

FACTSHEET



KASIKORN ASSET MANAGEMENT Co., Ltd.

which is certified by CAC

K Equity Dividend LTF-C(L)

KDLTF-C(L)

- Equity Fund
- Long Term Equity Fund (LTF)
- No Foreign Exposure

Subscription is not allowed from 1 January 2020 onwards.



What are you going to invest?



Who is the Fund suitable for?



What are the key risks of the Fund?



Asset Allocation



Fees and Expenses



Fund Performance



Other Information

Investment in Mutual Funds **IS NOT** a money deposit.

Disclaimer : The original language of this document is Thai. In case of any discrepancies, the Thai version shall prevail and supersede the English-translated version in all aspects.



What are you going to invest?

LTF invests in stocks that have strong fundamental and diversify across sectors.

Investment Strategy

Active management strategy



Who is the Fund suitable for?

- Investors who seek to invest in the Fund which pays dividend.
- Investors who are able to accept conditions for investment period, i.e., holding period not less than seven calendar years.
- Investors who are able to tolerate price volatility and understand that they may suffer losses because the value of securities may go down as well as up.

The Fund is not suitable for?

- Investors who seek to receive stable returns or principal preservation.



For further clarification on this investment policy and potential risks, what should you do?

- Read the full prospectus thoroughly, or **seek advice** from the management company or selling agents.
- **Do not invest without a thorough understanding of the feature and risks of the Fund.**



What are the key risks of the Fund?

Key Risks

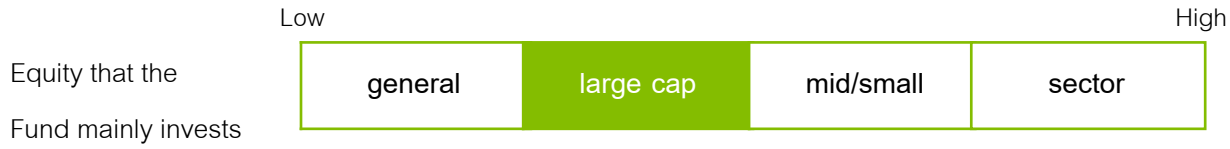
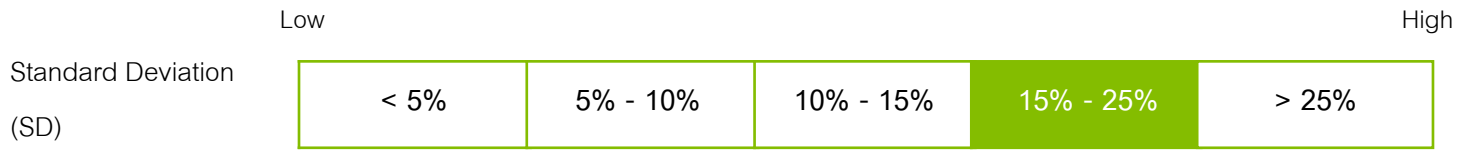
- Investor should study tax benefit as stated in the Investment Handbook of the fund.
- The unitholders of LTFs not being complied with investment conditions shall not be entitled to receive tax benefits and shall return such benefits within specified period or will be subject to surcharge and penalties in accordance with Section 27 of the Revenue Code. Investing in LTFs from January 1, 2020 will not be entitled to receive any tax benefits.
- The unitholders who hold LTF units before January 1, 2020 are not permitted to be disposed of, distributed, transferred, pledged or used as collaterals.
- In the case of redemption requests tend to be more than 2/3 of the number of units sold which may be considered as the trigger of fund liquidation rule. The Management Company may, at its discretion, decide to liquidate the Fund and may suspend or cancel the subscription or redemption requests which have been received.

