

Fund Fact Sheet



KASIKORN ASSET MANAGEMENT CO., LTD.

Certified by Thailand's Private Sector Collective

Action Coalition Against Corruption: CAC

K Foreign Fixed Income 3 Months CB Fund

KFF3MCB

Fixed Income Fund

Exposed to Foreign Investment Risk

Investors cannot redeem this fund before 3 months. If there are any factors negatively affect the investment of this fund, investors may lose principal investment.



What are you going to invest in?



Who is this fund suitable for?



What do you have to specially beware of?



Portfolio Breakdown



Fees



Fund Performance



Other Information

Investment in mutual fund is not bank deposit.



What are you going to invest in?

■ Investment Policy

The Fund will invest only once in foreign fixed income securities and/or foreign deposit and hold them to maturity. In addition, the Fund fully hedges foreign exchange rate risk.

■ Fund Management Strategy

Buy-and-hold strategy



Who is this fund suitable for?

- An investor who expects return higher than bank deposit and can accept return lower than investing in equity securities.

Who is this fund **not suitable** for?

- An investor who aims to receive certain amount of return or protect full amount of principal.
- An investor who wants to redeem unit trusts before 3-month period.



What to do if you do not yet understand investment policy and risks of this fund?

- **Read** fund prospectus or **Inquire** information from selling agents and the Management Company.

Do not make an investment if you do not understand feature and risks of this fund well enough.



What do you have to specially beware of?

Key Risks

- The Fund has high concentration in Qatar and China, so investors should consider overall risk of portfolio and reduce risks by employing asset allocation strategy.
- The Fund may not receive principal and return as expectation if the issuers of invested securities are unable to pay back principal and interest.
- The Fund's NAV may increase or decrease before maturity due to mark to market.
- The Fund cannot be redeemed before maturity. Thus, investors will not receive investment back before 3-month period.

Fund's Risk Level



Risk Factors

- **Credit Risk**

Fund's major credit ratings as International Credit Rating Scale

Low	Gov bond/AAA	AA, A	BBB	below BBB	unrated	High
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- **Market Risk**

Average duration of invested securities

Low	< 3 months	3 months – 1 year	1 year – 3 years	3 years – 5 years	> 5 years	High
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Standard deviation

Low	<5%	5-10%	10-15%	15-25%	>25%	High
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- **High Issuer Concentration Risk**

Total issuer concentration

Low	≤10%	10% - 20%	20% - 50%	50% - 80%	> 80%	High
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- **Exchange Rate Risk**

Foreign exchange risk hedging

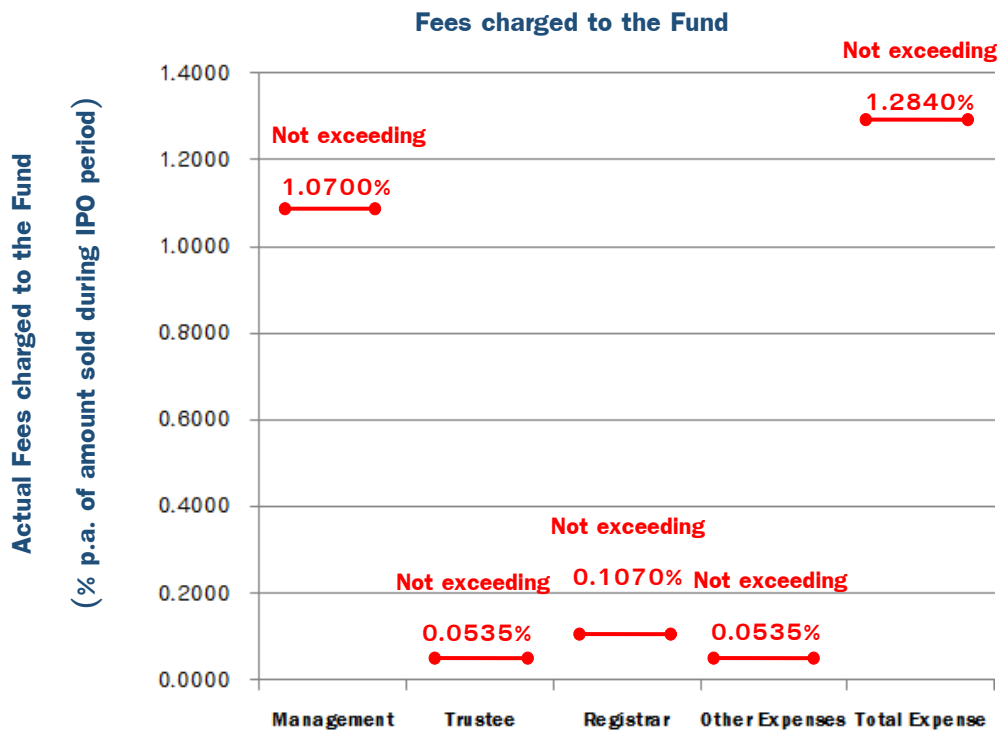
Low	Fully Hedging	Partly Hedging	Hedging as discretion	No Hedging	High
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Fees

* Fees have an effect to the amount of return which investors will receive.
Hence, investors should consider fund fees before making an investment. *

Fees charged to the Fund (% p.a. of amount sold during IPO period)



Fees charged to unitholders (% of trading value)

Fees	Not Exceeding	Actual
Front-End Fee	None	None
Exit Fee	None	None
Switching Fee	None	None

Remark : Fees are included VAT, specific business tax, and other taxes.



