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Asset Management

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Getting to Know

"Thailand ESG Fund (Thai ESG)"

Objective

- To promote long-term savings and encourage Thailand's sustainable investment.

Investment Term

- 10 years (December 2023 – December 2032)

Eligible Investment Assets¹

- Stocks listed on the Stock Exchange of Thailand (SET) and the Market for Alternative Investment (mai) **that have been selected as outstanding in terms of environmental and ESG consideration** by high reliability organizations or institutions such the Stock Exchange of Thailand, etc.
- Stocks listed on the Stock Exchange of Thailand (SET) and the Market for Alternative Investment (mai) **that clearly disclose information, management plans, and targets to achieve the goals for reducing GHG emissions.**
- Government instruments, bonds of which principal and interest payments are guaranteed by the Ministry of Finance or debentures of which principal and interest payments are guaranteed by the Ministry of Finance but not including convertible debentures, which are **green bonds, sustainability bonds or sustainability-linked bonds** as well as instruments that are in conformity with the guidelines on offer for sale of green bond, sustainability bond and sustainability-linked bond.
- Investment tokens or not-ready-to-use utility tokens that **are green-project tokens, sustainability-project tokens or sustainability-linked tokens².**

Remarks: • 1 – A Thai ESG Fund shall have an objective to invest on average > 80% of its NAV during an accounting period in any or several of the asset classes that are issued by the Thai Government or enterprises established under Thai laws as stipulated. • 2 – Currently investing in digital tokens has not yet permitted under the SEC regulations.

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.

Investment Conditions for Tax Deduction Privilege: Thai ESG Fund



Total Investment Amount

- ✓ Not exceeding 30% of income; and
- ✓ Not exceeding 100,000 Baht per year; and
- ✓ Tax deduction limit is separated from the limit of tax deductions for other retirement investments.



Holding Requirement

- ✓ Not less than 8 years from the date of investment (from the first investment date to the redemption date).
- ✓ No need to continually purchase every year.

Who is suitable for investing in Thai ESG Fund?



Working-age people or those who have taxable income

Investors who can accept the volatilities of domestic factors and invested assets



Investors who wish to promote companies committed to operating according to ESG principles to create sustainability



Investors who wish to enjoy tax deductions in addition to investments in RMF, SSF and PVD

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Difference between Various Types of Tax-Saving Funds

Still in Effect

	ThaiESG	SSF	RMF
Investment policy	Invest no less than 80% of NAV in domestic stocks and/or fixed income instruments that give priority to sustainability investing	Invest in multiple classes of asset domestically and abroad such as stocks, fixed income instruments, real estates, etc.	Invest in multiple classes of asset domestically and abroad such as stocks, fixed income instruments, real estates, etc.
Dividend payment policy	Dividend payment policy is applicable	Dividend payment policy is applicable	Dividend payment policy is not applicable
Investment regulation for tax deduction privilege	<ul style="list-style-type: none"> <input type="checkbox"/> Not exceeding 30% of income <input type="checkbox"/> Not exceeding 100,000 Baht (Investment amount is separated from limit of tax deductions for other retirement investments) 	<ul style="list-style-type: none"> <input type="checkbox"/> Not exceeding 30% of income; and <input type="checkbox"/> Not exceeding 200,000 Baht; and <input type="checkbox"/> Not exceeding 500,000 Baht when combined with other retirement investments 	<ul style="list-style-type: none"> <input type="checkbox"/> Not exceeding 30% of income; and <input type="checkbox"/> Not exceeding 500,000 Baht when combined with other retirement investments
Holding regulation	8 years from the date of investment	10 years from the date of investment	<ul style="list-style-type: none"> <input type="checkbox"/> Hold until the age of 55 years; and <input type="checkbox"/> Must invest for no less than 5 years
Switching/transfer between asset management companies	Between Thai ESG funds only	Between SSFs only	Between RMFs only
Compulsory continual purchase	No	No	Suspension of purchases for more than one year in a row is not permitted

Already Expired

	SSFX	LTF invested before 2020
Investment policy	Invest on average no less than 65% of NAV during an accounting year in domestic equity instruments	Invest no less than 65% of NAV in domestic equity instruments
Dividend payment policy	Dividend payment policy is applicable	Dividend payment policy is applicable
Investment regulation for tax deduction privilege	<ul style="list-style-type: none"> <input type="checkbox"/> Not exceeding 200,000 Baht (The investment amount is separated from investment in normal SSFs) 	<ul style="list-style-type: none"> <input type="checkbox"/> Not exceeding 15% of income <input type="checkbox"/> Not exceeding 500,000 Baht
Holding regulation	10 years from the date of investment	7 calendar years
Switching/transfer between AMCs	Between SSFXs only	Between LTFs only
Compulsory continual purchase	No, but must invest within 1 April - 30 June 2020	No

Retirement investments include SSF, RMF, Government pension Fund (GPF), Provident Fund (PVD), Welfare Fund under the Law Governing Private Schools, National Savings Fund (NSF), and annuity insurance. Investors should understand the fund features, conditions of returns, and risk, and study the tax benefits in the Investment Manual, before making investment decision.