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## Krungsri Asset Management launches four new LTFs & RMFs

Miss Siriporn Sinacharoen, Managing Director of Krungsri Asset Management, said, “The last quarter of the year is an attractive period for investors to invest for retirement planning in conjunction with tax incentives via investments in Long Term Equity Funds (LTF) or RMF Retirement Mutual Funds. Thus, the Company is offering four new funds under its management to provide investors with more options for diversifying their investments in a wide range of assets. These funds include two LTFs: KFLTFAST-D increases the chance of returns on Thai and foreign stocks, while KFLTFTSM-D mainly involves investments in Thai stocks of medium- and small-scale companies that have high potential for growth. As for the two new RMFs, KFSINCRMF mainly deals with global bond investments, and KFGBRANRMF focuses on investments in diverse famous-brand products with a global customer base. The initial public offering will be provided from 14 to 21 November 2016.”

“Krungsri All Stars Dividend LTF (KFLTFAST-D) involves investment strategies that combine both Thai and foreign stocks. With high flexibility, this fund can select the best stocks to suit each market condition. No matter if they are dividend stocks, growth stocks, large-cap stocks, or small-cap stocks, our fund manager is able to adjust investment portfolios accordingly in line with economic circumstances and to improve the opportunity to generate healthy returns. The fund manager also helps to reduce volatility by selecting diverse stocks across the globe through the MSCI World ETF. KFLTFAST-D has a policy towards the investment in equity or Thailand Futures Exchange (TFEX) registered in the SET or MAI, representing at least 65 percent of the portfolio and the investment in the iShares Core MSCI World UCITS ETF, representing approximately 30 percent of the portfolio. The fund’s risk level is 6: High risk; however, hedging against the risk from fluctuating exchange rates is provided, which is subject to the fund manager’s discretion, to ensure the maximum benefits to unit holders.”

“Krungsri Thai Small-Mid Cap Dividend LTF (KFLTFTSM-D) presents the potential to generate returns on equity of medium and small-scale companies. For the past four years, small- and mid-cap stocks have yielded better returns than large-cap ones. After being adjusted with volatility, the returns are at an attractive level. Investments in equity of medium and small companies can reduce the volatility of the SET Index as a result of aggressive sales from foreign investors holding a huge amount of large-cap stocks. The movement of the SET Index often varies according to the movement of large-cap stocks in the market. KFLTFTSM-D has a policy to invest in equity instruments of SET- or MAI-listed companies that have good basic fundamentals representing at least 80 percent of the NAV on average within an accounting year. The fund’s risk level is 6: High risk.

“Krungsri Global Smart Income RMF (KFSINCRMF) is ideal for those who want to diversify their investments to various types of global bonds in order to access sources that constantly generate returns. KFSINCRMF invests in a foreign investment fund called the PIMCO GIS Income Fund which represents at least 80 percent of the NAV on average within an accounting year. The equity fund has various distinctive features and has gained a 5-star Morningstar rating for the multi-sector bond group (Source: PIMCO as of 30<sup>th</sup> June 2016). The level of risk of the fund is 5: Moderate-high risk, and it provides full hedges against risk from fluctuating exchange rates.

“Krungsri Global Brands Equity RMF (KFGBRANRMF) enhances the potential to generate returns that are secure and sustainable in the long run from the investment in equity of a wide range of famous-brand products that have a global customer base and healthy sales growth, such as consumer product companies. For the past 20 years, these companies have provided prominent returns in the market. The top stocks that are choices for the equity fund include Microsoft, Unilever, Nestle, and L’Oreal (Source: Morgan Stanley Investment Management, as of 30<sup>th</sup> September 2016). KFGBRANRMF’s policy involves the investment in Morgan Stanley Investment Funds-Global Brands Fund (Class Z) representing at least 80 percent of the NAV on average within an accounting year. Operated for over 15 years, this equity fund has yielded a positive return in 14 calendar years since its establishment\*. (Source: Morgan Stanley Investment Management, as of 30<sup>th</sup> September 2006). The fund’s risk level is 6: High risk; hedges are provided against risk from exchange rates, which are subject to the fund manager’s discretion.” (The fund’s historical performance does not assure its future performance).

