 |

Benchmark

1. The performance of the master fund is adjusted for foreign exchange hedging costs to reflect the value in Thai Baht as of the performance calculation date (95%).
2. The performance of the master fund is 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](http://www.uobam.co.th)

## Subscription

Subscription date : Every business day  
 Business hours : 08:30 a.m. - 03:30 p.m.  
 Min. initial subscription : 500 baht  
 Min. subsequent subscription : 500 baht

## 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+5 business days  
 after the redemption date.

## Remark:

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

## Statistical Data

|                          |         |
|--------------------------|---------|
| Maximum Drawdown         | -2.79 % |
| Recovering Period        | 1 Month |
| FX Hedging               | 95.06 % |
| Portfolio Turnover Ratio | -       |

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

| Fees           | Max.   | Actual |
|----------------|--------|--------|
| Management Fee | 2.1400 | 1.0700 |
| Total expenses | 5.3500 | 1.3161 |

## 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 | 1.00   |
| 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                | 98.41 |
| 2. Other Asset and Liability | 1.59  |

## Top 5 Holdings

| holding                                     | % NAV |
|---|-------|
| 1. United CIO Income Fund - Class T USD Acc | 98.41 |

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

Fund name : United CIO Income Fund - Class T USD Acc ISIN code : SGXZ10538536

Bloomberg code : UNIIFTU SP

### 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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รายละเอียดและอันดับความน่าเชื่อถือของตราสารหนี้ ตราสารกึ่งหนี้กึ่งทุน หรือเงินฝากที่ลงทุนหรือมีไว้  
กองทุนเปิด ยูไนเต็ด ซีไอโอ อินคัม ฟันด์ TH เพื่อการเลี้ยงชีพ

ณ วันที่ 30 มกราคม 2569

| ผู้ออก/ผู้รับรอง/ผู้ค้ำประกัน  | อันดับความน่าเชื่อถือ | มูลค่าตามราคาตลาด | %NAV |
|--|-----------------------|-------------------|------|
| (ก) กลุ่มตราสารภาครัฐไทย และตราสารภาครัฐต่างประเทศ   |                       | 0.00              | 0.00 |
| (ข) กลุ่มตราสารของธนาคารที่มีกฎหมายเฉพาะจัดตั้งขึ้น ธนาคารพาณิชย์<br>หรือบริษัทเงินทุน เป็นผู้ออก ผู้ส่งจ่าย ผู้รับรอง<br>ธนาคารกสิกรไทย จำกัด (มหาชน) | AA+                   | 1,843,111.81      | 2.24 |
| (ค) กลุ่มตราสารที่มีอันดับความน่าเชื่อถืออยู่ในอันดับที่สามารถลงทุนได้   |                       | 0.00              | 0.00 |
| (ง) กลุ่มตราสารที่มีอันดับความน่าเชื่อถืออยู่ในอันดับต่ำกว่าอันดับที่<br>สามารถลงทุนได้ หรือไม่ได้รับการจัดอันดับความน่าเชื่อถือ                       |                       | 0.00              | 0.00 |
|  | รวมทั้งหมด            | 1,843,111.81      |      |

