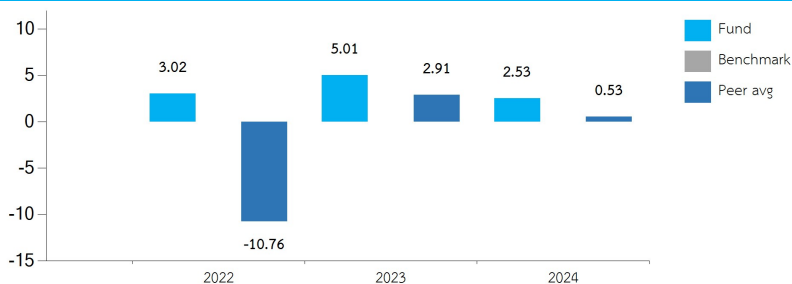


**กองทุนเปิดเคแอม โกลบอล เครดิต อินคัม ฟันด์**
**KTAM Global Credit Income Fund**
**KT-GCINCOME-SSF**
**SSF Class**
**Fund Type / Fund Category**

- Open-end Fixed Income Fund, Feeder fund
- Super Savings Fund (SSF), Foreign Investment Fund
- Group Global Bond Discretionary F/X Hedge or Unhedge

**Investment Policy and Strategy**

- The fund's investment policy is to have foreign investment averaging at least 80% of NAV. This core holding will be mainly investment in the Schroder International Selection Fund Global Credit Income (master fund) Class C units. The master fund's policy is to invest at least two-thirds of total assets in financial instruments with fixed or floating rates, rated investment grade and high yield instruments.
- The master fund is managed by Schroder Investment Management (Luxembourg) S.A. (Management Company)
- The fund aims to track the performance of the master fund. The master fund's objective is to outperform its benchmark (Active Management).

**Calendar Year Performance (% p.a.)**

**Fund Performance (%)**

	YTD	3 Month	6 Month	1 Year*	3 Year*	5 Year*	10 Year*	Since*
Fund Return	4.10	1.10	2.69	3.60	4.90			4.90
Benchmark Return								
Peer Average	3.06	1.59	1.95	3.17	2.90			
Fund Standard Deviation	3.58	2.45	2.78	3.58	3.99			3.99
Benchmark Standard Deviation								

Remark : \* % p.a.

**Risk Level**

Low



High

Low to Moderate Risk

Risk Level 5 = Fixed Income Fund, Having policy to invest in non-investment grade/unrated more than 20 percent of the NAV but not more than 60 percent of the NAV.

**Fund Information**

Registered Date	24/01/18
Share Class Launch Date	26/10/22
Dividend Policy	Dividend payout
Fund Maturity	None

**Portfolio Manager**

Mr. Peerapong Kitjakarn	Since 26/10/22
Miss Wangamon Leewanich	Since 26/10/22

**Benchmark**

No appropriate benchmark reflecting master fund's investment style

**Warning**

- Investment in a fund is not the same as a cash deposit.
- Past performance is not a guarantee of future results.

**Anti-Corruption : Certified by CAC**

Morningstar® Sustainability Rating™



Full Prospectus


[www.ktam.co.th](http://www.ktam.co.th)

Investors can study Liquidity Risk Management Tools in the prospectus.

<div>กองทุนเปิดเคแอม โกลบอล เครดิต อินคัม ฟันด์</div> <div>KTAM Global Credit Income Fund</div>	<div>KT-GCINCOME-SSF</div> <div>SSF Class</div>
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Subscription	Redemption	Statistics Data	
Subscription date : Every business day of the fund	Redemption date : Every business day of the fund	Maximum Drawdown	-5.25 %
Business hours : 8:30 a.m. - 3:30 p.m.	Business hours : 8:30 a.m. - 3:30 p.m.	Recovering Period	N/A
Min Initial Subscription : None	Min Redemption : None	FX Hedging	87.64 %
Min Subsequent Subscription : None	Min Outstanding Balance : None	Portfolio Turnover Rate	0.37
Settlement Period : T+4, which is 4 business days after the redemption order.			

Remark : The redemption payment will exclude foreign holidays. The payment period will not exceed 5 business days from the NAV calculation date.

Fees Charged to the Fund (%p.a. of NAV)		
Fees	Maximum Rate	Actual Rate
Management Fee	2.1400	0.5885
Total expenses	5.3500	0.8969

Remark : \*Rates shown include VAT, special business tax, and other similar taxes (if any).