Fund Performance

*** Past performance is not a guarantee of future results ***

Benchmark : None. Since the Fund uses buy & hold management strategy in order to seek expected return over specified period, it is not necessary to compare fund performance to the benchmark.

Fund type for performance comparison at selling point is –



Other Information

Dividend Payment Policy	None
Trustee	Bangkok Bank PCL
Inception Date	June 26, 2019
Duration	Approximately 3 months but not lower than 2 months 15 days and not longer than 3 months 15 days
Subscription and Redemption Details	<p>Fund size : 10,000 MB with 1,500 MB green shoes</p> <p>Subscription date : June 18 - 24, 2019</p> <p>Minimum subscription value : 500 Baht</p> <p>Switching policy : Unitholders can subscribe this Fund by switching from K-CASH, K-MONEY, K-TREASURY, K-SF and K-SFPLUS during the initial offering period.</p> <p>Remark: The Fund reserves the right not to offer the unit trusts of the fund 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.</p> <p>Redemption date : Redemption will be at maturity of the fund. The Management Company will announce automatic redemption date to notify unitholders within 15 business days.</p> <p>Redemption Monies Proceeding : The Management Company will use proceeds from auto-redemption of this fund to subscribe reinvested fund, which is specified in passbook. Numbers of unit trust of reinvested fund, which the unitholders will receive, are calculated by using subscription price of reinvested fund on auto-redemption day of this fund.</p> <p>Investors can examine NAV at www.kasikornasset.com</p>

Fund Manager	Pramook Malasitt Foreign Fund Manager Effective date: June 26, 2019
Selling Agents	<p>Kasikorn Bank Branches Tel. 0-2888-8888</p> <p>AEC Securities PCL. Tel. 0-2659-3456</p> <p>AIRA Securities PCL. Tel. 0-2684-8888</p> <p>Asia Plus Securities Co., Ltd. Tel. 0-2680-1000</p> <p>Asia Wealth Asset Management Co., Ltd. Tel. 0-2680-6000</p> <p>Bualuang Securities PCL. Tel. 0-2618-1116, 0-2618-1019</p> <p>Capital Nomura Securities PCL. Tel. 0-2638-5500</p> <p>Central Wealth Solution Unit Investment Securities Co., Ltd. Tel. 0-83842-8337</p> <p>CGS-CIMB Securities (Thailand) Co., Ltd. Tel. 0-2841-9100</p> <p>DBS Vickers Securities (Thailand) Co., Ltd. Tel. 0-2657-7171</p> <p>Finansia Syrus Securities PCL. Tel. 0-2658-9234</p> <p>Finansa Securities Ltd. Tel. 0-2697-3800</p> <p>Globlex Securities Co., Ltd. Tel. 0-2672-5900</p> <p>Government Saving Bank Tel. 0-2614-9821</p> <p>I V Global Securities PCL. Tel. 0-2658-5800 ext. 808, 809</p> <p>ICBC (Thai) Bank PCL. Tel. 0-2629-5588</p> <p>Kasikorn Securities PCL. Tel. 0-2696-0000</p> <p>KGI Securities (Thailand) PCL. Tel. 0-2658-8996</p> <p>Krungsri Securities PCL. Tel. 0-2659-7000 ext. 7381-2</p> <p>KT ZMICO Securities Co., Ltd. Tel. 0-2695-5555 ext. 5847-9</p> <p>KTB Securities (Thailand) Co., Ltd. Tel. 0-2648-1777</p> <p>Land and Houses Bank PCL. Tel. 0-2359-0000</p> <p>Land and Houses Securities PCL. Tel. 0-2352-5100</p> <p>Maybank Kim Eng Securities (Thailand) PCL. Tel. 0-2658-5000 ext. 3870</p> <p>Merchant Partners Asset Management Limited Tel. 0-2660-6666</p> <p>Thanachart Securities PCL. Tel. 0-2217-8852</p> <p>Capital Nomura Securities PCL. Tel. 02-638-5500</p> <p>Phatra Securities PCL. Tel. 0-2305-9000</p> <p>Phillip Securities (Thailand) PCL. Tel. 0-2635-1718</p> <p>RHB Securities (Thailand) PCL. Tel. 0-2088-9999</p> <p>Tisco Securities Co., Ltd. Tel. 0 2633 6000</p> <p>Tisco Bank PCL Tel. 0 2633 6000</p> <p>Trinity Securities Co., Ltd. Tel. 0-2088-9100, 0-2088-9399, 0-2343-9500</p> <p>UOB KayHian Securities (Thailand) PCL. Tel. 0-2659-8000</p> <p>Wealth Magik Mutual Fund Brokerage Co., Ltd. Tel. 0-2861-5508</p> <p>Muang Thai Life Assurance PCL. Tel. 1766</p> <p>Yuanta Securities (Thailand) Co., Ltd. Tel. 02-009-8888</p> <p>Finnomena Mutual Fund Brokerage Securities Co., Ltd. Tel. 02-026-5100</p> <p>Robowealth Mutual Fund Brokerage Securities Co., Ltd. Tel. 02-026-6222</p> <p>SCB Securities Co., Ltd. Tel. 02-949-1999</p> <p>Merchant Partners Securities Co., Ltd. Tel. 02-660-6688</p>

