

Eligible for PVD transfers

Equity Retirement Mutual Fund (ERMF)

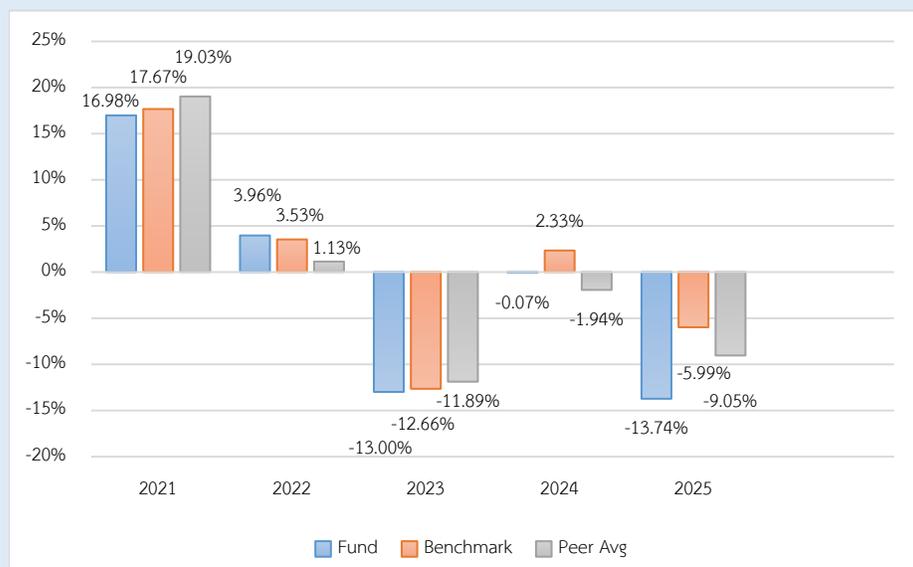
Fund Type / AIMC Category

- Equity Fund
- Cross Investing Fund / Retirement Mutual Fund (RMF) / Fund without Foreign Investment related Risks
- Equity General

Investment Policy and Strategy

- The fund will invest in equity instruments.
- The fund may invest in other mutual funds which are managed by this management company in a ratio not exceeding 100% of NAV.
- 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 | 5.17 | -0.79 | 2.84 | -4.34 |
| Benchmark Return | 5.24 | 1.56 | 8.28 | 5.39 |
| Peer Average | 3.99 | 1.69 | 5.23 | 0.24 |
| Fund Standard Deviation | 4.74 | 7.54 | 10.53 | 18.41 |
| Benchmark Standard Deviation | 4.67 | 7.17 | 9.88 | 18.04 |

| | 3 Years* | 5 Years * | 10 Years * | Since Inception * |
|------------------------------|----------|-----------|------------|-------------------|
| Fund Return | -7.43 | -0.85 | 0.08 | 9.26 |
| Benchmark Return | -4.08 | 1.25 | 3.47 | 9.87 |
| Peer Average | -6.82 | -0.83 | 0.94 | - |
| Fund Standard Deviation | 13.64 | 12.75 | 14.80 | 19.86 |
| Benchmark Standard Deviation | 14.90 | 13.60 | 15.56 | 18.97 |

Remark : * % p.a.

Risk Level



Mainly invests in equity instruments, with an average annual allocation of not less than 80% of NAV.

Fund Information

| | |
|-------------------------|------------------|
| Registered Date | 19 December 2002 |
| Class Inception Date | - |
| Dividend Payment Policy | No dividend |
| Fund Duration | Indefinite |

Fund Manager

| | |
|------------------------------|-----------------|
| Ms. Nopharat Pramualvallikul | 8 February 2021 |
| Mr. Atitad Saeyong | 9 October 2023 |

Benchmark

SET TRI (100%)

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

Redemption

Redemption date : Every business day
 Business hours : 08:30 a.m. - 03:00 p.m.
 Min. redemption : None
 Min. holding balance : None
 Settlement period : T+3 business days
 after the redemption date.