Risk Spectrum



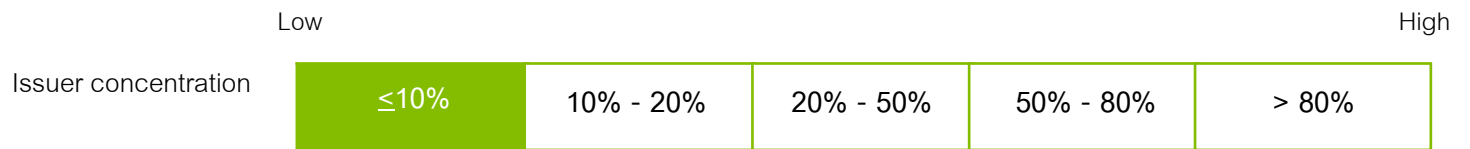
Risk Factors

Market risk



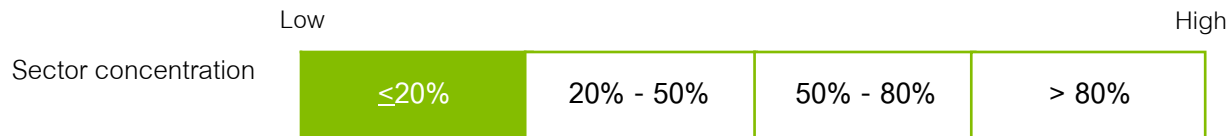
High Issuer Concentration Risk

Total issuer concentration that the fund invests more than 10% of NAV.

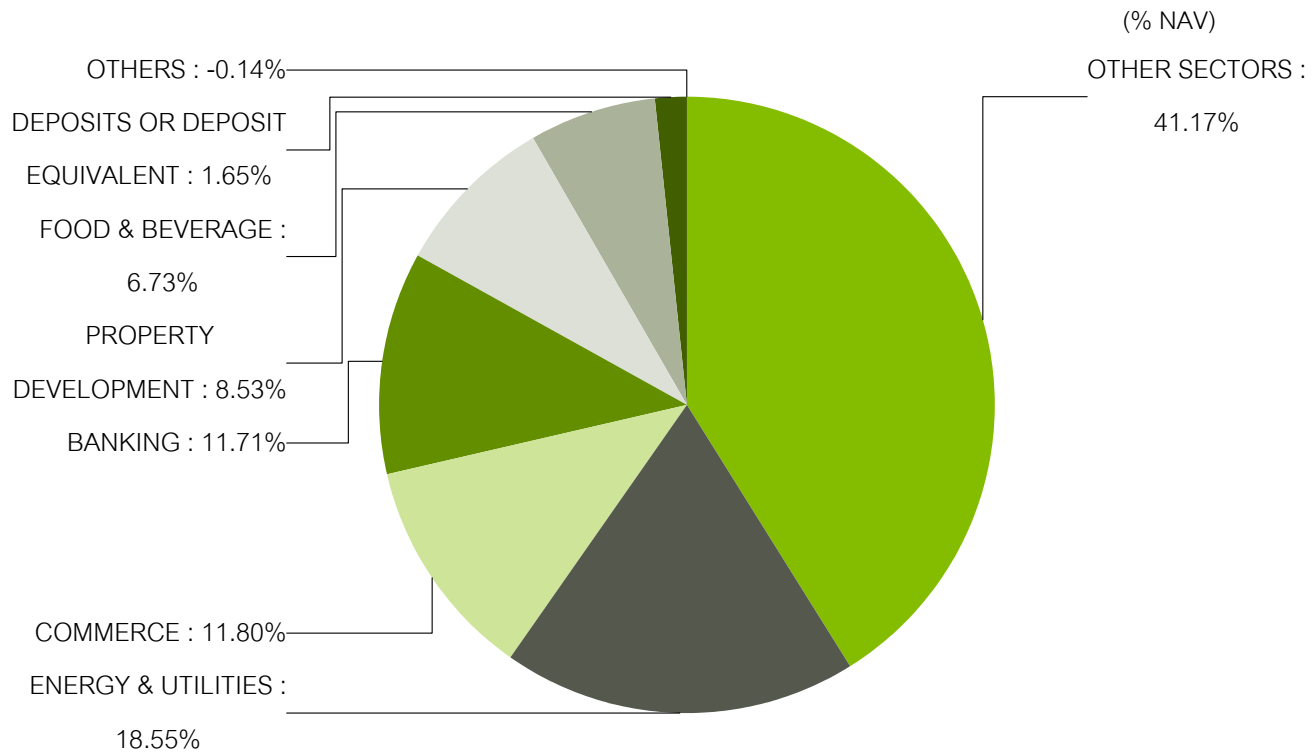


High Sector Concentration Risk

Total sector concentration that the fund invests more than 20% of NAV.



