

**Not for Retail Investors**

Fund ID: I27

IPO : October 12 – 18, 2021

Data as of October 7, 2021

## Fund Fact Sheet



KASIKORN ASSET MANAGEMENT CO., LTD.

Certified by Thailand's Private Sector Collective  
Action Coalition against Corruption: CAC

**K Foreign Fixed Income 6MBI Fund Not for Retail Investors**

**KFF6MBI-BR**

**Fixed Income Fund**

**Exposed to Foreign Investment Risk**

**Investors cannot redeem this fund before 6 months.**

**The Fund has high concentration in Banking sector. If there are any factors negatively affect the investment of this fund, investors may lose principal investment.**



What are you going to invest?



Who is this fund suitable for?



What are the key risks of the Fund?



Portfolio Breakdown



Fees



Fund Performance



Other Information

**Investment in mutual fund is not bank deposit.**



## What are you going to invest?

### ■ 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 the 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 6-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 are the key risks of the Fund?

### Key Risks

- 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 6-month period.

### Risk Spectrum



## Risk Factors

### • Credit Risk

Fund's major credit ratings as International Credit Rating Scale

<b>Low</b>	<b>Gov bond/AAA</b>	<b>AA, A</b>	<b>BBB</b>	<b>below BBB</b>	<b>unrated</b>	<b>High</b>
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Remark: Highlighted credit rating box(es) mean(s) that this fund invests more than or equal to 20% of NAV in securities with those credit ratings.

### • Market Risk

Average duration of invested securities

<b>Low</b>	<b>&lt; 3 months</b>	<b>3 months – 1 year</b>	<b>1 year – 3 years</b>	<b>3 years – 5 years</b>	<b>&gt; 5 years</b>	<b>High</b>
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Standard deviation

<b>Low</b>	<b>&lt; 5%</b>	<b>5-10%</b>	<b>10-15%</b>	<b>15-25%</b>	<b>&gt; 25%</b>	<b>High</b>
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### • High Issuer Concentration Risk

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

<b>Low</b>	<b>≤ 10%</b>	<b>10% – 20%</b>	<b>20% – 50%</b>	<b>50% – 80%</b>	<b>&gt; 80%</b>	<b>High</b>
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### • High Sector Concentration Risk

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

<b>Low</b>	<b>≤ 20%</b>	<b>20% – 50%</b>	<b>50% – 80%</b>	<b>&gt; 80%</b>	<b>High</b>
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Remark: The Fund has high concentration in Banking sector.

### • High Country Concentration Risk

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

<b>Low</b>	<b>≤ 20%</b>	<b>20% – 50%</b>	<b>50% – 80%</b>	<b>&gt; 80%</b>	<b>High</b>
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Remark: The Fund has high concentration in Qatar.

### • Exchange Rate Risk

Foreign exchange risk hedging

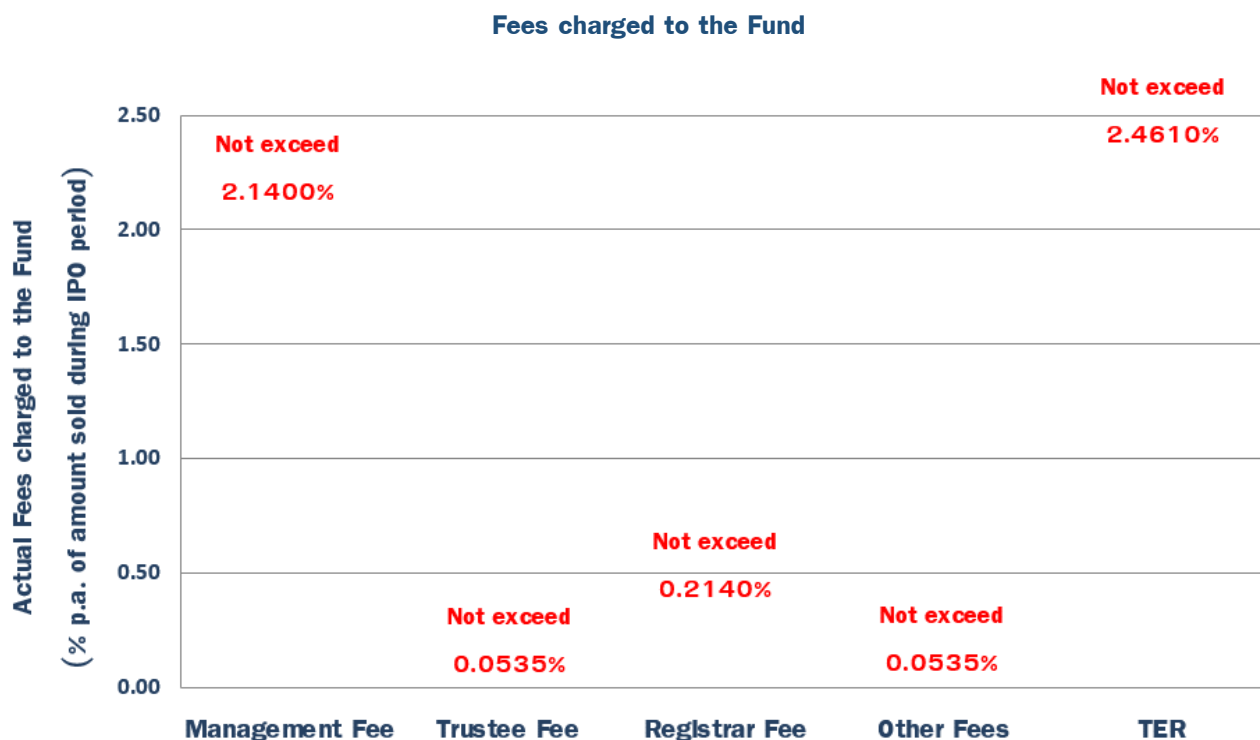
<b>Low</b>	<b>Fully Hedging</b>	<b>Partly Hedging</b>	<b>Hedging as discretion</b>	<b>No Hedging</b>	<b>High</b>
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# Fees

