

Information as of 31 OCTOBER 2025

**Accumulation Class**

Class ES-GAINCOME-UH-A

Eastspring Asset Management (Thailand) Co., Ltd.

## Fund Type / Group

- Mixed Fund
- Feeder Fund
- Group Foreign Investment Allocation

## Investment Policy and Strategy

- The fund will invest in AMUNDI FUNDS INCOME OPPORTUNITIES Class I2 USD (master fund) at least 80% of NAV in average of an accounting period managed by Amundi Luxembourg S.A. The Sub-Fund has the flexibility to invest in a broad range of income-producing securities from around the world, including in emerging markets. This may include equities, government and corporate bonds and money market securities. The Master Fund may invest in Derivatives for Efficient Portfolio Management and may invest in debt instruments with or without investment grade ratings. The Fund will not invest in derivatives for EPM. The Fund will not hedge against foreign exchange rate risk (Unhedged). Therefore, the Fund is exposed to foreign exchange risk, which may cause investors to suffer losses from foreign exchange or receive a return lower than the initial investment.
- The fund's investment strategy : Debt instruments aim to have performance move higher than the index (active management)

Risk Level									
Low	1	2	3	4	5	6	7	8	High
Description of Risks									
Investing in equity, debt instruments and/or alternative assets, with an investment in equity less than 80% of NAV									

## About the Fund

Fund Registration Date	22 OCT 2025
Unit Class Launch Date	03 NOV 2025
Dividend Payment	No Including Dividend
Auto Redemption	-
Maturity	No

## Fund Manager

Ms. Thiranuch Thampimukvatana ( Since 03 NOV 2025 )  
 Ms. Ruchira Khempeth ( Since 03 NOV 2025 )

## Benchmark :

1. The fund uses indicators as the performance of the Master Fund 100 %

Remark : In Thai Baht currency, as of the performance calculation date, approximately 100 percent.

For past performance that less than 1 year, calculated based on the actual period.

## Importance Notice :

- Investments in the mutual fund are not deposits
- The mutual fund's past performance does not guarantee future results.

Anti-Corruption: Under supervision by the parent company to comply with law

Full Prospectus



Investors may review details about liquidity management tools in the fund's full prospectus.

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

**Purchase Units**

Trading Days : every working day  
Trading Hours : 08:30 am -15:30 pm  
Min Initial Purchase : 1 Baht  
Min Subsequent Purchase : 1 Baht

**Redeem Units**

Trading Days : every working day  
Trading Hours : 08:30 am -15:30 pm  
Minimum Redemption : 1 Baht  
Min Balance Required : No  
Settlement Period : T+4

Remark : payment will be made within 4 business days following the trading day

**Fees to be charged to the fund (% of NAV per annum)**

Fees	Not Exceeding	Actual
Management	1.6050	0.8025
Total Expenses*	3.2100	0.9856

Remark : Additional fees charged can be found in the prospectus.

**Fees to be charged to unitholders (% of the investment unit value)**

Fees	Not Exceeding	Actual
Purchase	1.0	1.0
Redeem	Waive Fee	Waive Fee
Switch-In	1.0	1.0
Switch-Out	Waive Fee	Waive Fee
Transfer	5 Baht per 1,000 units	5 Baht per 1,000 units

Remark: The switching fee between ES-GAINCOME and ES-GAINCOME-UH is waived, effective from October 24, 2025.

**Portfolio Breakdown**

Asset	% NAV
Mixed Fund	111.14
Savings Deposit	49.32
Bonds	29.72
Equity	27.88
Equity Linked Notes	19.68
Other Assets	12.22
Cash	8.00
Money Market	0.45
Other Liabilities	-72.68

**Top 5 Holdings**

Asset	% NAV
Amundi Funds - Pioneer Income Opportunities	111.14
Investment units of AMUNDI FUNDS INCOME OPPORTUNITIES	100.00

**Foreign Country Exposure of Master Fund**

Country	% NAV
North America	25.83
Economic and Monetary Union	8.60
Emerging Markets	3.80
JAPAN	1.55
Asia ex Japan	1.22

**Breakdown of Top 5 Sectors Invested by the Master Fund**

Sector	% NAV
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**Breakdown by Local Credit Rating (%)**

	Domestic	national	international
Gov bond / AAA			0.52
AA			21.75
A			0.26
BBB			2.33
Lower BBB			2.39
Unrated / non			2.92

Invest over 20%

Fund Name : AMUNDI FUNDS INCOME OPPORTUNITIES Class I2 USD

ISIN code : LU1883840305

Bloomberg code : APIOI2U LX

Fund Name : Amundi Funds - Pioneer Income Opportunities

ISIN code : LU1883840305

Bloomberg code : APIOI2U LX EQUITY

## GLOSSARY

**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.

**Recovery 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 trades 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.

The management company reserves the right to charge different fees for front-end fees and/or back-end fees and/or switching-fees investment units for each group of investors. The management company will exempt such fees for institutional investors who open investment unit trading accounts directly with the management company, including non-profit institutional investors established under the Securities and Exchange Act B.E. 2535, institutional investors established under the Social Security Act B.E. 2533, life and non-life insurance businesses, specialized banks, provident funds under the management of Eastspring Asset Management, investment unit accounts linked to life insurance policies or so-called life insurance policies linked to investment units (Unit-linked) of life insurance companies that Eastspring Asset Management has assigned to support the sale or repurchase.

In the event that the Management Company is unable to deliver funds to unitholders through the channels that the unitholders have requested, the Management Company reserves the right to transfer funds (deliver funds) to unitholders through other channels, such as transferring funds via the PromptPay system (citizen ID card number), etc., or any other methods that the Management Company deems appropriate, with the unitholders' interests as the main priority, so that unitholders receive the refunds to their rights.



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