Krungsri Happy Life Fund-SSF

KFHAPPYSSF

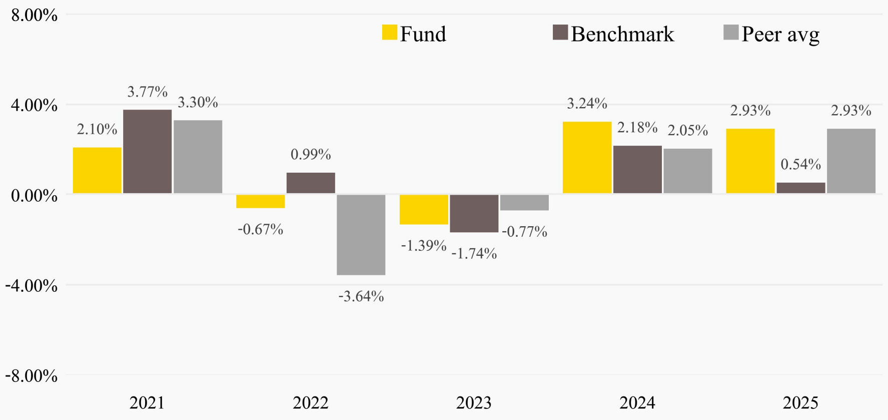
Fund Type

- Mixed Fund/ Cross Investing Fund/ Super Savings Fund
- Fund investing onshore and offshore with foreign investment related risks
- AIMC Category : Conservative Allocation

Investment Policy and Management Style

- Invest both onshore and offshore in debt instruments and/or deposits or deposit-equivalent instruments.
- The fund will invest in listed stock, stock during IPO pending listing on the stock exchanges, as well as property units or infra units.
- The fund may invest no more than 100% of fund assets in units of mutual funds under management of the Company.
- The fund may invest in a forward contract to enhance efficiency portfolio management and hedge against risk from investment.
- The fund aims to seek better returns than the benchmark (Active Management)

Calendar year performance



* For the year when the fund incepted, the calendar year performance is the cumulative return from an inception date to year end.

Fund performance (%)

	YTD	3M	6M	1Y *
Fund return	3.61	1.04	0.21	4.51
Benchmark	6.82	0.78	1.86	7.69
Peer Group	4.22	1.09	1.27	5.20
Standard Deviation of Fund	3.41	2.15	3.61	2.97
Standard Deviation of Benchmark	3.11	2.30	3.11	2.84

	3Y *	5Y *	10Y *	Since Inception
Fund return	3.10	1.42	N/A	2.04
Benchmark	2.72	1.79	N/A	2.92
Peer Group	2.80	0.53	N/A	N/A
Standard Deviation of Fund	2.54	2.31	N/A	2.49
Standard Deviation of Benchmark	2.55	2.29	N/A	2.46

* All periods longer than one year are annualized.

Peer Group fund category : Conservative Allocation

Risk spectrum

Low risk	1	2	3	4	**5**	6	7	8	High risk

Moderate to High Risk

Investing in equity, debt instruments and/or alternative assets, with an investment in equity less than 80% of NAV

Fund Information

Fund launch date	**27 July 2017**
Share class launch date	**1 April 2020**
Dividend policy	**None**
Fund duration	**Indefinite**
FX hedging	**Fully hedged**

Fund Manager

Mr.Thalit Choktippattana (1 October 2021)

Ms.Porntipa Nungnamjai (1 October 2021)

Benchmark

1. ThaiBMA Government Bond Net Total Return Index with a 1-3 year tenor: 40.00%
2. ThaiBMA Mark-to-Market Corporate Bond Net Total Return Index of BBB+ or above with a 1-3 year tenor: 20.00%
3. Average interest rate for one-year fixed deposits with the amount less than 5 million Baht of 3 major banks, namely, Bangkok Bank, Kasikorn Bank and Siam Commercial Bank ; after tax: 20.00%
4. SET Total Return Index (SET TRI): 20.00%

Benchmarking objective: The Management Company uses such index as a benchmark for fund performance comparison.

Disclaimer

- Investment in mutual fund is not a deposit.
- Past performance is not guarantee of future results.

Krungsri Asset Management Co.,Ltd. is certified by CAC.

Morningstar Rating ★★★★ (As of 31 Jul 2026)

Further information about Liquidity Risk Management tools investors can be sourced from Full prospectus.

Full Prospectus

www.krungsriasset.com

Subscription

Period: Subscription / Switching-in from Non-SSF are not allowed.

Opening hours: -

Minimum initial subscription: 500 Baht

Minimum subsequent subscription: 500 Baht

Redemption

Period: Every bank working day

Opening hours: 08:30 - 15:30

Minimum redemption: None

Minimum holding balance: None

Payment Period: Not exceed 5 working days after the execution day but in general practice, the payment date will be 3 working days after the execution day (T+3)

Remark

- The Asset Management Company has closed subscription and/or switching-in orders from other funds that are not SSF and SSF share class, effective from 2 January 2025 onwards.

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

These fees may reduce investment returns. Investors are advised to consider these fees carefully before investing.

Fees	Not over	Actual
Management	2.6750	0.8025
Trailer fee: Yes		
Total	5.0825	0.9972

Remark

The trailer fee is a part of the management fee.

Fees Charged to Unitholders (% of trading value)

The fees below are charged directly to investors upon each subscription, redemption, or switching transaction.

