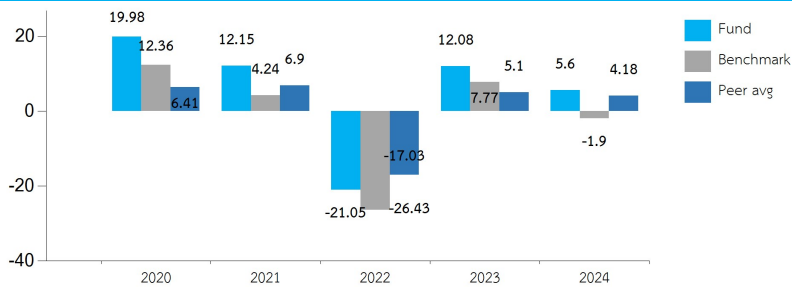


กองทุนเปิดเคแอม อินคัม แอนด์ โกรท ฟันด์
KTAM Income and Growth Fund
KT-IGF-A
Accumulation Class
Fund Type / Fund Category

- Open-End Mixed Fund, Feeder Fund
- Foreign Investment Fund
- Group Foreign Investment Allocation

Investment Policy and Strategy

- The fund aims to track the performance of the master fund. The master fund's objective is to outperform the 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	7.15	3.13	11.42	7.20	7.52	4.61		4.82
Benchmark Return	1.49	1.41	8.07	1.27	1.52	-1.77		-1.94
Peer Average	8.52	4.51	10.60	8.26	6.48	2.75		
Fund Stadar Deviation	9.38	6.46	6.83	9.07	8.71	10.90		11.82
Benchmark Stadar Deviation	9.69	6.97	7.40	9.49	9.34	11.48		12.43

Remark : * % p.a.

Risk Level

Low



High

Low to Moderate Risk

Risk Level 5 = Mixed Fund, The Fund has net exposure to equity and debt instruments or alternative investment.

Fund Information

Registered Date 29/09/14

Share Class Launch Date 23/01/18

Dividend Policy No dividend

Fund Maturity
Portfolio Manager

Mr. Peerapong Kitjakarn Since 28/09/18

Miss Wangamon Leewanich Since 01/06/22

Benchmark

The Master Fund's Performance(100%) adjusted for foreign exchange risk hedging costs at time of investment in order to translate the performance data into Thai Baht, at approximately.

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



Morningstar® Sustainability Rating™



Investors can study Liquidity Risk Management Tools in the prospectus.

Full Prospectus


www.ktam.co.th

<div> <div>กองทุนเปิดเคแทม อินคัม แอนด์ โกรท ฟันด์</div> <div>KTAM Income and Growth Fund</div> </div>	<div> <div>KT-IGF-A</div> <div>Accumulation Class</div> </div>
--	--

Subscription	Redemption	Statistics Data	
Subscription date :	Redemption date :	Maximum Drawdown	-23.41 %
Business hours : -	Business hours : -	Recovering Period	N/A
Min Initial Subscription : 1,000 Baht	Min Redemption : None	FX Hedging	93.01 %
Min Subsequent Subscription : 1,000 Baht	Min Outstanding Balance : None	Portfolio Turnover Rate	0.10
Settlement Period : T+3, Within 3 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	2.6750	0.6688
Total expenses	5.3500	0.9245

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

Fees Charged to the Unitholder (% of Transaction Amount)		
Fees	Maximum Rate	Actual Rate
Front-end Fee	5.000	1.000
Back-end Fee	3.000	Currently Waived
Switching-in Fee	5.000	1.000
Switching-out Fee	3.000	Currently Waived
Transfer Fee	See Remark	See Remark

Remark :

<div> <div>กองทุนเปิดเคแอม อินคัม แอนด์ โกรท ฟันด์</div> <div>KTAM Income and Growth Fund</div> </div>	<div>KT-IGF-A</div> <div>Accumulation Class</div>
--	---

Asset Allocation		Top 5 Holdings	
Asset Type	% NAV	Assets	% NAV
Unit Trust Mixed Fund	90.49	Unit Trust Allianz Income and Growth AM USD	90.49
Other Asset and Liability	5.74	Remark :	
Deposits and Fixed Income Instruments issued by Financial Institutions	3.77		

Remark :

Investment in other funds more than 20% (domestic funds and/or foreign funds)	
Fund Name : Unit Trust Allianz Income and Growth AM USD	ISIN code : LU0820561818
	Bloomberg code : ALLIGAM 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."

Morningstar Rating as of 31/10/2025

Sustainability Rating as of 30/09/2025

© 2025 Morningstar. 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 is no guarantee of future results.

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

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

Krungthai Asset Management Public Company Limited

Tel. 0-2686-6100 Fax. 0-2670-0430 www.ktam.co.th

1 Empire Tower, 32nd FL., South Sathorn Rd., Yannawa, Sathorn, Bangkok 10120