



krungsri
Asset
Management

A member of  MUFG
a global financial group

Diversify Investment Portfolio ... Ready to Cope with All Market Conditions with 4 New SSF/RMF Duos from Krungsri Asset Management

IPO: 2 – 9 October 2023

Four Investment Alternative Duos ... Diversify investment portfolio and ready to cope with all market conditions.

Domestic Investment Funds (Foreign investment not exceeding 79% of NAV)

Foreign Investment Funds

KF1MILDSSF
KF1MILDRMF

Invest primarily in fixed income instruments and add marginal investments in other risk assets.

KF1MEANSSF
KF1MEANRMF

Diversify investment portfolio among fixed income instruments and risk assets in similar proportion.

KF1MAXSSF
KF1MAXRMF

Invest primarily in risk assets but maintain the proportion of fixed income instruments for risk diversification.

KFCORESSF
KFCORERMF

Diversify investment portfolio among various asset classes globally including fixed income instruments, equities and alternative assets.

Low

Risk Spectrum of the Investment Strategy

High

Warning: Investors should understand the fund features, conditions of returns, and risk, and study the tax benefits in the Investment Manual, before making investment decision. Past performance is no guarantee of future results.

Funds Comparison

	KF1MILD ^{SSF} KF1MILDRMF	KF1MEAN ^{SSF} KF1MEANRMF	KF1MAX ^{SSF} KF1MAXRMF	KFCORE ^{SSF} KFCORERMF
Master fund	The One Mild (KF1MILD)	The One Mean (KF1MEAN)	The One Max (KF1MAX)	BGF ESG Multi-Asset Fund
Investment strategy of the master fund	Invest primarily in fixed income instruments and add marginal investments in other risk assets.	Diversify investment portfolio among fixed income instruments and risk assets in similar proportion.	Invest primarily in risk assets but maintain the proportion of fixed income instruments for risk diversification.	Diversify investment portfolio among various asset classes globally including fixed income instruments, equities and alternative assets.
Portfolio weight of each asset class*	Fixed income instruments: 60%-85% Equities: 15%-35% Alternative assets: 0%-10%	Fixed income instruments: 35%-65% Equities: 30%-60% Alternative assets: 0%-10%	Fixed income instruments: 15%-40% Equities: 50%-80% Alternative assets: 0%-10%	Fixed income instruments: 30% - 50% Equities: 40% - 60% Alternative assets: 5% - 20%
Risk level	Level 5			
Dividend payment	All 4 ^{SSFs} have a policy to pay dividends. / All ^{RMFs} have no policy to pay dividends.			
Purchase through credit cards / QR code/ point redemption	Payment for purchase of every Fund can be made through any credit card of Krungsri Group and QR code scanning, and redeem credit card points.			
Regular Saving Plan	Applicable			
Participation in promotional campaign of general ^{SSF} / ^{RMF} **	Yes. (*Purchase of investment units through a credit card does not participate in the promotional campaign of the credit card)			

Remarks: * Represents the estimated investment proportion according to neutral perspective which may differ from the actual investment portfolio based on the Fund Manager's discretion. | Warning: Investors should understand the fund features, conditions of returns, and risk, and study the tax benefits in the Investment Manual, before making investment decision. Past performance is no guarantee of future results.

Krungsri The One SSF & RMF

Foster synergy within Krungsri Group with a focus on in-depth perspectives and proactive access to potential investment opportunities.

KF1MILD**SSF**
KF1MILD**RMF**

KF1MEAN**SSF**
KF1MEAN**RMF**

KF1MAX**SSF**
KF1MAX**RMF**

Warning: Investors should understand the fund features, conditions of returns, and risk, and study the tax benefits in the Investment Manual, before making investment decision. Past performance is no guarantee of future results.

Krungsri The One SSF & RMF : Foster Synergy within Krungsri Group. Focus on In-Depth Perspectives. Make the Most of Every Investment Opportunity.

Integrating strengths under the umbrella of Krungsri Group to create the best asset allocation strategy.

Accessing every opportunity through an investment framework applicable to a comprehensive range of global assets.

Actively rebalancing portfolio to ensure consistency with rapidly changing market conditions.

KF1MILDSSF
KF1MILDRMF

Suitable for investors who can accept low risk.

70%

30%

Fixed income instruments

Equities & other

KF1MEANSSF
KF1MEANRMF

Suitable for investors who can accept medium risk.

50%

50%

Fixed income instruments

Equities & other

KF1MAXSSF
KF1MAXRMF

Suitable for investors who can accept high risk.

20%

80%

Fixed income instruments

Equities & other

Remark: Information about the investment framework of the funds under Krungsri The One may differ from the actual investment portfolios depending on the market perspectives and discretion of the fund managers.

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Investment Process that Creates the Best Investment Strategy

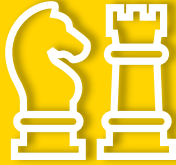
1



Specify the Framework of Strategic Asset Allocation (SAA) and Funds in the Investment Universe

- Krungsri Group Investment Committee ("the Committee") discusses to determine the SAA which is reviewed annually.
- The Committee deliberates and picks funds in the Investment Universe as representatives of investment assets which are reviewed annually.

2



Define Perspectives on Tactical Asset Allocation (TAA) and the Funds that Pass the Selection Criteria.

- The Committee discusses the perspectives on TAA to agree upon the investment perspectives of each asset class and the funds that pass the investment selection criteria.
- Review shall be carried out on a monthly basis.

3



Create an Investment Portfolio According to Fund Managers' Perspectives.

- The Fund Management Group determines the asset allocation strategy and the portfolio weight of each asset/fund.
- The portfolio weighting and asset allocation strategy shall remain within the framework mutually agreed by the Committee whereas the Fund Manager has the discretion to determine the asset weights and select the investment funds.

4



Make Investment, Monitor the Investment Portfolio, Review the Investment Strategy.

- The Fund will diversify investments in various funds under the predetermined investment framework.
- The Fund Manager shall rebalance the investment portfolio regularly if the asset allocation deviates from the predetermined framework.
- The Fund Manager shall rebalance the investment portfolio on a monthly basis.

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Wide Open Fund Selection Process for the Opportunity to Generate Good Returns

Funds Currently Offered by Krungsri Bank

The Committee compiles the list of funds currently offered by Krungsri Bank to create an Investment Universe/determine Asset Allocation Strategy.