“Extending the LTF holding period from five to seven calendar years will reduce the volatility of investment in equity and improve the chances of acquiring good returns. This is because a long-term investment in equity often yields a better return than from deposits; it is considered to be effective in creating long-term wealth. The end of the year is the peak period for LTF or RMF investments. Investments during the last days of the year, however, should be avoided because big volumes of investment transactions happen during that time. For convenience, investors can invest on the Internet via @ccess online service, which is available 24 hours a day.”

Investors can inquire about additional details about these funds at Krungsri Fund Management Co., Ltd., Tel. 02-657-5757, [www.krungsriasset.com](http://www.krungsriasset.com), or at all branches of Krungsri Bank.

Investors should understand the characteristics, terms & conditions, returns, and risks of these funds and should study tax incentives via the Investment Manual prior to making decisions about investments.

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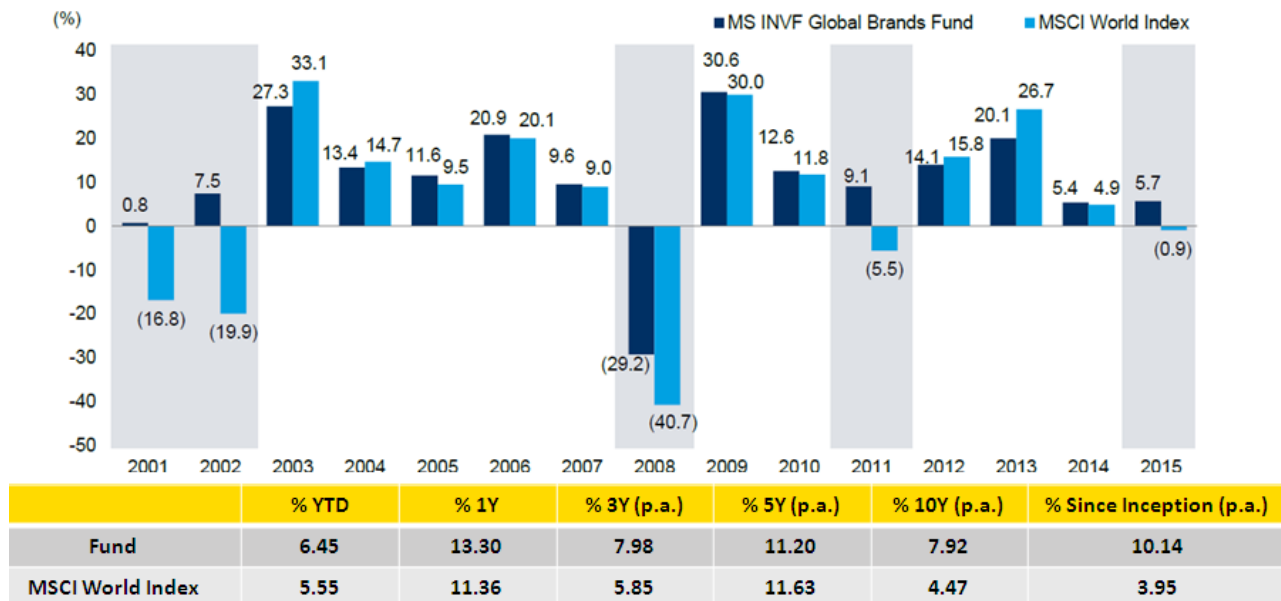
An LTF is a fund that promotes a long-term investment in equity, and an RMF involves an investment for retirement.

KFLTFAST-D and KFGRANRMF may not use a foreign currency swap. Thus, investors may lose or gain from foreign exchange or receive lower return than the amount initially invested. LTF is the fund promoting long-term investment in stocks, while RMF is the fund promoting long-term savings for retirement.

The KFSINCRMF has a policy to invest in unit trusts of a foreign mutual fund called the PIMCO GIS Income Fund, which diversifies investments in global bonds. Thus, the fund may involve risks from socio-economic changes and/or political changes in countries where the equity funds have been invested in.

\* Performance of MS INVF Global Brands Fund, Class I.

## Positive performance in 14 from 15 years since fund inception



Source: Morgan Stanley Investment Management, as of 30<sup>th</sup> September 2016. The presented performance is the performance of the MS INVF Global Brands Fund, Class I, which is the longest established class. It was established on 30<sup>th</sup> October 2000, while the KF-GBRAND Fund invests in Class Z, which was established on 10<sup>th</sup> June 2008.

This mutual fund performance evaluation document has been prepared in compliance with the Association of Investment Management Companies' standards for mutual fund performance evaluation.