For additional information, please visit our website www.kasikornasset.com.



Top 5 Equity Sectors	(% NAV)
ENERGY & UTILITIES	18.55%
COMMERCE	11.80%
BANKING	11.71%
PROPERTY DEVELOPMENT	8.53%
FOOD & BEVERAGE	6.73%
OTHER SECTORS	41.17%

Remark : Data as of 30 September 2021. Updated information is available on www.kasikornasset.com

Top 5 Equity Holdings	(% NAV)
PTT PLC. (PTT)	6.52%
KASIKORNBANK PLC. (KBANK)	5.05%
ADVANCED INFO SERVICE PLC. (ADVANC)	4.98%
CP ALL PLC. (CPALL)	4.76%
AIRPORTS OF THAILAND PLC. (AOT)	4.65%

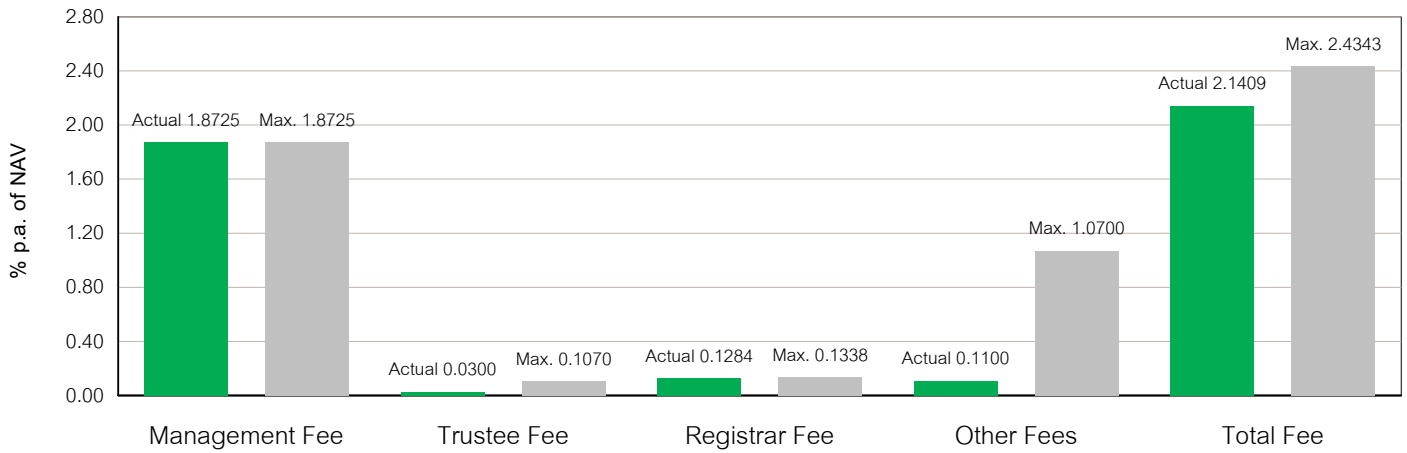
Remark : Data as of 30 September 2021. Updated information is available on www.kasikornasset.com



* Fees affect your return on investment, you should therefore consider such fees before making an investment decision *

Fees Charged to the Fund (% p.a. of NAV)

Actual Fee charged to the Fund



Remark : - Other Fees rate is based on data from the latest accounting period.

- All Fees include VAT, specific business taxes, and other taxes.