Funds in the Investment Universe

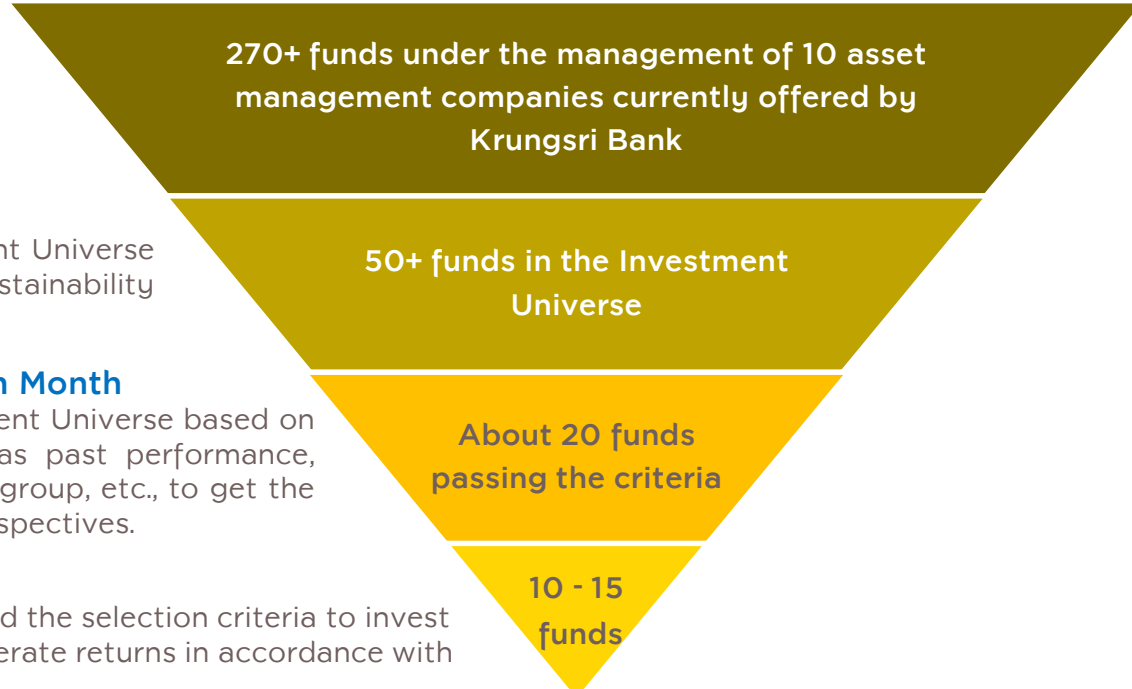
The Committee shall select funds in the Investment Universe by taking into consideration the Morningstar Sustainability Ratings which will be reviewed on an annual basis.

Funds Passing the Selection Criteria in Each Month

The Committee will select funds from the Investment Universe based on both qualitative and quantitative factors such as past performance, volatility, investment strategy, fund management group, etc., to get the funds that most correspond to the investment perspectives.

Invested Funds

The Fund Manager picks the funds that have passed the selection criteria to invest in the funds that have the highest potential to generate returns in accordance with the investment objective.



Source: Krungsri Asset Management as of Aug 2023. Remark: The above information is just an investment framework which may change and differ from the actual investment portfolio. • At the initial stage, the Fund Manager may consider investing in the funds managed by Krungsri Asset Management as a priority for the purpose of efficient portfolio management.

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Investment Framework and Asset Allocation Strategy of the Master Fund



Types of Asset Class

Money market instruments, fixed income instruments, equities, alternative assets



Foreign Investment

Not more than 79% of the fund



Invested Regions

Globally, depending on the perspectives and discretion of the fund managers



Credit Ratings of Fixed Income Instruments in the Portfolio

- Investment grade on average
- High yield and non-rated debt instruments are limited to not higher than 60%



Portfolio Rebalance

Monthly

Source: Krungsri Asset Management as of Aug 2023. Remark: The above information is just an investment framework which may change and differ from the actual investment portfolio.

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Multi-Asset Investing and Asset Allocation Strategy

To maintain the Fund's liquidity.



Monet Market Funds

To enhance stability and the opportunity to generate excess returns.



Domestic fixed income funds

- Short-term fixed income instruments
- Medium and Long-term fixed income instruments



Foreign fixed income funds

To create returns and growth potential.



Domestic and foreign equity funds

- Dividend stocks
- Index funds
- Growth stocks
- Small cap stocks
- Regional/National stocks
- Sectoral stocks
- Thematic

To diversify risks and add investment alternatives.



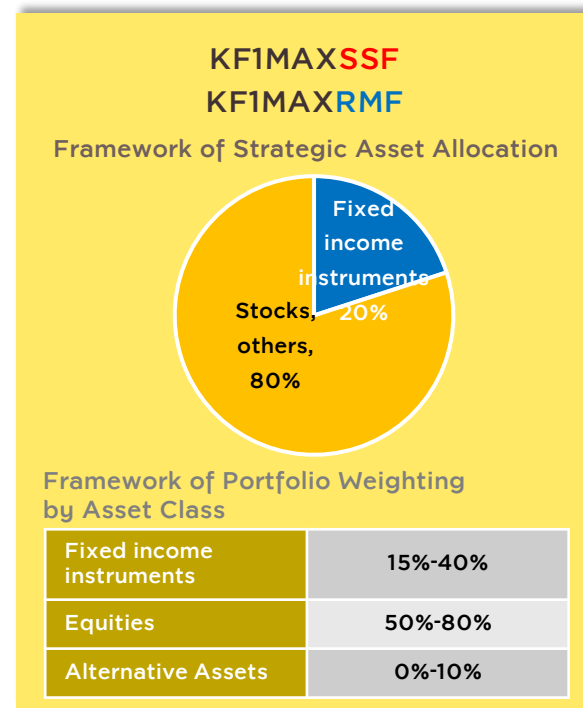
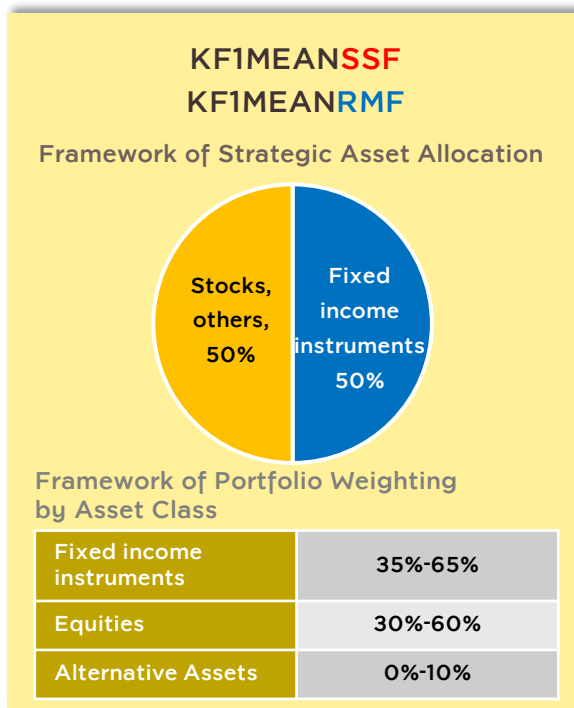
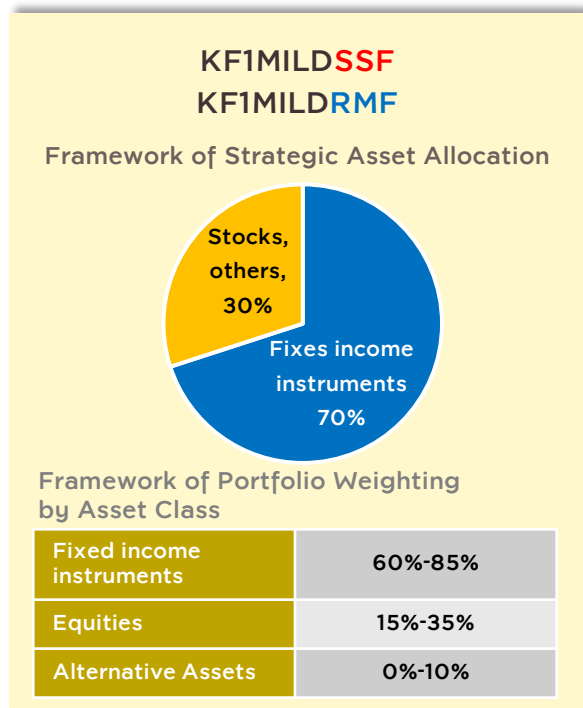
Alternative investment funds

