

กองทุนเปิดกรุงไทย คอนเซอเวทีฟ 25/75 เพื่อการเลี้ยงชีพ
Krung Thai Conservative 25/75 RMF

KT25/75RMF

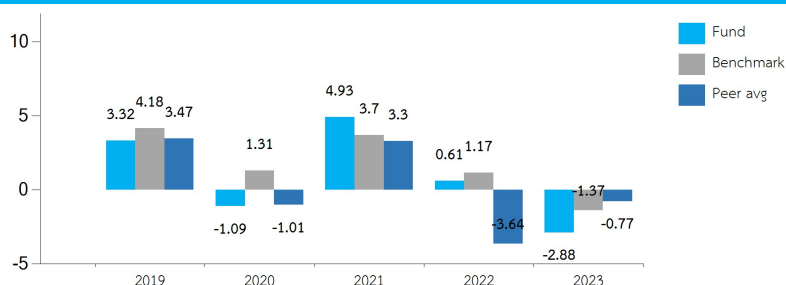
Fund Type / Fund Category

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

Investment Policy and Strategy

- 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 derivatives for hedging purposes or to increase the efficiency of portfolio management but will not invest in structured notes. The fund may invest offshore no more than 79% of 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.
- 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	0.08	0.08	0.28	-1.99	-0.04	0.67		2.13
Benchmark Return	0.46	0.46	0.87	-0.83	0.76	1.53		2.22
Peer Average	0.86	0.86	2.00	0.21	-0.76	0.15		
Fund Standard Deviation	2.39	2.39	2.84	2.74	2.86	4.08		3.79
Benchmark Standard Deviation	2.02	2.02	2.52	2.41	2.45	3.41		3.02

Remark : * % p.a.

Risk Level

Low 1 2 3 4 5 6 7 8 High

Low to Moderate Risk

Risk Level 5 The Fund has net exposure to equity and debt instruments.

Fund Information

Registered Date	23/12/14
Share Class Launch Date	N/A
Dividend Policy	No dividend
Fund Maturity	None

Portfolio Manager

Mr. Nuttapon Kajornkitapirug	Since 01/09/23
Mr. Yernyong Thepjumpnong	Since 23/12/14

Benchmark

1. MTM ThaiBMA Government Bond Index less than or equal to 10 Years:30%
2. SET Total Return:20%
3. Average 1-year deposit rates for individual accounts of 5 million Baht at BBL, KBANK, SCB:20%
4. MTM Corporate Bond (A- up) Index less than or equal to 10 Years:15%
5. US Generic Govt 12 Months Fully Hedged: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

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 : 500 Baht	Min Redemption : None
Min Subsequent Subscription : 500 Baht	Min Outstanding Balance : None
Settlement Period : T+3, Within 3 business days after the redemption order.	

Statistics Data	
Maximum Drawdown	-9.80 %
Recovering Period	11 month
FX Hedging	N/A
Portfolio Turnover Rate	0.35

Remark :

Fees Charged to the Fund (%p.a. of NAV)

Fees	Maximum Rate	Actual Rate
Management Fee	2.1400	0.9630
Total expenses	3.7450	1.2200

Remark : *Rates shown already include VAT, special business tax, and similar 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	1.50	Currently Waived
Back-end Fee	1.50	Currently Waived
Switching-in Fee	1.50	Currently Waived
Switching-out Fee	1.50	See Remark
Transfer Fee	None	None

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

**Switching out currently waived, except in the case of switching out to another asset management company at a rate not exceeding 1.50% of the investment unit value of the previous business day, minimum 200 baht or 200 baht per transaction (Currently charged 200 baht per transaction)

Asset Allocation		Top 5 Holdings	
Asset Type	% NAV	Assets	% NAV
Debenture	50.33	LB436A : TLOAN65/1/20.84Y	3.71
Common Stock	23.50	LB273A:LB:Debt Management Government Bond FY. B.E. 2566/25	2.84
Government Bond	21.46	LB249A : TLOAN65/1/2.93Y	2.74
State Agency Bond - BOT	4.28	LB29DA : TLOAN63/01/10.10Y	2.51
Bank Deposit	0.44	LB24DB:TLOAN62/04/5.30Y	2.48
Other Asset and Liability	-0.02	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

© 2023 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.

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