Fees Charged to Unitholders (% of trading value)

List of Fees	Max. Charge	Actual Charge
Front-end fee	2.00%	Waived
Back-end fee	None	None
Switching-in fee	Please see details below	
Switching-out fee	Please see details below	
Unit Transfer fee	None	None
Other fees	As it is actually incurred	

Remark : - Exit Fee : Waived

- Switching Fee :

Switching to KAsset's LTFs : Waived

Switching to Other AM's LTFs : 1.00% of latest NAV before the switching date. (from March 15, 2021 onwards)

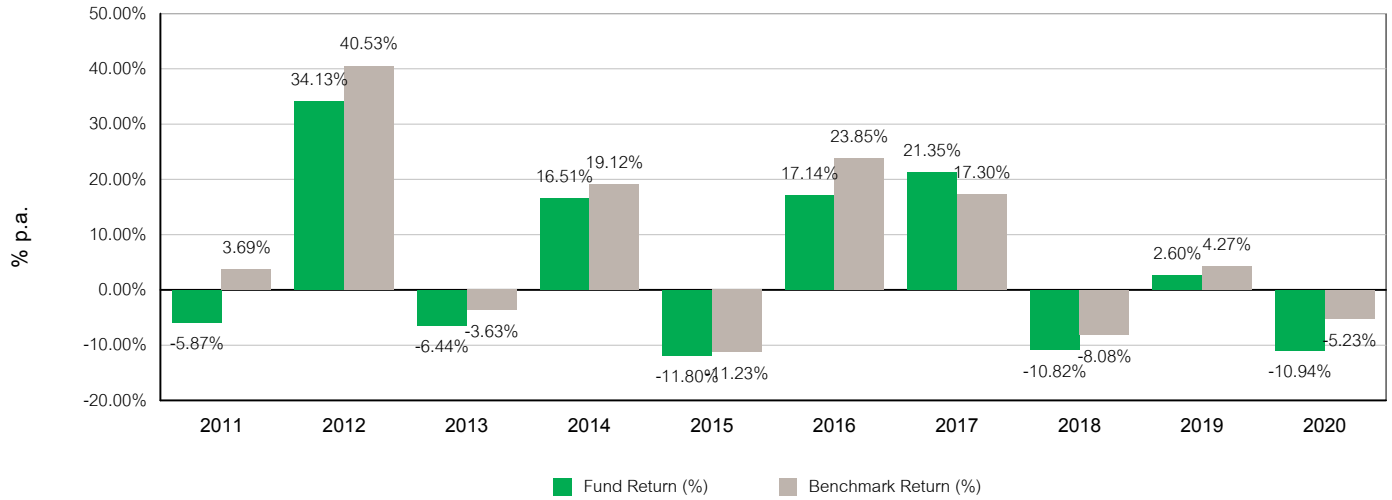


* Past performance is not indicative of future results.*

1. Benchmark is SET TRI.

2. Calendar year performance

Fund Performance



Remark : For the inception year, performance and Standard deviation are based on data from inception date to the last business day of that calendar year.

3. 5-year Maximum drawdown* of the Fund is -39.78%

* calculated from the last 5 years or since inception data if the Fund has been launched less than 5 years.

4. Standard deviation* of the Fund is 16.70% p.a.

* calculated from the last 5 years or since inception data if the Fund has been launched less than 5 years.

5. Tracking error (TE) is N/A

6. AIMC Fund Category for comparing with peer group fund performance is Equity Large Cap

7. Fund Performance as of 30 September 2021 (%)

	YTD	3 Months	6 Months	1 Year *	3 Years *	5 Years *	10 Years *	Since Inc. *
KDLTF-C(L)	7.80	1.90	-2.00	22.77	-4.30	1.44	5.91	7.49
Benchmark	13.79	2.08	2.99	33.56	0.17	4.79	9.24	9.52
Fund SD *	13.24	13.09	13.27	16.70	19.92	16.70	16.81	19.96
Benchmark SD *	12.60	11.82	12.04	15.86	19.59	16.38	16.15	18.62

Note : * % p.a.