- Real estate
- Commodity products such as gold

Source: Krungsri Asset Management as of Aug 2023. Remark: The above information is just an investment framework which may change and differ from the actual investment portfolio.

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Portfolio Weighting Framework of the Master Funds



Source: Krungsri Asset Management as of Aug 2023. Remark: The above information is just an investment framework which may change and differ from the actual investment portfolio.

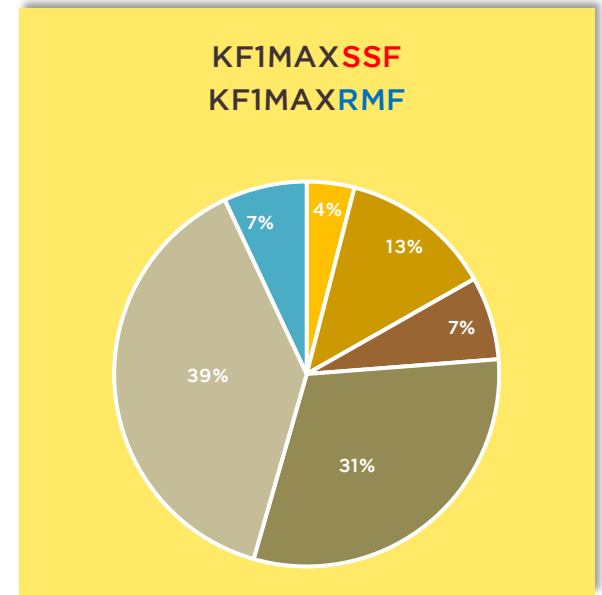
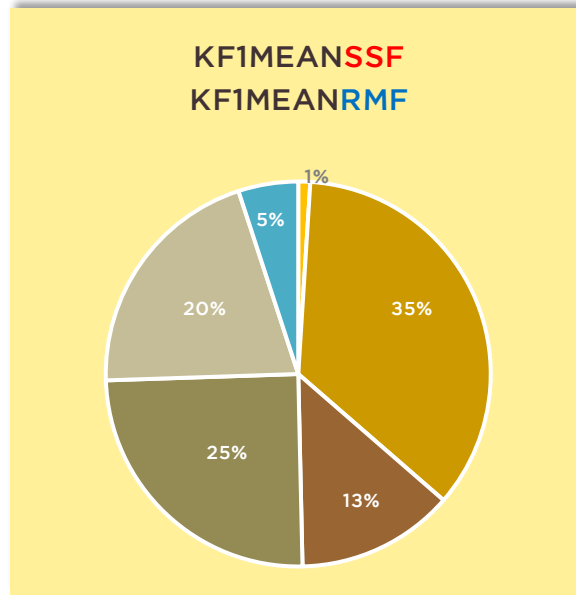
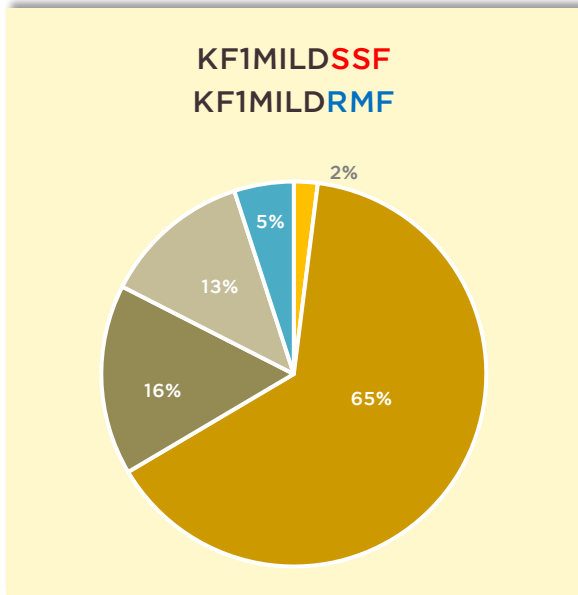
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Current Investment Perspectives

