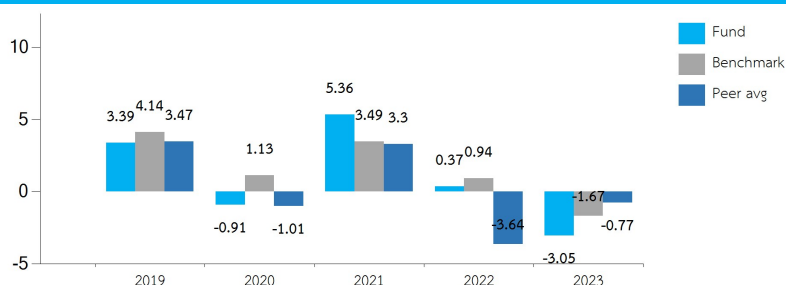


**กองทุนเปิดกรุงไทย คอนเซอเวทีฟ 25/75**  
**Krung Thai Conservative 25/75 Fund**
**KT25/75-A**  
**Accumulation Class**
**Fund Type / Fund Category**

- Open-End Mixed Fund,Cross Investing Fund
- Fund with Domestic and Foreign Country Risks
- Group Conservative Allocation

**Investment Policy and Strategy**

- The fund's policy is to invest domestically or internationally in securities or assets which are debt instruments, cash deposits, financial instruments, and funds. Domestic equities will be limited to no more than 25% of NAV. The fund may invest in other funds managed by KTAM at no more than 100% of its NAV.
- The fund may invest in derivatives for hedging purpose or for Efficient Portfolio Management purposes.
- The fund may consider investing in foreign countries not exceeding 79% of the NAV.
- The fund aims to achieve higher performance than 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                  | 0.04 | 0.04    | 0.10    | -2.34   | -0.13   | 0.70    |          | 0.51   |
| Benchmark Return             | 0.37 | 0.37    | 0.71    | -1.15   | 0.50    | 1.32    |          | 1.37   |
| Peer Average                 | 0.86 | 0.86    | 2.00    | 0.21    | -0.76   | 0.15    |          |        |
| Fund Standard Deviation      | 2.40 | 2.40    | 2.80    | 2.72    | 2.90    | 4.18    |          | 3.96   |
| Benchmark Standard Deviation | 2.02 | 2.02    | 2.52    | 2.41    | 2.45    | 3.41    |          | 3.21   |

Remark : \* % p.a.

**Risk Level**

 Low 1 2 3 4 5 6 7 8 High

Low to Moderate Risk

\*Risk Level 5 = Mixed Fund, The Fund has net exposure to equity and debt instruments.

**Fund Information**

|                         |             |
|-------------------------|-------------|
| Registered Date         | 12/10/17    |
| Share Class Launch Date | 12/12/17    |
| Dividend Policy         | No dividend |
| Fund Maturity           | None        |

**Portfolio Manager**

|                              |                |
|------------------------------|----------------|
| Mr. Nuttapon Kajornkitapirug | Since 01/09/23 |
| Mr. Yernyong Thepjumong      | Since 12/10/17 |

**Benchmark**

1. MTM ThaiBMA Government Bond Net Total Return Index less than or equal to 10 Years:30%
2. Average of 1-year fixed deposit rate after tax for deposits less than 5 million baht at BBL, KBANK, SCB:20%
3. SET Total Return Index (SET TRI):20%
4. US Generic Govt 12 Months Fully Hedged after TAX:15%
5. MTM Corporate Bond Net Total Return Index (A- up) less than or equal to 10 Years:15%

**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



Full Prospectus


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

Investors can study Liquidity Risk Management Tools in the prospectus.

| Subscription  | Redemption                             |
|---|--|
| Subscription date : Every business day.                                       | Redemption date : Every business day.  |
| Business hours : 8.30 a.m. - 3.30 p.m.  | Business hours : 8.30 a.m. - 3.30 p.m. |
| Min Initial Subscription : 1,000 Baht   | Min Redemption : None                  |
| Min Subsequent Subscription : 1,000 Baht                                      | Min Outstanding Balance : None         |
| Settlement Period : T+5, which is 5 business days after the redemption order. |  |

Remark : Within 3 business days after the redemption order.

| Statistics Data         |          |
|-------------------------|----------|
| Maximum Drawdown        | -9.81 %  |
| Recovering Period       | 11 month |
| FX Hedging              | N/A      |
| Portfolio Turnover Rate | 0.39     |

| Fees Charged to the Fund (%p.a. of NAV) |              |             |
|---|--------------|-------------|
| Fees                                    | Maximum Rate | Actual Rate |
| Management Fee                          | 2.1400       | 0.9095      |
| Total expenses                          | 5.3500       | 1.3300      |

Remark : \*Rates shown above include VAT, special business tax and other relevant taxes.

\*\*Total expenses (actually collected) belong to the previous fiscal year. Management fees are included. without double fees charged to the destination fund in case of investing in funds under the same management finished. \*\*\*The above management fees are the rates specified by the management company. If the fund invests in investment units of mutual funds under the same management (destination fund) The management company will not charge a fee. Duplicate management with destination funds.

| Fees Charged to the Unitholder (% of Transaction Amount) |              |                  |
|--|--------------|------------------|
| Fees   | Maximum Rate | Actual Rate      |
| Front-end Fee  | 3.21         | 0.25             |
| Back-end Fee   | 3.21         | Currently Waived |
| Switching-in Fee   | 3.21         | 0.25             |
| Switching-out Fee  | 3.21         | Currently Waived |
| Transfer Fee   | See Remark   | See Remark       |

Remark : \*Rates shown above include VAT, special business tax and other relevant taxes.

\*\*Unit transfer as specified by the registrar. \*\*\*When the fund invests in another fund managed by KTAM (target fund), the company will not charge redemption fees and/or double redemption fees to the destination fund.

| Asset Allocation          |       | Top 5 Holdings                               |       |
|---------------------------|-------|--|-------|
| Asset Type                | % NAV | Assets                                       | % NAV |
| Debenture                 | 48.54 | LB26DA : TLOAN59/01/10.35Y                   | 13.76 |
| Government Bond           | 25.53 | LB28DA : TLOAN61/02/10.44Y                   | 11.15 |
| Common Stock              | 23.73 | BAM247A : BANGKOK COMMERCIAL ASSET MANAGEMEN | 5.86  |
| Bank Deposit              | 2.20  | PSH24NA : PRUKSA HOLDING PLC. (NO.2/2019 S2  | 5.76  |
| Other Asset and Liability | 0.01  | BANPU251A : BANPU PCL.                       | 2.63  |

Remark :

Remark :

## 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 31/03/2024

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