The fund performance is prepared in accordance with AIMC standards.

Updated information is available on www.kasikornasset.com

AIMC Peer Group Fund Performance of Equity Large Cap as of 30 September 2021

★ represent fund performance / standard deviation of KDLTF-C(L)

<u>Fund Performance (%)</u>						
<u>Peer Percentile</u>	<u>3 Months</u>	<u>6 Months</u>	<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
5th Percentile	8.47	3.12	55.10	2.79	7.22	9.69
25th Percentile	3.51	1.11	34.98	-1.48	4.19	8.47
50th Percentile	2.12	-0.17	27.74	-3.38	2.58	7.08
75th Percentile	★ 1.51	-1.07	25.27	★ -5.62	1.56	5.96
95th Percentile	0.76	★ -2.53	★ 20.77	-8.39	★ -1.27	★ 4.88

<u>Fund Standard Deviation (%)</u>						
<u>Peer Percentile</u>	<u>3 Months</u>	<u>6 Months</u>	<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
5th Percentile	11.42	11.84	15.65	19.06	16.12	15.05
25th Percentile	12.12	12.44	16.19	★ 20.13	★ 16.89	15.59
50th Percentile	12.75	12.96	★ 16.71	21.25	17.42	16.08
75th Percentile	★ 13.20	★ 13.27	18.01	22.66	18.55	16.46
95th Percentile	27.65	23.69	27.45	28.85	21.56	★ 17.08



Dividend Payment Policy

Not more than twice a year (Book closing at the end of February and August). Please see more details from the Fund Prospectus.

<u>No.</u>	<u>XD Date</u>	<u>Payment Date</u>	<u>Dividend per unit (Baht)</u>
28	31-Aug-2021	14-Sep-2021	0.21
27	1-Mar-2021	15-Mar-2021	0.49
26	31-Aug-2020	14-Sep-2020	0.29
25	2-Mar-2020	13-Mar-2020	0.14
24	2-Sep-2019	13-Sep-2019	0.41
23	28-Feb-2019	14-Mar-2019	0.13
22	28-Feb-2018	14-Mar-2018	0.94
21	31-Aug-2017	14-Sep-2017	0.63
20	31-Aug-2016	14-Sep-2016	0.61
19	29-Feb-2016	14-Mar-2016	0.16

Total Dividend Payment 28 Time(s) : Total Dividend Amount 11.50 Baht/unit

Trustee	TMBThanachart Bank PCL.	
Inception date	19 October 2004	
Fund Maturity	Indefinite	
Registered Fund Capital	15,000 Million Baht	
Fund Size	17,675.14 Million Baht	
NAV per Unit	16.7357 Baht/Unit	
Subscription and Redemption	<u>Subscription Date :</u>	Every business day between 8.30 a.m. and 3.30 p.m.
	Min. initial subscription	500 Baht
	Min. subsequent subscription	500 Baht
	<u>Redemption Date :</u>	Every business day between 8.30 a.m. and 3.30 p.m.
	Min. redemption	None
	Min. account balance	None
	Settlement period	3 business days after the redemption date (T+3) (NAV Announce T+1)
	Daily NAV is available on :	www.kasikornasset.com
Fund Manager(s)	MS.NARUMOL WONGVUTHIPORNCHAI (Equity Fund Manager) Effective Date 14 August 2019	
Portfolio Turnover Ratio (PTR)	58.58% (For the past 1 year or since inception if the Fund has been launched less than 1 year)	