<p>Contact for more information, receive fund prospectus, and make a complaint at</p>	<p>Kasikorn Asset Management Co., Ltd. 400/22 KASIKORNBANK Bldg. 6th and 12th Floor, Phahon Yothin Road Samsen Nai, Phaya Thai Bangkok 10400 Tel. 0-2673-3888 Fax No. 0-2673-3988 Website : www.kasikornasset.com Email : Ka.customer@Kasikornasset.com</p>
<p>Transactions causing conflicts of interest</p>	<p>Investors can examine transactions that may cause conflicts of interest at www.kasikornasset.com</p>

Estimated Return for automatic redemption

At maturity, the Management company will proceed on auto-redemption with expected return of approximately 1.60% per annum of initial investment which is calculated from approximately 3 months investment. Details of the fixed income securities that the fund will invest in are as follows:

Securities*	Issuer Credit Ratings **	Estimated Return of the Securities in Thai Baht (per annum)***	Investment Proportion*	Estimated Fund Return in Thai Baht (per annum)
Deposit at China Construction Bank, China	A1/Moody's	2.00%	19.00%	0.38%
Deposit at Commercial Bank of Qatar, Qatar	A3/Moody's	2.00%	19.00%	0.38%
Deposit at Al Khalij Commercial Bank, Qatar	A3/Moody's	2.05%	19.00%	0.39%
Deposit at PT Bank Rakyat Indonesia, Indonesia	Baa2/Moody's	2.10%	19.00%	0.40%
Deposit at Agricultural Bank of China, China	A1/Moody's	1.95%	12.00%	0.23%
Deposit at Abu Dhabi Commercial Bank, United Arab Emirates	A1/Moody's	1.95%	12.00%	0.23%
Total			100.00%	2.01%
Estimated Fund Expenses (if any)****				0.41%
Estimated Return to Investor (per annum)				1.60%

* The Management Company may use discretion to change invested securities or investment proportion when it is under necessary and appropriate situation in order to protect investor's benefits. Such changes shall not significantly increase the risk level of invested securities. The Management Company may consider to invest in other securities instead and/or make additional investment from securities as indicated above which are under investment universe of the Management Company and estimated return may be subjected to change. In case of such changes, the investor might not receive expected return as indicated above.

** Credit rating agency shown above is only one of credit rating agencies which the Management Company uses for investment consideration.

*** Data of expected return from Issuers as of June 12, 2019.

**** Estimated Fund expenses (including management fee) may be subjected to change. In case, the Fund receives returns higher than disclosed rate during IPO, the management company may charge additional management fee but will not exceed the management fee rate stated in the prospectus.

- Investment in unit trusts is neither bank deposit nor under the protection of Deposit Protection Agency. Investors may have risk of not receiving return of investment funds in full.
- Approved and regulated by the office of the Securities and Exchange Commission.
- The consideration of draft prospectus of this Fund does not mean that the SEC has certified the correctness of the information in the prospectus or guaranteed the price or return of the unit trusts. As the person responsible for managing the Mutual Fund, The Management Company carefully reviewed the information in the Fund Fact Sheet as of June 12, 2019 and hereby certifies that the information is correct, not fault and does not mislead.

Request Form

(for Using Proceeds from Auto-Redemption to Subscribe Investment Units of Mutual Fund)

I,.....

am a unitholder of.....(“redeemed fund”)

Fund Account No.,

wish the management company to use proceeds from auto-redemption of the last period to subscribe investment units of mutual fund (“reinvested fund”) as I request. (Please choose only one fund)

K Money Market Fund (K-MONEY) Fund Account No.

K Treasury Fund (K-TREASURY) Fund Account No.....

K Short Term Fixed Income Fund (K-SF) Fund Account No.

I acknowledge that The Management Company will use proceeds from auto-redemption of redeemed fund to subscribe investment units of reinvested fund as I requested above. Numbers of investment units of reinvested fund, which I will receive, are calculated by using subscription price of reinvested fund on auto-redemption day of redeemed fund.

I have studied and understood the information in prospectus of both redeemed fund and reinvested fund, including risk levels of both redeemed fund and reinvested fund.

.....

(Unitholder signature)

Date.....

In case of wishing to make change of your request, please contact Securities Registrar, Securities Services Department, Kasikorn Bank PCL Tel. 0-2470-1976 or 0-2470-1983 Fax. 0-2273-2279

For officer only

Received by

Information Examiner

Date

Date.....

-This form is for selling agents to attach with Subscription Order Form-