

ABGDD-RMF abrdn Global Dynamic Dividend Retirement Mutual Fund

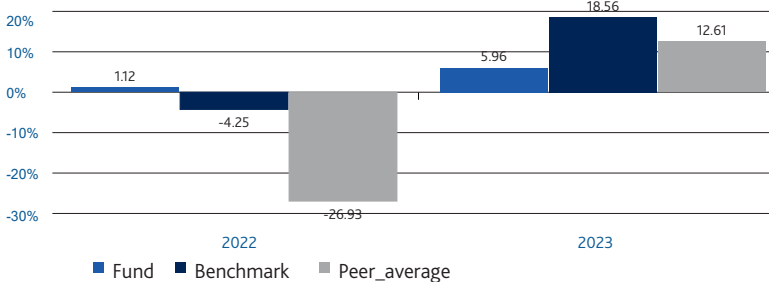
Fund Type / Fund Group

- Equity Fund
- Feeder fund
- RMF
- Global Equity group

Investment Policy

- The Fund will mainly invest in units of a foreign fund, abrdn SICAV I - Global Dynamic Dividend Fund Z Gross MInc USD, which is managed by abrdn Investments Luxembourg S.A.
- Invest in master fund ,with net exposure at least 80% of its NAV, in average, in any accounting period.
- The master fund will invest at least two-thirds in equities and equity related securities of companies on registered stock exchanges. The master fund invests the majority of its assets for the long term to generate income and capital growth. To increase the overall level of income generated, a small portion of investments are held for short periods of time to capture regular dividends that are paid along with one off or special dividends from companies.
- The fund aims to achieve performance close to the Master Fund while the Master Fund aims to outperform the benchmark.

Calendar year performance (%pa)



Performance (Annualized return for the period from 1 year)

| | YTD | 3 mths | 6 mths | 1 yr |
|--------------|-------|--------|--------|-----------------|
| Fund | 5.42 | 0.87 | 4.64 | 16.98 |
| Benchmark | 16.00 | 2.57 | 10.87 | 32.69 |
| Average | 5.28 | 0.20 | 3.62 | 20.08 |
| Fund SD | 10.03 | 11.77 | 10.55 | 10.09 |
| Benchmark SD | 11.24 | 13.25 | 11.44 | 10.98 |
| | 3yrs | 5 yrs | 10 yrs | Since Inception |
| Fund | N/A | N/A | N/A | 6.75 |
| Benchmark | N/A | N/A | N/A | 18.70 |
| Average | -5.93 | 6.37 | 3.95 | |
| Fund SD | N/A | N/A | N/A | 10.29 |
| Benchmark SD | N/A | N/A | N/A | 11.17 |

Risk Level



High Risk

Invest in equity with net exposure at least 80% of its NAV ,in average, in any accounting period

Fund Information

| | |
|---------------------|--------------------|
| Registration Date | 20/12/2022 |
| Class Launched Date | 20/12/2022 |
| Dividend policy | No dividend payout |
| Fund Duration | Indefinite |

Fund Manager

- 1 Ms. Darunrat Piyayodilokchai (20/12/2022)
- 2 Ms. Duangthida Sae-Tae (20/12/2022)

Benchmark

MSCI All Country World Index (Net) 100.00%
 The benchmark is used for performance comparison. FX hedging is on Fund Manager's discretion. FX hedging is performed with an aim to remove at least 90% of FX exposure. For performance illustration purpose, the Master Fund's benchmark in USD is shown. Please note that any carry effect and hedging costs are not reflected in this benchmark. Benchmark is shown in USD, which is different from the fund currency which is shown in THB. To compare the performance or standard deviation of the fund with the benchmark, data should be in the same currency to avoid the effect of currency differences.

Disclaimer

- Investing in investment units is not a money deposit.
- Past performance/ Performance comparison relating to a capital market product is not a guarantee of future results.

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

Prospectus

Investor should study liquidity risk management tools from the full prospectus.