# AIMC Category Performance Report

Report as of 31/01/2026



## Return statistics for Thailand Mutual Funds

| AIMC Category   | Average Trailing Return (%) |       |       |        |        |       |       | Average Calendar Year Return (%) |        |        |        |        |
|---|-----------------------------|-------|-------|--------|--------|-------|-------|----------------------------------|--------|--------|--------|--------|
|   | YTD                         | 3M    | 6M    | 1Y     | 3Y     | 5Y    | 10Y   | 2021                             | 2022   | 2023   | 2024   | 2025   |
| Aggressive Allocation                                   | 2.92                        | 1.33  | 4.89  | 3.10   | -3.12  | -0.42 | 0.95  | 17.78                            | -4.53  | -7.42  | 0.46   | -3.50  |
| ASEAN Equity  | 1.59                        | 1.91  | 7.01  | 7.09   | 2.22   | 5.00  | 1.36  | 24.80                            | -13.86 | 1.56   | 4.16   | 3.08   |
| Asia Pacific Ex Japan                                   | 8.37                        | 6.93  | 20.54 | 35.48  | 8.11   | 0.57  | 5.27  | 1.18                             | -22.07 | -0.41  | 2.73   | 24.09  |
| China Equity - A Shares                                 | 2.69                        | 3.78  | 20.02 | 28.03  | -1.51  | -8.09 | 2.80  | -5.44                            | -29.54 | -20.95 | 5.66   | 21.63  |
| Commodities Energy                                      | 13.17                       | 7.45  | -2.03 | -6.71  | -2.02  | 9.77  | 3.70  | 65.84                            | 13.47  | -6.87  | 2.67   | -15.00 |
| Commodities Precious Metals                             | 15.86                       | 23.91 | 47.96 | 71.25  | 32.11  | 18.65 | 12.66 | -1.94                            | -0.75  | 9.13   | 20.70  | 55.93  |
| Conservative Allocation                                 | 0.54                        | 0.74  | 2.15  | 3.96   | 1.09   | 0.57  | 1.09  | 3.30                             | -3.64  | -0.77  | 2.05   | 2.93   |
| Emerging Market   | 7.80                        | 7.31  | 19.67 | 30.55  | 8.97   | 0.06  | 4.82  | -3.39                            | -24.38 | 4.34   | 0.73   | 22.37  |
| Emerging Market Bond Discretionary F/X Hedge or Unhedge | 1.18                        | 1.88  | 3.48  | 6.50   | 3.45   | -1.36 | 1.54  | -4.60                            | -16.35 | 0.95   | 6.59   | 5.45   |
| Energy  | 7.31                        | 5.88  | 3.72  | 4.96   | -7.35  | -2.23 | 5.00  | 10.38                            | 4.80   | -17.51 | -10.22 | -5.81  |
| Equity General  | 3.99                        | 1.69  | 5.23  | 0.24   | -6.82  | -0.83 | 0.94  | 19.03                            | 1.13   | -11.89 | -1.94  | -9.05  |
| Equity Large Cap  | 4.15                        | 2.27  | 6.79  | 2.80   | -3.79  | 0.66  | 2.00  | 16.03                            | 1.98   | -9.68  | 1.34   | -6.30  |
| Equity Small - Mid Cap                                  | 2.78                        | -1.89 | -2.33 | -12.16 | -15.99 | -5.33 | -0.92 | 41.13                            | -4.54  | -13.32 | -10.71 | -24.67 |
| European Equity   | 2.40                        | 3.75  | 5.36  | 7.80   | 8.29   | 6.59  | 6.77  | 24.32                            | -19.18 | 12.78  | 6.42   | 11.62  |
| Foreign Investment Allocation                           | 2.04                        | 1.96  | 6.59  | 8.83   | 5.36   | 1.28  | 3.91  | 6.90                             | -17.03 | 5.10   | 4.18   | 8.40   |
| Fund of Property Fund - Foreign                         | 1.65                        | 1.24  | 2.97  | 3.96   | -1.49  | -1.69 | 1.09  | 19.71                            | -25.78 | 0.76   | -6.07  | 3.46   |
| Fund of Property Fund - Thai                            | -0.31                       | 6.67  | 14.85 | 12.23  | -0.22  | 0.71  | 1.59  | -0.22                            | -6.52  | -8.90  | 5.35   | 9.86   |
| Fund of Property fund -Thai and Foreign                 | 0.53                        | 2.73  | 9.03  | 12.15  | -0.12  | -0.45 | 3.00  | 2.89                             | -11.27 | -1.75  | -2.84  | 9.98   |
| Global Bond Discretionary F/X Hedge or Unhedge          | 0.20                        | -0.42 | 1.15  | 2.41   | 1.85   | -0.40 | -0.29 | 1.13                             | -10.76 | 2.91   | 0.54   | 2.42   |
| Global Bond Fully F/X Hedge                             | 0.45                        | 0.46  | 2.30  | 4.71   | 1.88   | -0.95 | 0.33  | 0.11                             | -11.41 | 2.96   | 0.53   | 4.72   |
| Global Equity   | 1.12                        | -1.07 | 3.79  | 5.88   | 9.24   | 2.05  | 7.01  | 12.50                            | -26.93 | 12.61  | 4.82   | 8.63   |