Type of Asset Class	Investment Perspectives	UW	Slightly UW	Neutral	Slightly OW	OW
Money market instruments	Money market funds continue to yield consistent returns and help reduce volatility of the investment portfolio amid high market risk.		●			
Fixed income instruments						
Domestic fixed income instruments	Interest rate pressure is low due to the slowing down of inflation towards the BOT's target range. While the macroeconomic situation of Thailand has recovered continuously following the reopening of the country which leads to not so high credit risk. However, the rate of return is still not so high as those in the foreign markets.			●		
Foreign fixed income instruments	The relatively slow declining pace of core inflation forces the central banks of developed countries to maintain hawkish monetary policy stance. However, there is a limited opportunity for rate hikes because the overall economy is likely to slow down which may trigger a decrease of the rate of return in the fixed income market.				●	
Equities						
Domestic equities	The overall economy tends to improve further due to recovery of the tourism sector and domestic consumption. However, political uncertainties may have an impact on investor confidence and economic stimulus measures in the months to come.				●	
Foreign equities	Global economic condition remains uncertain with recovery concentrating in the service sector while the manufacturing sector is still struggling with contraction. Meanwhile, investors need to keep a close watch on geopolitical risks. Furthermore, the stock markets are more influenced by specific factors both at the regional and sectoral level, thereby increasing the importance of risk diversification.			●		
Alternative assets	The pressure from declining government bond yields will contribute positively to the REITs because difference between dividend rate and yield becomes more attractive. Meanwhile, gold has an opportunity to gain benefits from the depreciation of US dollars if the Fed ends its interest rate hiking cycle.			●		

Source: Krungsri Asset Management as of Aug 2023. Remark: The above information refers to current investment perspectives which may change and differ from the actual investment portfolio. | Investors should understand the fund features, conditions of returns, and risk, and study the tax benefits in the Investment Manual, before making investment decision. Past performance is no guarantee of future results.

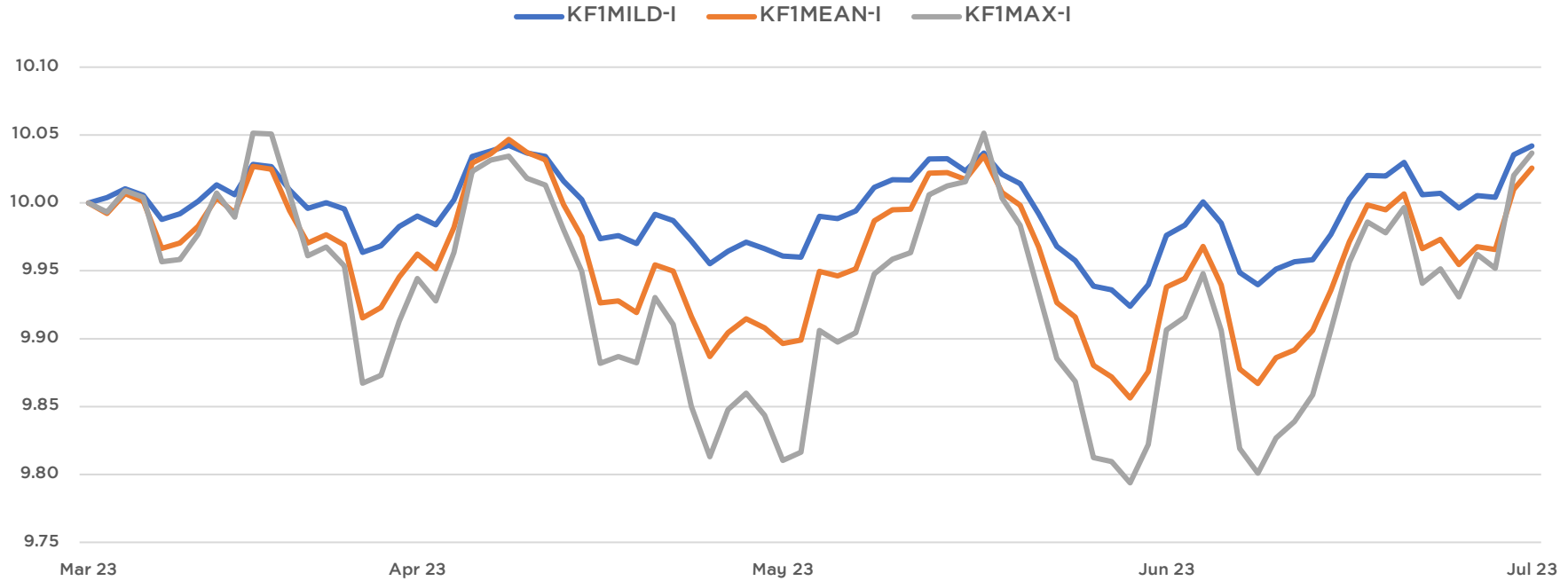
Current Portfolio of the Master Funds



Source: Krungsri Asset Management as of Aug 2023. Remark: The investment portfolio may change in each period of time depending on the prevailing market condition and the perspectives of the Fund Manager.

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Movements of the Master Fund's NAV since Inception



Source: Krungsri Asset Management as of 31 Jul 2023. • The above information is presented for elaborating on the volatile characteristics of the fund which does not represent fund performance.

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Fund Details

Details	KF1MILDSSF and KF1MILDRMF	KF1MEANSSF and KF1MEANRMF	KF1MAXSSF and KF1MAXRMF
Investment policy	Invest on average $\geq 80\%$ of NAV in an accounting year in KF1MILD-I (Master Fund)	Invest on average $\geq 80\%$ of NAV in an accounting year in KF1MEAN-I (Master Fund)	Invest on average $> 80\%$ of NAV in an accounting year in KF1MAX-I (Master Fund)
Fund risk level	Level 5		
Dividend policy	SSF has a policy to pay dividends. RMF has no policy to pay dividends.		
Subscription calendar	IPO: During 2 – 9 October 2023 by 3.30 p.m. of the last day Post IPO: Every dealing day by 1.30 p.m. (Please refer to Fund's Dealing Calendar)		
Redemption calendar	Every dealing day by 1.30 p.m. (Please refer to Fund's Dealing Calendar)		
Settlement	Within 6 working days after the execution day		
Minimum investment amount	500 Baht		
Fees charged to the Fund (% of NAV p.a.)	Management fee: Not more than 2.14% (Actual charge: None) Trustee fee: Not more than 0.1070% (Actual charge: 0.0214%) Registrar fee: Not more than 0.1605% (Actual charge: 0.1605%)	Management fee: Not more than 2.14% (Actual charge: None) Trustee fee: Not more than 0.1070% (Actual charge: 0.0214%) Registrar fee: Not more than 0.1605% (Actual charge: 0.1605%)	Management fee: Not more than 2.14% (Actual charge: None) Trustee fee: Not more than 0.1070% (Actual charge: 0.0214%) Registrar fee: Not more than 0.1605% (Actual charge: 0.1605%)
Fees charged to investors (% of investment amount)	Front-end fee or switching-in fee: Not more than 2.00% (Actual charge: None) Redemption fee or switching-out fee: Not more than 2.00% (Actual charge: None) Penalty fee for redemption/switching-out before the holding period specified in the Mutual Fund Project (Applicable only to SSF): Not exceeding 0.50% (Actual charge: 0.50% for less than 3-year investment by waiving the switching fee between SSFs)		

Warning: Investors should understand the fund features, conditions of returns, and risk, and study the tax benefits in the Investment Manual, before making investment decision. Past performance is no guarantee of future results. • The Fund is hedged against foreign exchange risk at the discretion of the fund manager and is therefore subject to exchange rate risk which may cause investors to experience losses or gains on foreign exchange/or receive lower return than the amount initially invested.