<https://www.abrdn.com/en-th/investor/fund-centre/fund-literature>

| Subscription | | Redemption | | Statistic Information | |
|-------------------------|--------------------|------------------------|---|-----------------------|---------|
| Subscription period | Every business day | Redemption period | Every business day | Maximum Drawdown | -11.85% |
| Subscription time | 9.00am - 3.30pm | Redemption time | 9.00am - 1.00pm | Recovering Period | 88 days |
| Initial subscription | 1,000 THB | Minimum redemption | 1,000 THB | FX Hedging | 94.96% |
| Subsequent subscription | 1,000 THB | Minimum balance | 0 THB | Sharpe Ratio | 0.03 |
| | | Minimum unit | 0 | Alpha | -0.65 |
| | | Redemption Settle date | T+5 is 5 working day from redemption order date | Beta | 0.35 |

Remark

Redemption settlement period is T+5 from the redemption date. Not include master fund's holidays

Fund' fees and charges (% of NAV pa/Include VAT)

| Fee | Maximum | Actual |
|----------------|---------|---------|
| Management fee | 1.8725 | 1.8725 |
| Total expenses | 2.6750 | 2.0300* |

Remark

*Fees and Charges from 01 Oct 23 - 30 Sep 24

Unitholder's fees (% of the unit price)

| Fee | Maximum | Actual |
|----------------|---------|--------|
| Front-end fee | 3.00 | 0.00 |
| Back-end fee | 1.00 | 0.00 |
| Switch in fee | 0.00 | 0.00 |
| Switch out fee | | |
| Transfer fee | | |

Remark

- Back-end fee : Charge 1% only in the case of switching-out to other asset management companies

- In case of switching-out to other asset management companies, no switching-out fee but back-end fee of 1% will be applied

Asset Type Breakdown(%)

| | |
|-----------------|-------|
| Unit Trust | 97.45 |
| Cash and Others | 2.55 |

Top 5 Holdings(%)

| | |
|--|-------|
| abrdn SICAV I - Global Dynamic Dividend Fund | 97.45 |
|--|-------|

Top 5 Holdings of master fund(%)

| | |
|---|------|
| Apple Inc | 3.39 |
| Microsoft Corp | 3.29 |
| Broadcom Inc | 2.61 |
| Taiwan Semiconductor Manufacturing Co Ltd | 2.18 |
| Alphabet Inc | 1.93 |

Country allocation of master fund (%)

| | |
|--------------------------|-------|
| United States of America | 61.53 |
| France | 6.28 |
| United Kingdom | 4.61 |
| Germany | 4.21 |
| Netherlands | 4.12 |

Sector allocation/Sector allocation of Master fund(%)

| | |
|------------------------|-------|
| Information Technology | 20.49 |
| Financials | 17.53 |
| Health Care | 11.25 |
| Consumer Discretionary | 10.06 |
| Industrials | 8.14 |

Invest in the other funds more than 20% (Domestic or Foreign Funds)

| | | | |
|-----------|---|----------------|--------------|
| Fund name | N/A | web link | |
| Fund name | N/A | web link | |
| Fund name | abrdrn SICAV I - Global Dynamic Dividend Z Gross MInc USD | ISIN code | LU2237444604 |
| Fund name | N/A | Bloomberg code | ABGDDZG LX |
| | | ISIN code | |
| | | Bloomberg code | |

Disclaimer

Maximum Drawdown : The percentage of the fund's maximum loss in the past 5 years (or since the fund's inception if it is launched for less than 5 years) which is measured from the highest NAV per unit to the lowest NAV per unit during such period. Maximum Drawdown is an indicator of the risk of loss from investing in the fund.

Recovering Period : The length of time that the fund takes in recovering from the point of maximum loss to earning back the initial investment.

FX Hedging : The percentage of foreign currency investment with FX hedging.

Portfolio Turnover Ratio : The frequency of securities trading in the fund portfolio over a certain period, calculated by taking the lower value between the sum of the value of securities purchased and the sum of the value of securities sold of the fund in 1 year period divided by the average NAV in the same period. A fund with high Portfolio Turnover Ratio indicates frequent securities trading by fund manager resulting in high trading costs. Therefore, it is necessary to compare with the performance of the fund in order to assess the worthiness of such securities trading.

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 : The efficiency of the fund to imitate its return to benchmark. Low Tracking Error means the fund is effective in generating return close to benchmark. High Tracking Error means the fund generates return more deviate from benchmark.

Yield to Maturity : The rate of return earned on a bond held to maturity, calculated from the interest expected to receive in the future over that bond duration and paid back principal discounted to the present value. It is used to measure return of fixed income funds by calculating the weighted average of Yield to Maturity of each bond that the fund invests. As Yield to Maturity has standard unit in percentage per annum, it can be used to compare the returns between fixed income funds that have an investment policy of holding bonds until maturity and similar investment characteristics.

Contact Us

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