| Global Equity - Alternative Energy                      | 8.23                        | 3.16  | 24.62 | 41.21  | -0.99  | 0.80  | -     | 3.05                             | -24.42 | -7.94  | -16.30 | 30.34  |
| Global Equity - Consumer Goods and Services             | -2.97                       | -4.21 | 0.44  | -3.76  | 3.32   | -6.02 | 3.54  | -3.47                            | -32.19 | 9.05   | 10.24  | 3.82   |
| Global Equity - Infrastructure                          | 3.50                        | 4.66  | 6.23  | 17.13  | 5.83   | 7.01  | 4.64  | 18.09                            | -8.55  | 0.86   | 1.70   | 14.72  |
| Global Equity Fully FX Risk Hedge                       | 0.65                        | 0.44  | 5.86  | 11.01  | 10.55  | 5.14  | 6.23  | 15.15                            | -26.77 | 16.62  | 10.38  | 14.45  |
| Greater China Equity                                    | 3.68                        | -0.26 | 9.16  | 23.88  | -0.21  | -8.58 | 2.59  | -12.55                           | -27.20 | -20.20 | 6.94   | 19.59  |
| Health Care   | -0.09                       | 4.48  | 17.39 | 4.71   | 0.03   | -0.53 | 5.31  | 7.71                             | -19.54 | -0.96  | -7.28  | 11.00  |
| High Yield Bond   | 0.00                        | 0.09  | 1.08  | 2.67   | 3.56   | 1.37  | 3.29  | 4.76                             | -11.58 | 5.39   | 4.99   | 3.20   |
| India Equity  | -5.18                       | -8.25 | -8.26 | -7.46  | 4.10   | 4.83  | 6.10  | 26.23                            | -12.85 | 16.93  | 10.37  | -8.72  |
| Japan Equity  | 4.03                        | 4.15  | 19.17 | 26.26  | 18.72  | 10.77 | 9.46  | 6.73                             | -10.31 | 20.35  | 15.09  | 21.56  |
| Long Term General Bond                                  | -2.18                       | -1.53 | -2.66 | 3.15   | 2.85   | 1.67  | 1.78  | -0.26                            | -1.11  | 1.01   | 5.36   | 5.54   |
| Mid Term General Bond                                   | -0.29                       | 0.26  | 0.35  | 3.00   | 2.49   | 1.66  | 1.62  | 0.67                             | 0.14   | 1.61   | 2.85   | 3.44   |
| Mid Term Government Bond                                | -0.75                       | -0.28 | -0.57 | 1.81   | 1.60   | 1.12  | 1.29  | -0.18                            | -0.06  | 0.81   | 2.87   | 2.63   |
| Moderate Allocation                                     | 1.59                        | 1.37  | 4.76  | 5.61   | 1.53   | 1.28  | 1.54  | 7.56                             | -5.37  | -1.48  | 2.39   | 3.23   |
| Money Market General                                    | 0.08                        | 0.27  | 0.60  | 1.46   | 1.67   | 1.14  | 1.04  | 0.20                             | 0.38   | 1.43   | 2.06   | 1.54   |
| Money Market Government                                 | 0.07                        | 0.25  | 0.55  | 1.33   | 1.60   | 1.07  | 0.97  | 0.18                             | 0.35   | 1.38   | 1.98   | 1.41   |
| Other Global Sector Equity                              | 5.00                        | 6.42  | 16.90 | 26.09  | 5.98   | 10.15 | 9.54  | 16.37                            | -22.72 | 3.42   | -0.38  | 24.76  |
| SET 50 Index Fund                                       | 5.18                        | 3.38  | 9.17  | 6.76   | -1.20  | 1.89  | 3.10  | 10.81                            | 4.94   | -11.29 | 6.24   | -4.14  |
| Short Term General Bond                                 | 0.07                        | 0.33  | 0.70  | 1.84   | 1.91   | 1.30  | 1.17  | 0.42                             | 0.55   | 1.53   | 2.11   | 1.93   |
| Short Term Government Bond                              | 0.05                        | 0.24  | 0.53  | 1.37   | 1.55   | 1.02  | 0.93  | -0.05                            | 0.39   | 1.18   | 1.98   | 1.43   |
| Technology Equity                                       | 1.90                        | -4.84 | 9.45  | 18.49  | 21.36  | 2.47  | -     | 8.42                             | -43.73 | 47.90  | 18.49  | 19.09  |

|   |       |       |       |       |       |       |       |       |        |       |       |      |
|---|-------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|------|
| <b>Thai Free Hold</b>                           | 0.00  | 0.17  | -0.71 | 1.47  | 2.19  | 2.06  | 2.36  | -0.63 | 3.30   | 2.56  | 0.97  | 2.05 |
| <b>Thai Mixed (between free and lease hold)</b> | 0.00  | -0.30 | -1.16 | -0.53 | -1.12 | -0.85 | 2.03  | -1.48 | -4.43  | -1.13 | -3.10 | 0.44 |
| <b>US Equity</b>                                | -0.40 | -1.76 | 3.94  | 5.54  | 14.95 | 4.87  | 10.09 | 22.20 | -30.01 | 25.04 | 18.66 | 8.96 |
| <b>Vietnam Equity</b>                           | 5.33  | 4.97  | 12.02 | 15.19 | 7.76  | 4.63  | -     | 45.20 | -32.85 | 7.81  | 8.60  | 8.56 |