Selling Agents for Subscription or
Redemption

KASIKORNBANK PUBLIC COMPANY LIMITED
AEC SECURITIES PUBLIC COMPANY LIMITED
AIRA SECURITIES PUBLIC COMPANY LIMITED
ASIA PLUS SECURITIES COMPANY LIMITED
ASIA WEALTH ASSET MANAGEMENT COMPANY LIMITED
BUALUANG SECURITIES PUBLIC COMPANY LIMITED
CAPITAL NOMURA SECURITIES PUBLIC COMPANY LIMITED
CGS-CIMB SECURITIES (THAILAND) COMPANY LIMITED
COUNTRY GROUP SECURITIES PUBLIC COMPANY LIMITED
DBS VICKERS SECURITIES (THAILAND) COMPANY LIMITED
FINANSA SECURITIES LIMITED
FINANSIA SYRUS SECURITIES PUBLIC COMPANY LIMITED
FINNOMEANA MUTUAL FUND BROKERAGE SECURITIES COMPANY LIMITED
GLOBLEX SECURITIES COMPANY LIMITED
GOVERNMENT SAVING BANK
HUA SENG HENG GOLD FUTURES COMPANY LIMITED
I V GLOBAL SECURITIES PUBLIC COMPANY LIMITED
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (THAI) PUBLIC COMPANY
LIMITED
KASIKORN SECURITIES PUBLIC COMPANY LIMITED
KGI SECURITIES (THAILAND) PUBLIC COMPANY LIMITED
KIATNAKIN PHATRA SECURITIES PUBLIC COMPANY LIMITED
KRUNGSRI SECURITIES PUBLIC COMPANY LIMITED
KRUNGTHAI ZMICO SECURITIES COMPANY LIMITED
KTBST SECURITIES (THAILAND) PUBLIC COMPANY LIMITED
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED
LAND AND HOUSES SECURITIES PUBLIC COMPANY LIMITED
MAYBANK KIM ENG SECURITIES (THAILAND) PUBLIC COMPANY LIMITED
MERCHANT PARTNERS ASSET MANAGEMENT LIMITED
MERCHANT PARTNERS SECURITIES PUBLIC COMPANY LIMITED
MUANG THAI LIFE ASSURANCE PUBLIC COMPANY LIMITED
PHILLIP SECURITIES (THAILAND) PUBLIC COMPANY LIMITED
RHB SECURITIES (THAILAND) PUBLIC COMPANY LIMITED
ROBOWEALTH MUTUAL FUND BROKERAGE SECURITIES COMPANY LIMITED
SCB SECURITIES COMPANY LIMITED
THANACHART SECURITIES PUBLIC COMPANY LIMITED
TISCO BANK PUBLIC COMPANY LIMITED
TRINITY SECURITIES COMPANY LIMITED

UOB KAY HIAN SECURITIES (THAILAND) PUBLIC COMPANY LIMITED

WEALTH MAGIK MUTUAL FUND BROKERAGE COMPANY LIMITED

YUANTA SECURITIES (THAILAND) COMPANY LIMITED

For further information about the Fund, requesting for the fund prospectus or making a complaint, please contact

Kasikorn Asset Management Company Limited

Head Office : 400/22 KASIKORNBANK Building, 6th and 12th Floor,
Phahon Yothin Road, Samsen Nai, Phaya Thai, Bangkok 10400

Tel. 0 - 2673 - 3888 Fax 0 - 2673 - 3988

website : www.kasikornasset.com email : ka.customer@kasikornasset.com

Transactions causing conflicts of interest

Please examine transactions that may cause conflicts of interest at www.kasikornasset.com

The Fund reserves the right not to offer any fund units

The Fund reserves the right not to offer any fund units to or for the benefit of the United States of America, US citizens, residents of the United States of America, or persons normally residing in the United States of America as well as the assets of such persons and companies or partnerships established and operating in the United States of America.

Changing the minimum subsequent subscription value

To change the minimum subsequent subscription value, the Management company will account for the benefits of the unitholders and announce the change and notify the unitholders in advance for the date, description, and reason of the change via the website of the Management company within the period that unitholders can take advantage of the information to make investment decisions.

- Investment in the Fund is not a deposit and not under protection of Deposit Protection Agency. Therefore, investment in the Fund may contain risks where investors may suffer financial losses.
- The Fund is approved and regulated by the office of the Securities and Exchange Commission of Thailand.
- The draft prospectus does not represent that the office of the Securities and Exchange Commission of Thailand has certified the accuracy of the information contained in the prospectus or guaranteed the pricing or return on investment of such Fund. The Management Company has reviewed the information in this summary prospectus as of 30 September 2021, with care as the party responsible for the management of the Fund and certifies that the above information is correct, true and not misleading.