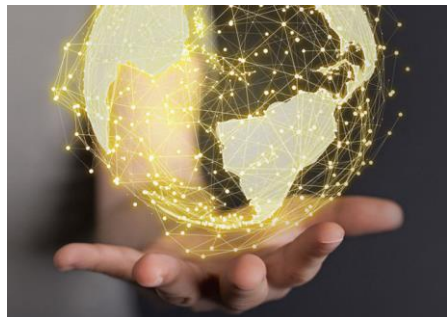


Krungsri Global Core Allocation Fund SSF & RMF

A Flexible Investment Portfolio with an Access to Global Assets
through a Strong Focus on ESG Factors

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KFCORESSF & KFCORERMF : Flexible Investment Portfolio that Has Access to Global Assets through a Strong Focus on ESG Factors



KFCORESSF & KFCORERMF

1 A flexible portfolio with focus on active management approach

Ability to generate return amid different market conditions with an aim of seizing the opportunity and overcoming investment challenges by making investment consideration based on the generation of good risk-adjusted return.

2 Promote sustainable investment via ESG themes

Investing with an objective to achieve a better future for the world and the next generation by attaching importance to ESG policy and incorporating ESG considerations into its investment decision-making.

3 Invest in the Master Fund **BGF ESG Multi-Asset Fund (Morningstar Rating:★★★★)**

Managed by BlackRock, world-class asset management company, through flexible and active management approach in alignment with prevailing market condition by diversifying asset allocation in fixed income instruments, equities and alternative assets.

Source: BlackRock as of 31 Jul 2023. The information of Morningstar Rating is from BlackRock as of 31 Jul 2023. Such rating has no connection to the rating of the Association of Investment Management Companies (AIMC) in any respect.

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BGF ESG Multi-Asset Fund (The Master Fund)



An actively managed, flexible portfolio

The ability to navigate different market conditions; seeks to capture opportunities and minimise threats



Offering strong diversification

Different sources and patterns of return; seeking to provide clients with attractive risk adjusted returns



Strong focus on ESG Factors

Seeking to invest with purpose; aiming to promote a better future for our planet & future generations

Source: BlackRock as of 31 Jul 2023. For illustrative purpose only.

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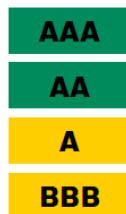
Attach Importance to ESG Factors for Sustainable Portfolio and Future

ESG Thematics



- Allocate capital to investments which can **help to drive positive environmental and social change** and **increase diversification**

Minimum BBB ESG Rating* threshold



- A **best in class approach** that helps to build portfolio resilience and **reward those issuers with higher ESG scores**

Exclusionary Screens

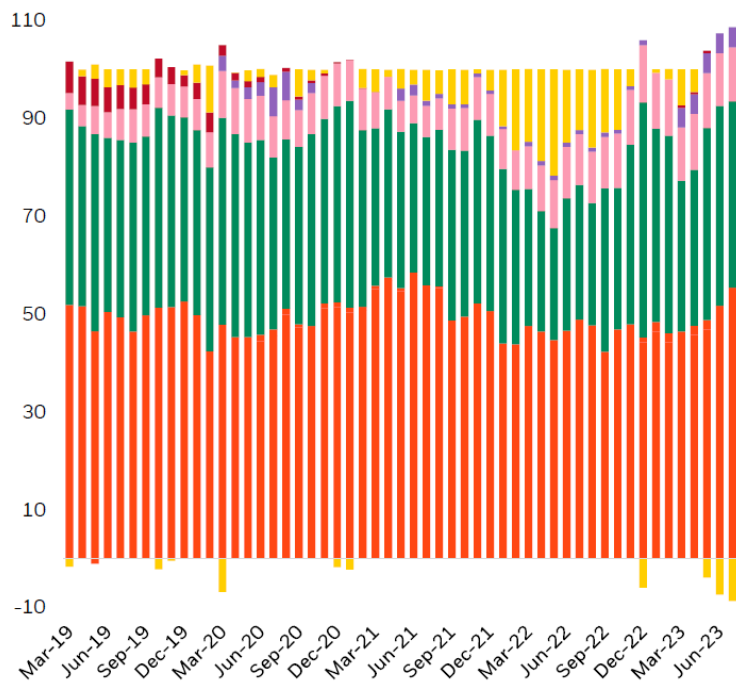


- An extensive range of screens which aims **to reduce risk** and **create greater alignment with client values**

Source: BlackRock as of 31 Jul 2023. For illustrative purpose only and subject to change in the future. • *ESG Rating is based on the information of MSCI.

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Flexible Portfolio Rebalancing Corresponding to Changing Market Conditions