Statistical Data

| | |
|--------------------------|-----------|
| Maximum Drawdown | -34.14 % |
| Recovering Period | 11 months |
| Sharpe Ratio | -0.52 |
| Alpha | -3.35 |
| Beta | 0.98 |
| Portfolio Turnover Ratio | 1.97 |

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

| Fees | Max. | Actual |
|----------------|--------|--------|
| Management Fee | 1.6050 | 1.6050 |
| Total expenses | 5.3500 | 1.7548 |

Remark:

- The management company may adjust the actual fees charged to align with its investment strategy or management expenses.
- If the fund invests in funds under the same management company, the management company will not charge duplicate management fees to the destination fund.

Sector

| sector | % NAV |
|---|-------|
| 1. Energy and utilities | 22.45 |
| 2. Electronic components | 15.10 |
| 3. Bank | 13.60 |
| 4. Information and Communication Technology | 13.07 |
| 5. Commercial | 5.91 |

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

| Fees | Max. | Actual |
|-------------------|------|--------|
| Front-end Fee | 1.00 | waived |
| Back-end Fee | 1.00 | waived |
| Switching-in Fee | 1.00 | waived |
| Switching-out Fee | 1.00 | 0.25 |
| Transfer fee | None | None |

Remark:

- Switching-out fee is waived for switches between RMFs under the management of UOBAM.
- The Management Company may adjust the actual fees charged to align with its investment strategy or management expenses.
- The Management Company will reject the transfer of Retirement Mutual Funds (RMFs), in compliance with legal requirements.
- If the fund invests in funds under the same management company, the management company will not charge duplicate fees to the destination fund.

Asset Allocation

| breakdown | % NAV |
|-----------------------|-------|
| 1. Equity Instruments | 98.86 |
| 2. Cash | 1.62 |
| 3. Other | -0.48 |

Top 5 Holdings

| holding | % NAV |
|--|-------|
| 1. DELTA ELECTRONICS (THAILAND) PUBLIC COMPANY LIMITED | 15.10 |
| 2. Advanced Info Service Public Company Limited | 9.26 |
| 3. Gulf Development Public Company Limited | 8.74 |
| 4. PTT Public Company Limited | 5.66 |
| 5. Central Pattana Public Company Limited | 4.53 |

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.”

รายละเอียดและอันดับความน่าเชื่อถือของตราสารหนี้ ตราสารกึ่งหนี้กึ่งทุน หรือเงินฝากที่ลงทุนหรือมิได้

กองทุนเปิด หุ้นทุนเพื่อการเลี้ยงชีพ

ณ วันที่ 30 มกราคม 2569

| ผู้ออก/ผู้รับรอง/ผู้ค้ำประกัน | อันดับความน่าเชื่อถือ | มูลค่าตามราคาตลาด | %NAV |
|--|-----------------------|-------------------|------|
| (ก) กลุ่มตราสารภาครัฐไทย และตราสารภาครัฐต่างประเทศ | | 0.00 | 0.00 |
| (ข) กลุ่มตราสารของธนาคารที่มีกฎหมายเฉพาะจัดตั้งขึ้น ธนาคารพาณิชย์ หรือบริษัทเงินทุน เป็นผู้ออก ผู้ส่งจ่าย ผู้รับรอง | | 18,214,785.67 | 1.64 |
| ธนาคารทหารไทยธนชาติ จำกัด (มหาชน) | AA+ | 205,832.77 | 0.02 |
| ธนาคารยูโอบี จำกัด (มหาชน) | AAA | 18,008,952.90 | 1.62 |
| (ค) กลุ่มตราสารที่มีอันดับความน่าเชื่อถืออยู่ในอันดับที่สามารถลงทุนได้ | | 0.00 | 0.00 |
| (ง) กลุ่มตราสารที่มีอันดับความน่าเชื่อถืออยู่ในอันดับต่ำกว่าอันดับที่สามารถลงทุนได้ หรือไม่ได้รับการจัดอันดับความน่าเชื่อถือ | | 0.00 | 0.00 |
| | รวมทั้งหมด | 18,214,785.67 | |

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 |

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