Fees	Not over	Actual
Subscription	Not exceeding 1.50	Waived
Redemption	Not exceeding 1.50	Waived
Switch - In	Not exceeding 1.50	Waived
Switch - Out	Not exceeding 1.50	Waived
Transfer	None	None
Early redemption or switch out fee	0.50	0.50 If holding period less than 3 years
Brokerage Fee	None	None

Remark

- All above mentioned fees are inclusive of Value Added Tax or Specific Business Tax or other taxes.
- In case of investment in units of a mutual fund under the management of the company (Cross-investment fund), the Management Company shall not double charge a management fee, front-end and back-end fee.
- The Management Company will not charge exit fee between Super Savings Fund under the Management Company and/or between other asset management company.
- The management company, at its discretion, may adjust the actual fee charged in accordance with the strategy or operating expenses.

Statistical Information

Maximum Drawdown	-4.05 %
Recovering Period	10 Months 16 Days
FX Hedging	99.52 %
Portfolio Turnover Ratio	0.45
Sharpe Ratio	0.52
Alpha	0.38 %
Beta	0.92
Tracking Error	N/A
Portfolio Duration	N/A

Portfolio Breakdown (% NAV)

Fixed Income Instruments Issued by Corporates	36.24
Fixed Income Instruments issued by Bank of Thailand	22.49
Instruments issued by Sovereign or Supra-national organization	20.74
Equity and Unit Trusts	16.57
Other Assets	2.52
Unit Trusts CIS	1.11
Deposits and Fixed Income Instruments issued by Financial Institutions	1.10
Other Liabilities	-0.78

Country Allocation (% NAV)

Singapore	0.66
Ireland	0.45

Sector Allocation (% NAV)

Property Fund & REITs	13.15
Energy & Utilities	8.24
Commerce	7.04
Finance & Securities	6.80
Information & Communication Technology	4.65

Issuer Allocation (% NAV)

Bank of Thailand	22.49
Government	20.74
Golden Ventures Leasehold Real Estate Investment	8.35
Muangthai Capital Plc.	3.98
True Corporation Plc.	2.79

Fixed Income - Top Five Holdings (% of NAV)

Holding	% NAV
Debentures of Golden Ventures Leasehold Real Estate Investment Trust (GVREIT) No.1/2561 Due B.E.2570	8.35
Bank of Thailand Bond 4/FRB364/2026	6.57
TLOAN65/12/5.95Y	4.91
DEBENTURES OF MUANGTHAI CAPITAL PUBLIC COMPANY LIMITED NO. 3/2568 TRANCHE 1 DUE B.E. 2572	3.98
Bank of Thailand Bond 4/364/2026	3.84

Equity - Top Five Holdings (% of NAV)

Holding	% NAV
Gulf Development Plc.	1.43
PTT Plc.	1.34
Delta Electronics (Thailand) Plc.	1.18
Advanced Info Service Plc.	1.11
CP ALL Plc.	1.11

Credit Rating Breakdown

	Domestic	National	International
AAA	43.42		
AA	5.80		
A	31.35		

Definitions

Maximum Drawdown: The maximum percentage of loss of a fund over the past 5 years (or since inception if the fund has been established for less than 5 years). It is measured from the highest value of the fund's NAV per unit to the lowest value during the period that the NAV per unit is depreciating. The Maximum drawdown is used to assess the risk of possible loss that could occur from investing in a fund.

Recovering Period: A duration of time that let the investors know how long it will take for a fund to recover from a peak of loss to the original level of investment.

FX Hedging: Percentage of foreign currency denominated assets in the investment portfolio that are hedged against foreign exchange risk.

Portfolio Turnover Ratio: The trading frequency of assets in the investment portfolio during a certain period of time. It is calculated by taking either the total amount of new securities purchased or the number of securities sold (whichever is less) over a period of one year, divided by the average net asset value (NAV) of the fund over the corresponding period. A fund with high portfolio turnover indicates that the securities in the portfolio are frequently traded by the fund manager and hence high securities dealing cost. Therefore, investors must take into consideration the performance of the fund in order to determine the cost worthiness of such securities trading transactions.

Sharpe Ratio: A ratio between the excess return of a fund and the risk of investment. The Sharpe ratio reveals the average investment return, minus the risk-free rate of return, divided by the standard deviation of returns for the fund. The Sharpe ratio reflects the extra return that should be received by the fund to compensate the amount of risk taken in investment. The fund with a higher Sharpe ratio is considered superior to other funds in terms of management efficiency since it provides higher excess return under the same risk level.

Alpha: The excess return of a fund relative to the return of a benchmark index. A fund with high alpha indicates that it is able to beat the performance of its corresponding benchmark which is a result of the capabilities of the fund manager in selecting appropriate securities for investment or making investment in a timely manner.

Beta: A measure of the degree and direction of volatility of the rate of return of assets in the investment portfolio of the fund compared to the changes in the overall market. A beta of less than 1.0 implies that the rate of return of the fund's assets is less volatile than that of the securities in the broader market whereas a beta of greater than 1.0 implies that the rate of return of the fund's assets is more volatile than that of the broader market.

Tracking Error: An indication of how efficient the actual performance of the fund can replicate its corresponding benchmark. A low tracking error implies that the fund has the efficiency to generate a return on investment close to the benchmark return whereas the higher tracking error, the more divergence of the fund from its benchmark.

Yield to Maturity (YTM): The rate of return earned from a debt instrument that is held by the investor until its maturity date. It is calculated from the total coupon payments to be received throughout the maturity of the instrument plus the principal repayments, converted into present discounted value. The YTM is used to measure the rate of return of a fixed income fund by weighting the average yield of each debt instrument in the portfolio. Since YTM is expressed as an annual percentage, it can be used for performance comparison between different fixed income funds with a held-to-maturity investment policy which have similar investment characteristics.

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