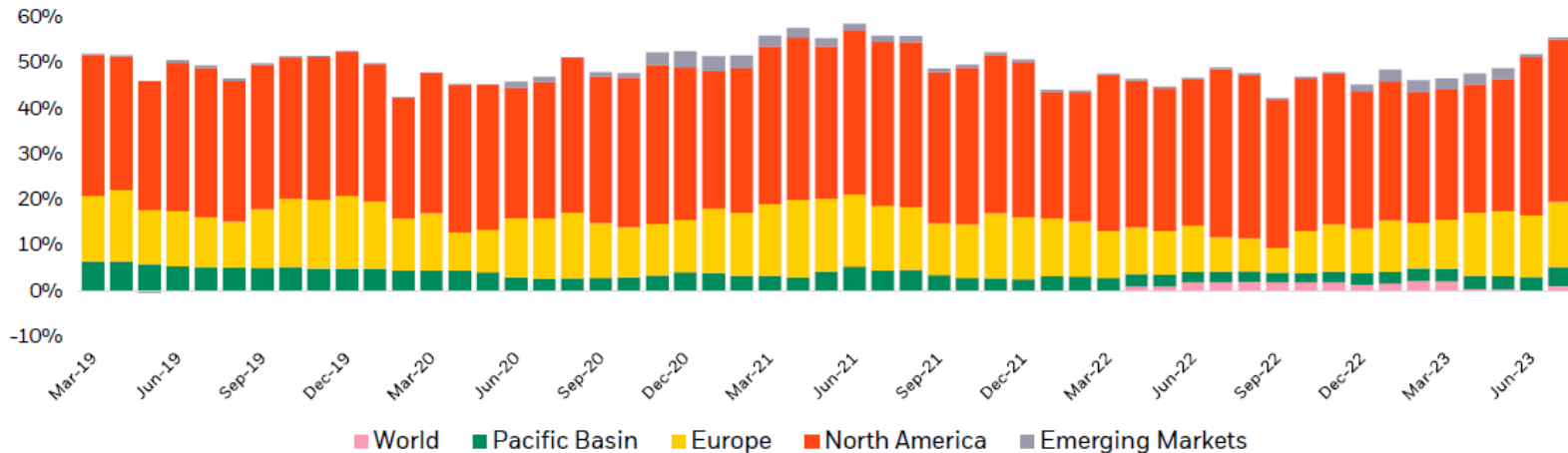


Asset Class	31/07	Historic*	
		Max	Min
● Cash	-8.6%	21.7%	-8.6%
● Volatility Strategies	0.0%	6.4%	0.0%
● Commodities	4.1%	6.0%	0.0%
● Alternatives	11.1%	11.7%	3.4%
● Fixed Income	38.0%	48.1%	22.9%
● Equities	55.4%	58.5%	42.3%

Source: BlackRock as of 31 Jul 2023. For illustrative purpose only. • The statistics of maximum and minimum portfolio weightings are for the period between 19 Jan 2023 and 31 Jul 2023.

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Asset Allocation Strategy for Equities



Flexible Asset Allocation

Throughout the second quarter the Fund turned to increase the portfolio weights of equities by focusing on investing in stocks with explicit growth potential.

Focus on Investing in Quality Stocks

The Fund Managers have positive perspective on large-sized stock with good quality which have resilience in the face of tightening financial conditions.

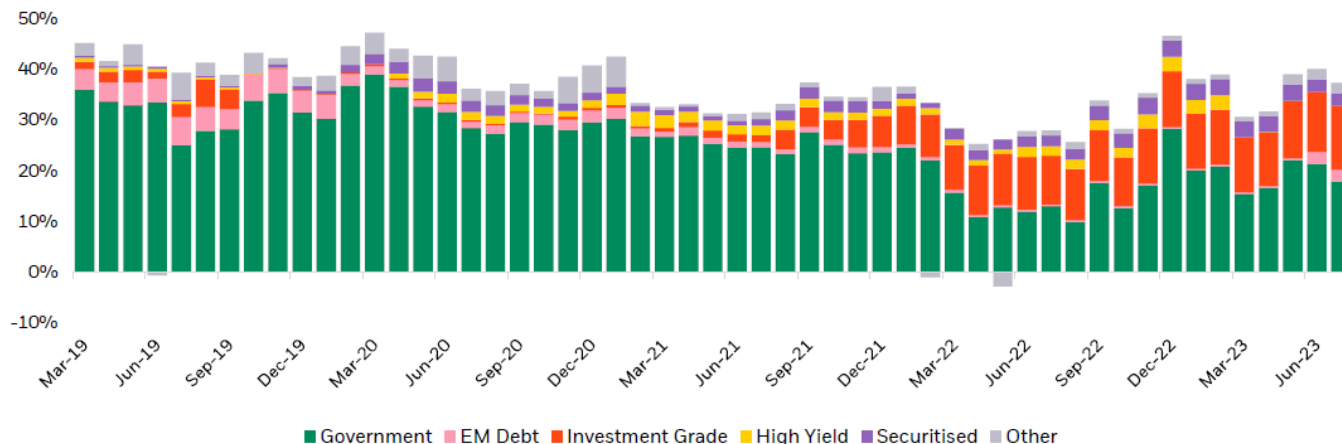
Thematic Asset Allocation Strategy

In search of attractive investment themes that are non-susceptible to economic cycles such as energy transformation and innovation.

Source: BlackRock as of 31 Jul 2023. For illustrative purpose only. • This investment strategy is no guarantee of successful implementation as the investment value may go up or down. • Although the investment strategy under discussion aims to control risk, the risk may not be able to be completely eliminated.

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Asset Allocation Strategy for Fixed Income Instruments



Invest with Precautions in the Short-term

Maintain the perspective of government instruments due to the direction of central banks in combating inflation and financial stability.

Look for Investment Opportunities in the Long-term

Seek opportunity to increase duration because the rate hike cycle is nearing its end and focus on good quality instruments especially those under the IG category

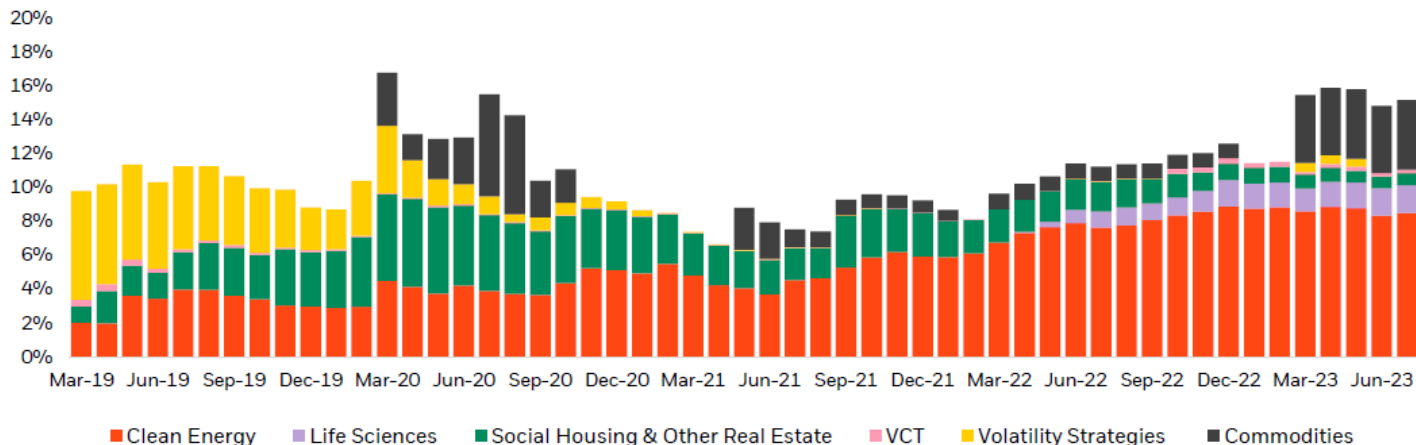
Increase Portfolio Weights for Investments in Emerging Markets

Difference between the interest rates and inflation of emerging markets and those of the developed markets create attractive investment opportunity.

