

กองทุนเปิดกรุงไทยผสม เวลธ์ โกรท ฟันด์
Krung Thai Wealth Growth Mixed Fund

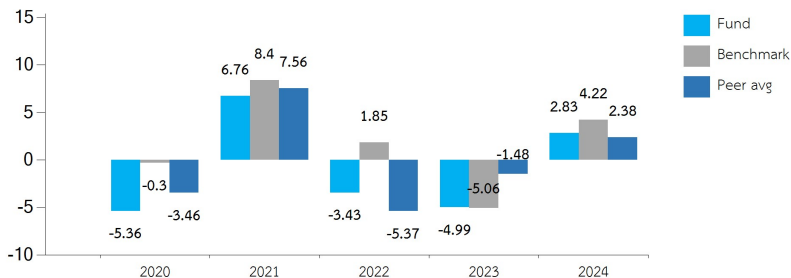
KTWG-A
Accumulation Class

Fund Type / Fund Category

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

Investment Policy and Strategy

- This fund can diversify its investments into securities or assets offered domestically or abroad, such as equities, fixed income securities, hybrid securities, cash deposits, ETF funds, gold funds, and/or other assets. The fund's portfolio structure permits investments to be allocated anywhere from 0% to 100% of NAV, with the weight determined at the fund manager's discretion and prevailing investment conditions. The fund may invest abroad up to no more than 79% of NAV.
- The fund may invest in the units of other funds, property funds, real estate investment trusts (REITs), infrastructure funds under the company's management, no more than 25% of NAV.
- The fund may invest in derivatives for hedging purposes or for efficient portfolio management purposes at the fund managers' discretion.
- Aim 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 | 0.34 | 3.31 | 6.12 | -1.65 | 0.10 | 1.85 | | -0.32 |
| Benchmark Return | 2.64 | 4.32 | 7.03 | 0.64 | 1.50 | 4.29 | | 2.62 |
| Peer Average | 3.14 | 3.18 | 6.27 | 2.11 | 1.83 | 2.49 | | |
| Fund Stadar Deviation | 8.76 | 6.95 | 7.73 | 8.34 | 6.42 | 6.72 | | 7.55 |
| Benchmark Stadar Deviation | 8.68 | 6.24 | 7.60 | 8.22 | 6.40 | 6.44 | | 7.07 |

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 or alternative investment.

Fund Information

Registered Date 16/01/17

Share Class Launch Date 16/01/17

Dividend Policy No dividend

Fund Maturity None

Portfolio Manager

Miss Duangporn Jongsrisawat Since 01/09/23

Mr. Yernyong Thepjumpnong Since 16/01/17

Benchmark

1. SET Total Return Index (45%)
2. MTM ThaiBMA Government Bond Index (Net Total Return Index) less than or equal to 10 Years (25%)
3. MTM Corporate Bond Index (BBB up) (Net Total Return Index) 1-3 years (ThaiBMA) (15%)
4. LBMA Gold Price AM Index (5%)
5. US Generic Govt 12 Months Fully Hedged after TAX (5%)
6. REIT Total Return Index (5%)

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.

| | |
|--|------------------------------|
| กองทุนเปิดกรุงไทยผสม เวลท์ โกรท ฟันด์ Krung Thai Wealth Growth Mixed Fund | KTWG-A Accumulation Class |
|--|------------------------------|

| 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+3, Within 3 business days after the redemption order. |

Remark : 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 | 2.0808 |
| Total expenses | 5.3500 | 2.3845 |

Remark : * Aforementioned fees already include VAT, special business tax, and related taxes.
 ** If the fund invests in another fund managed by KTAM (target fund), the company will not charge management fee on top of the fees for the target fund to prevent double-layering of fees. *** Total expenses (actually collected) belong to the previous fiscal year. The company will not charge front-end fees and/or back-end fees on top of the fees for the target fund to prevent double-layering of fees.

| 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 | 3.210 | Currently Waived |
| Transfer Fee | See Remark | See Remark |

Remark : * Aforementioned fees already include VAT, special business tax, and related taxes.
 ** KTAM reserves the right to apply different aforementioned fees and charges for different unitholder classes and shall notify at least 7 days in advance by displaying an announcement at the office of KTAM and/or selling agents (if any) and/or KTAM website. *** If the fund invests in another fund managed by KTAM (target fund), the company will not charge front-end fees and/or back-end fees on top of the fees for the target fund to prevent double-layering of fees. **** Transfer fee subjected to rate charged by the Registrar.

| Statistics Data | |
|-------------------------|----------|
| Maximum Drawdown | -16.00 % |
| Recovering Period | N/A |
| FX Hedging | 51.02 % |
| Portfolio Turnover Rate | 0.78 |

| Country Allocation | |
|--------------------|-------|
| Country | % NAV |
| UNITED STATES | 18.58 |
| HONG KONG | 0.05 |

Remark :

| Asset Allocation | | Top 5 Holdings | |
|--|-------|---|-------|
| Asset Type | % NAV | Assets | % NAV |
| Equity | 40.77 | Unit Trust iShares MSCI All Country World ETF | 10.03 |
| Fixed Income Instruments Issued by Corporates | 18.64 | Government Bond FY. B.E. 2568 No. 10 17/04/2028 | 8.19 |
| Government Securities and Bank of Thailand Bonds | 15.50 | EQ : DELTA ELECTRONICS (THAILAND) PCL. | 6.43 |
| Unit Trust Equity Fund | 13.88 | Unit Trust iShares Short Treasury Bond ETF | 4.02 |
| Other Asset and Liability | 4.40 | Unit Trust W.I.S.E. KTAM CSI 300 China Tracker | 3.85 |
| Unit Trust Fixed Income Fund | 4.02 | Remark : | |
| Unit Trust Real Estate Investment Trust (REIT) | 1.42 | | |
| Unit Trust Other Types of Funds | 0.82 | | |
| Deposits and Fixed Income Instruments issued by Financial Institutions | 0.55 | | |

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 31/10/2025

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