Definition of Risk Factors

- **Credit Risk** indicates the ability to repay debts and/or obligations of the issuer. For credit risk assessment, credit rating of bonds, which indicates debt servicing ability of the bond issuers based on their past performance and financial strength.

Credit ratings of long-term bonds can be briefly defined as follows.

Grade	TRIS	Fitch	Moody's	S & P	Description
Investment grade	AAA	AAA(thai)	Aaa	AAA	The highest possible rating assigned, which means <u>the lowest default risk</u> .
	AA	AA(thai)	Aa	AA	The second-highest rating, which means <u>very low default risk</u> .
	A	A(thai)	A	A	<u>Low default risk</u> .
	BBB	BBB(thai)	Baa	BBB	<u>Medium default risk</u> .
Below Investment grade	Below BBB	Below BBB(thai)	Below Baa	Below BBB	<u>High default risk</u> .

- Market Risk

(1) **Market Risk of Fixed Income Fund** involves in interest rates movement, which is subject to many external factors such as economic conditions, as well as domestic and international political factors. Normally, bond prices move in the opposite direction of interest rates. For instance, if interest rates in the global market rise, which causes interest rates of newly-issued bonds to increase in tandem, prices of existing bonds will fall. In general, the higher the portfolio duration, the more a bond's price will drop as interest rates rise.

(2) **Market Risk of Equity Fund** means change in value of assets, increase or decrease, in which the Fund invests as a result of external factors, e.g., economic/investment conditions, market sentiment and/or domestic or foreign political factors. If the standard deviation (SD) of the fund is high, this means that the fund has high historical volatility in asset prices.

- **Currency Risk** involves change in foreign exchange rates, which affects value of fund units. For instance, if the fund invests in assets quoted in US Dollar currency and Baht subsequently strengthens, the fund may get lower returns in Baht currency. On the contrary, the fund will gain higher returns in Baht currency under the opposite situation. Therefore, foreign exchange hedging strategy is the important tool for currency risk management. There are several hedging strategies i.e.,

- **Fully hedged or almost fully hedged:** Investors have no currency risk.
- **Partially hedged with specific ratio:** Investors may be exposed to currency risk.
- **Hedging at Fund Manager's discretion:** Investors may be exposed to currency risk.
- **Unhedged:** Investors are fully exposed to currency risk.

- **High Concentration Risk**

(1) **High Issuer Concentration Risk** caused by funds investing in any issuers of more than 10% of the NAV. If an event that affects operations, financial status or the stability of those issuers, the funds may have more volatile operating performance than funds that diversify their investments in many issuers.

(2) **Sector Concentration Risk** caused by investment in certain industries, more than 20% of the NAV, if the event that affects the industry, the funds may have more fluctuating financial performance than the fund that diversifies its investment in many industries.

(3) **Country Concentration Risk** caused by investing in one country more than 20% of the NAV. If the event affects such countries, such as politics, economy, society, etc., the fund may have more volatile operating performance than the diversified fund in many countries.

- **Portfolio Turnover Ratio (PTR) (%)** : Trading volume of fund assets by calculating from the lower value between the sum of the purchase value of the assets and the sum of the sold value of the assets invested in by the fund during the past 1 year divided by the average net asset value of the fund in the same period.

- **Tracking Errors** are fluctuations in the difference between the average return of the fund and the return of the benchmark which reflects the efficiency of mimic the index of the fund that has deviated from the benchmark, for example, if the fund has a low TE, it means that the fund's return has deviation from benchmark at a low rate, so this fund is effective in emulating the reference benchmark. While the funds with a high TE value show that the fund's return has deviated from the benchmark at a high rate, then the chances of return on investment will track the benchmark's return will be decreased etc.