Source: BlackRock as of 31 Jul 2023. For illustrative purpose only. • This investment strategy is no guarantee of successful implementation as the investment value may go up or down. • Although the investment strategy under discussion aims to control risk, the risk may not be able to be completely eliminated.

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Asset Allocation Strategy for Alternative Assets



Increase Portfolio Weights of Investments related to ESG Themes

Such as clean energy, social housing, etc., for the purpose of risk diversification and create sustainability for the portfolio and the society.

Tactical Investing in Precious Metals

Tactical investing in gold and silver can help protect against inflation risk and geopolitical risk.

Use tactical investment approach in volatility strategies

Volatility strategies are choices of the Fund in an attempt to diversify risk amid high volatile market.

Source: BlackRock as of 31 Jul 2023. For illustrative purpose only. • This investment strategy is no guarantee of successful implementation as the investment value may go up or down. • Although the investment strategy under discussion aims to control risk, the risk may not be able to be completely eliminated.

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Investment Strategy in 2023: Focus on Passive Investing amid Volatility

Investment Perspectives



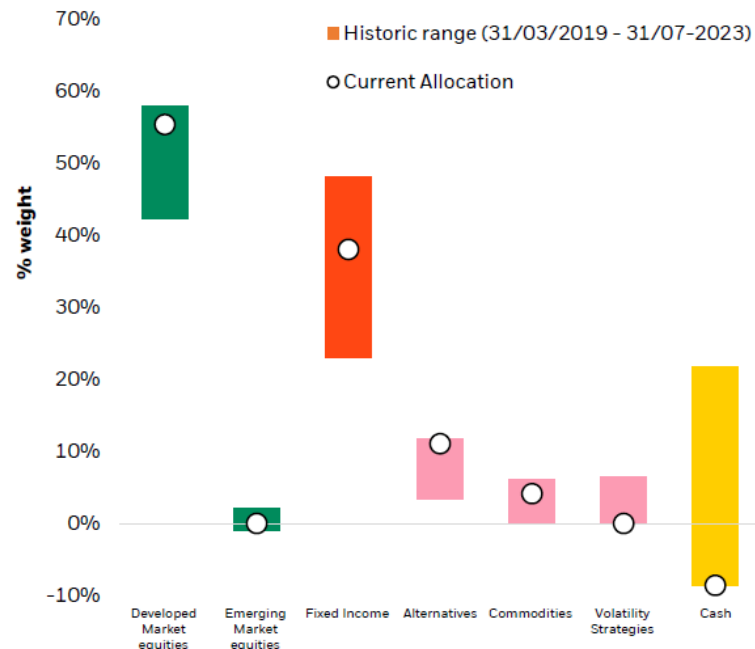
Neutral perspective on allocating portfolio weights to equities. Focus investing in **large-sized quality stocks that are more resilient to the financial environments.**



The Fund underweights fixed income instruments in the short-term but is still looking for an opportunity to increase the average portfolio duration when valuation reaches an attractive level.



Alternative assets are overweight so as to diversify risk for the portfolio and enhance the opportunity to benefit from the recognition of the importance of global energy transformation.



Source: BlackRock as of 31 Jul 2023. For illustrative purpose only. • The investment proportion may change in the future according to changing market conditions and investment opportunities. • The above investment proportion may not equal to the current or future investment portfolio.

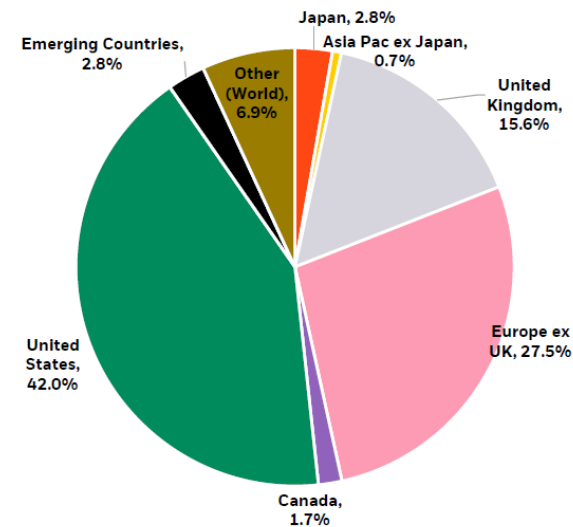
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Global Asset Allocation

	Weight (%)
Equities	55.4%
BlackRock Brighter Future DM Equity Portfolio	18.7%
BlackRock Systematic Active Equity Portfolio	16.2%
US ESG Equity Futures	6.0%
BlackRock Global Sustainable Infrastructure Equity Portfolio	4.0%
Resource Efficiency Equity Basket	2.2%
Global Brands ESG Equity Basket	1.7%
Biodiversity and Natural Capital ESG Equity Basket	1.6%
US Enterprise Tech ESG Equity Basket	1.5%
Green Technology Equity Basket	1.4%
Transition Leaders Long / Short Equity Basket	1.2%
Employee Sentiment Equity Basket	1.1%
Japanese Equity Futures	1.0%
iShares MSCI Japan SRI ETF	0.7%
Internet of Things ESG Equity Basket	0.6%
US Equity Options	0.0%
Euro Stoxx 50 Futures	-2.4%
Fixed Income	38.0%
BlackRock ESG Fixed Income Portfolio	23.7%
US Government Bonds	7.2%
iShares J.P. Morgan EM Local Govt Bond UCITS ETF	2.0%
Short 30 Year European Inflation Swap	2.0%
Social Bonds Basket	1.2%
Australia Government Bonds	0.9%
Green Bonds	0.6%
German Government Bonds	0.5%

	Weight (%)
Alternatives	11.1%
Greencoat UK Wind	3.8%
Syncona Ltd	1.6%
SDCL Energy Efficiency Income Trust	1.2%
Greencoat Renewables	1.2%
Gresham House Energy Storage Fund	1.1%
Bluefield Solar Income Fund Ltd	0.6%
Starwood European Real Estate Finance Ltd	0.4%
Aquila Euro Renewables Income Fund	0.4%
Home REIT Plc	0.3%
Foresight Solar Fund Ltd	0.3%
The Schiehallion Fund Ltd	0.1%
Forward Partners Fund	0.1%
Commodities	4.1%
iShares Physical Gold ETC	4.1%
Net Cash	-8.6%
Cash & Cash Equivalents	4.0%
Derivatives Cover	-12.6%
Total	100.0%

Regional Breakdown (%)



Number of Portfolio Holdings as at 31/07/2023: 1039

Source: BlackRock as of 31 Jul 2023. • The information displayed does not guarantee that such portfolio weighting will be unchanged in the future because changing market conditions and investment opportunities may result in the investment portfolio deviating significantly from the existing one. • The portfolio weights do not reflect the current or future investment proportion. • Regional breakdown is based on the countries in which the particular instrument is listed, representing the total investments as a percentage of the total portfolio.