\*\*Rebate fee 0.00% of NAV.

Fees Charged to the Unitholder (% of Transaction Amount)		
Fees	Maximum Rate	Actual Rate
Front-end Fee	3.210	Currently Waived
Back-end Fee	3.210	Currently Waived
Switching-in Fee	3.210	Currently Waived
Switching-out Fee	See Remark	See Remark
Transfer Fee	See Remark	See Remark

Remark : \*Rates shown include VAT, special business tax, and other similar taxes (if any).\*\*

Switching out to a SSF fund managed by KTAM incurs rate not exceeding 3.21% (fee is currently waived), switching out to a SSF fund managed by another asset management company is subjected to one of the following rates: not more than 3.21% of value of fund units 1 business day prior to day of transaction, with a minimum charge of 200 Baht or 200 Baht per transaction (currently 200 Baht per transaction).\*\*\* Unitholders are not allowed to sell, pledge or use the units as collateral.

Asset Allocation		Top 5 Holdings	
Asset Type	% NAV	Assets	% NAV
Unit Trust Fixed Income Fund	89.23	Unit Trust Schroder ISF Global Credit Income C USD	89.23
Other Asset and Liability	8.21	Remark :	
Deposits and Fixed Income Instruments issued by Financial Institutions	2.56		

Remark :

Investment in other funds more than 20% (domestic funds and/or foreign funds)	
Fund Name : Unit Trust Schroder ISF Global Credit Income C USD	ISIN code : LU1514167219
	Bloomberg code : SCGCCIU LX

**Definitions**

**Maximum Drawdown** the fund's largest percentage loss over the past 5 years (or since inception if the fund has been operating for less than 5 years) measured from peak NAV/unit to lowest NAV/unit during a decline. The Maximum Drawdown helps provide some indication of the risk of potential loss when investing in the fund.

**Recovering Period** the time it takes to regain losses; this data provides information about how long it took to climb back from the largest loss to a former peak.

**FX Hedging** the percentage of foreign investments that are hedged against foreign exchange risk.

**Portfolio Turnover** illustrates how active the portfolio is traded during a particular period. This is calculated by dividing the value of total purchases in 1 year or the value of total sales in 1 year, whichever is lower, by the fund's average NAV over the same period being measured. A fund with a high Portfolio Turnover ratio denotes that its portfolio managers actively trade the securities in the portfolio; this incurs considerable trading costs which should be taken into consideration in comparison with the performance of fund to ascertain whether the active trading activity is well justified.

**Sharpe Ratio** the ratio between excess return achieved by the fund compared to investment risks taken. It is determined from the difference between the fund's return and the Risk-Free Rate, compared to the fund's volatility (Standard Deviation). The Sharpe Ratio reflects the excess return the fund generates given its risk exposure. A fund with a higher Sharpe Ratio denotes a better-managed fund since it is able to generate a higher return over a similar risk exposure.

**Alpha** excess return generated by the fund when compared to its benchmark index. A high Alpha figure illustrates that the fund is able to achieve a higher return than the benchmark due to the fund managers' ability to select good investments and appropriate timing.

**Beta** magnitude and direction of the performance of securities in the portfolio relative to the market's return. A Beta lower than 1 denotes that the return of the securities in the portfolio is less sensitive to changes in the market's return. A Beta higher than 1 indicates that the return of the securities in the portfolio deviates by a larger magnitude in comparison to changes in the market's return.

**Tracking Error** the fund's ability to replicate the performance of its benchmark index is measured as Tracking Error. A low figure shows that the fund can efficiently match the benchmark's movement and generate similar performance. A fund with a high tracking error will generally have average returns that deviate from the benchmark index.

**Yield to Maturity** the return from investment in a fixed income instrument that is held until maturity. It is calculated from the stream of coupon payments to receive in the future plus the principal to be paid back, adjusted into present value terms. It indicates the overall return of a fixed income fund by summing the weighted average Yield to Maturity of each fixed income instrument in the portfolio. Since Yield to Maturity is expressed as a percentage per annum, it can be conveniently used to compare fixed income funds which will hold their debt securities until maturity and have similar investment policies.

*"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."*

Sustainability Rating as of 30/09/2025

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Corporate and Sovereign Sustainability Score and Investment Style as of 30/09/2025

Morningstar's Sustainability Score incorporates Sustainalytics' company and country-level analysis.

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