



## AIA INCOME FUND (AIA-IC)

### AIA INCOME FUND (AIA-IC) MANAGED BY AIA INVESTMENT (THAILAND) LIMITED (“AIAIMT”) HAS RECEIVED 5-STAR RATING FROM MORNINGSTAR THAILAND IN THE CATEGORY OF MID/LONG TERM BOND

AIA Income Fund managed by AIA Investment (Thailand) Limited (“AIAIMT”) has received 5-star rating from Morningstar Thailand in the category of Mid/Long Term Bond for both overall performance and 3-year performance. To receive Morningstar 5-Star Rating, the fund must have performance record of more than three years; and the Morningstar Rating methodology rates funds within the same Morningstar Category based on an enhanced Morningstar Risk-Adjusted Return measure (MRAR), which is adjusted based on the Investor Utility Curve theory, and the funds that receive Morningstar 5-Star Rating are the funds whose MRAR % is ranked in Top-10% group.

AIA Income Fund mainly invests, totally at least 80% of NAV at anytime, in investment-grade debt securities and/or deposits or cash equivalents that are issued or guaranteed by Thai and/or foreign governments, government agencies, state enterprises, financial institutions and/or private institutions.

By receiving Morningstar 5-Star Rating, it demonstrates that AIAIMT’s Investment Team has strong investment capability and prudent focus on risk management in order to generate consistently good performance for AIA Income Fund (shown in the historical performance below).

#### AIA Income Fund’s Performance as of 30 November 2024

Fund Performance (% per annum)*							Since Inception
	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	(14 August 2020)
Fund Return	3.74%	0.52%	1.25%	2.51%	4.48%	2.20%	2.04%
Benchmark	3.35%	0.50%	1.18%	2.43%	4.07%	1.31%	1.24%
Peer Group	2.79%	N/A	0.99%	1.82%	3.30%	1.45%	N/A
Fund Standard Deviation	0.61%	0.51%	0.67%	0.62%	0.64%	1.15%	1.14%
Benchmark Standard Deviation	0.76%	0.49%	0.71%	0.66%	0.78%	1.32%	1.14%

\*All periods longer than one year are annualized.

Benchmark:

1. ThaiBMA Mark-to-Market Government <= 1 Year Net Total Return Index: 20%
2. ThaiBMA Mark-to-Market Government <= 10 Year Net Total Return Index: 50%
3. ThaiBMA Mark-to-Market Corporate A- up <= 10 Year Net Total Return Index: 30%

As of November 30, 2024, the 3-year performance of the AIA Income Fund was 2.2% based on Morningstar category of Mid/Long Term Bond funds and AIMC's fund classification. Based on grouping from both institutions, AIA Income Fund has performed very well and ranked in the Top Quartile of Mid/Long Term General Bond. As of November 30, 2024, AIA Income Fund has recovery period of 80-day and maximum drawdown value of -2.64%.

Data as of 30th November 2024

Source: AIAIMT, AIMC, Morningstar Thailand

Disclaimer:

- Past performance/comparative results performance related to capital market products is not necessarily indicative of its future performance.
- Investors must understand fund information, return characteristics, and fund's risk before making investment decision.
- Investors should study the prospectus before making a decision to invest.