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Historical Performance of the Master Fund

■ Fund ■ Peers



	3M	YTD	1Y	3Y (p.a.)	5Y (p.a.)	Since inception
■ Fund	1.00%	4.90%	-3.60%	4.30%	5.90%	4.90%
■ Peers	2.70%	7.00%	3.20%	2.30%	2.50%	3.40%

	2022	2021	2020	2019	2018	2017
■ Fund	-12.40%	15.70%	11.40%	17.80%	-2.20%	8.20%
■ Peers	-14.20%	7.30%	6.80%	14.90%	-6.40%	11.50%

Sources: Morningstar, BlackRock; as of 30 Jul 2023. • The performance displayed is that of A2 accumulation share class while KFCORESSF and KFCORERMF shall invest in I2 Hedged USD share class. However, both share classes have similar investment policy. • Performance of the Master Fund is calculated from the NAV prices deducted by the management fee of 1.2% p.a. in terms of euro. Prior to 25 march 2019, this Fund was known as BGF Flexible Multi-Asset Fund. • Peer's performance is based on the average returns in terms of USD of the funds under the category of Moderate Allocation-Global sector • The performance displayed is the performance of the Master Fund which is not in accordance with the standards on mutual fund performance measurement as prescribed by the Association of Investment Management Companies (AIMC). • Rating by Morningstar has no connection to the AIMC in any respect.

Warning: Investors should understand the fund features, conditions of returns, and risk, and study the tax benefits in the Investment Manual, before making investment decision. Past performance is no guarantee of future results.

Fund Features

Details	KFCORESSF	KFCORERMF
Investment policy	This Fund shall invest on average > 80% of NAV in an accounting year in a foreign fund named BGF ESG Multi-Asset Fund, Class I2 Hedged USD (the Master Fund), which is managed by BlackRock (Luxembourg) S.A.	
Fund risk level	Level 5	
Dividend policy	SSF has a policy to pay dividends RMF has no policy to pay dividends	
Subscription calendar	<p>IPO: During 2 – 9 October 2023 within 3.30 p.m. of the last day.</p> <p>Post IPO: Every dealing day of the Fund by 3.30 p.m. (Please refer to the Fund's dealing calendar).</p>	
Redemption calendar	Every dealing day of the Fund by 2.30 p.m. (Please refer to Fund's Dealing Calendar)	
Settlement	Within 4 working days after the execution day excluding relevant holidays in foreign countries. (T + 4)	
Minimum investment amount	500 Baht	
Fees charged to the Fund (% of NAV p.a.)	<p>Management fee: Not more than 2.14% (Actual charge: 0.5885%)</p> <p>Trustee fee: Not more than 0.1070% (Actual charge: 0.0321%)</p> <p>Registrar fee: Not more than 0.1605% (Actual charge: 0.1605%)</p>	
Fees charged to investors (% of total investment amount)	<p>Front-end fee or switching-in fee: Not more than 2.00% (Actual charge: None)</p> <p>Redemption fee or switching-out fee: Not more than 2.00% (Actual charge: None)</p> <p>Penalty fee for redemption/switching-out of investment units earlier than the holding period specified in the project (SSF only): Not more than 0.50% (Actual charge: 0.50% for less-than-3-year investment. Penalty fee is waived for switching of investment units between SSFs.</p>	

Warning: Investors should understand the fund features, conditions of returns, and risk, and study the tax benefits in the Investment Manual, before making investment decision. Past performance is no guarantee of future results. • The Fund is hedged against foreign exchange risk at the discretion of the fund manager and is therefore subject to exchange rate risk which may cause investors to experience losses or gains on foreign exchange/or receive lower return than the amount initially invested.

Disclaimer

1. SSF is a fund promoting savings whereas RMF is a fund promoting long-term investment for retirement. Investors are advised to carefully study the fund features, conditions of returns and risks before making investment decision. Past performance is no guarantee of future results.
2. This document is prepared based on information obtained from reliable sources at the time of presentation, but the Management Company does not provide any warranty of the accuracy, reliability and completeness of all information. The Management Company reserves the right to make changes to all information without prior notice.
3. All the funds are hedged against foreign exchange risk at the discretion of the fund manager and is therefore subject to exchange rate risk which may cause investors to experience foreign exchange losses or gains/ or receive lower return than the amount initially invested.
4. The local Fund may invest in non-investment grade or unrated securities, with the total portion of such investments combined with the investments of the Master Fund not exceeding 20% of the Fund's NAV. In addition, the Fund may invest in unlisted securities and structured notes subject to the rules and regulations stipulated by the SEC Office.
5. The local Fund and/or the Master Fund may invest in or hold derivatives contracts for the purpose of efficient portfolio management and may invest in structured notes. As a result, the Fund is subject to higher risks than other mutual funds that invest directly in the underlying securities because it invests with smaller amount of money and accordingly makes higher gains/losses than investing directly in the underlying securities.
6. The investors of this Fund are not permitted to dispose of, distribute, transfer, pledge or use as collateral the investment units.
7. In the case where the investment units held by any unitholder is equal to or higher than 10%, the Management Company shall report such holding and submit the personal data or other information of such unitholder to the Master Fund as well as requiring the unitholder to submit a proof of address and/or any other information as requested by the Master Fund. In this connection, the Master Fund may forward such information to any agencies according to the law of relevant countries by deeming that consent has been granted by the unitholder.
8. Purchase of investment units through a credit card is not eligible for participating in the promotional campaign of the credit card.
9. Investors should study the tax benefits stated in the Investment Manual. Unitholders in breach of investment conditions shall not be entitled to tax benefits and must return all the tax benefits received earlier within the specified timeframe, otherwise they will be liable to surcharge and/or fine in accordance with the Revenue Code.

To request further information or a copy of the Fund's prospectus, please contact:

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Thank You

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