\* 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)



Remark :

- The Management Fee will be able to notify on the trading day.
- The Other Fees are not exceed 0.0535% of NAV.
- The actual management fee will be able to notify on the trading day. In case, the Fund receives returns higher than disclosed rate during IPO, the Management Company may charge additional management fee but will not totally exceed 2.1400% p.a. of proceeds from IPO.

## 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 Miscellaneous**



## Other Information

<b>Dividend Payment Policy</b>	None
<b>Trustee</b>	The Siam Commercial Bank PCL
<b>Inception Date</b>	October 20, 2021 (subject to change)
<b>Duration</b>	Approximately 6 months but not lower than 5 months 10 days and not longer than 6 months 20 days
<b>Subscription and Redemption Details</b>	<p><b>Fund size</b> : 10,000 MB with 1,500 MB green shoes</p> <p><b>Subscription date</b> : October 12 – 18, 2021</p> <p>Minimum subscription value : 500,000 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><u>Remark</u>: 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><b>Redemption date</b> : Redemption will be at maturity of the fund. The Management Company will announce automatic redemption date to notify unitholders within 30 days from Inception Date.</p> <p>Redemption Monies Proceeding : The Management Company will use proceeds from automatic redemption of this fund to subscribe reinvested fund, which is specified in passbook. Numbers of unit of reinvested fund, which the unitholders will receive, are calculated by using offer price of reinvested fund on automatic redemption day of this fund.</p> <p>Investors can examine NAV at <a href="http://www.kasikornasset.com">www.kasikornasset.com</a></p>
<b>Fund Manager</b>	Ms.Ariya Temrungsitornrat Senior Portfolio Manager Effective date: Inception Date

<b>Selling Agents</b>	Kasikorn Bank Branches Tel. 0-2888-8888 And other selling agents.
<b>Contact for more information, receive fund prospectus, and make a complaint at</b>	Kasikorn Asset Management Co., Ltd. 400/22 KASIKORNBANK Bldg. 6 <sup>th</sup> and 12 <sup>th</sup> Floor, Phahon Yothin Road Samsen Nai, Phaya Thai Bangkok 10400 Tel. 0-2673-3888 Fax No. 0-2673-3988 Website : <a href="http://www.kasikornasset.com">www.kasikornasset.com</a> Email : <a href="mailto:Ka.customer@Kasikornasset.com">Ka.customer@Kasikornasset.com</a>
<b>Transactions causing conflicts of interest</b>	Investors can examine transactions that may cause conflicts of interest at <a href="http://www.kasikornasset.com">www.kasikornasset.com</a>

### Estimated Return for automatic redemption

At maturity, the Management company will proceed on auto-redemption with expected return of approximately 0.55% per annum of initial investment which is calculated from approximately 6 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 Bank of China, People's Republic of China	A1/Moody's	0.80%	19.00%	0.15%
Deposit at Doha Bank, Qatar	Baa1/Moody's	1.28%	19.00%	0.24%
Deposit at Qatar National Bank, Qatar	Aa3/Moody's	0.65%	19.00%	0.12%
Deposit at Al Khalij Commercial Bank, Qatar	A3/Moody's	0.75%	19.00%	0.14%
Deposit at Abu Dhabi Commercial Bank, United Arab Emirates	A1/Moody's	1.00%	19.00%	0.19%
Deposit at Commercial Bank of Qatar, Qatar	A3/Moody's	0.63%	5.00%	0.03%
Total			100.00%	0.87%
Estimated Fund Expenses (if any)****				(0.32%)
Estimated Return to Investor (per annum)				0.55%

\* 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 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 October 6, 2021.

\*\*\*\* 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 totally exceed 2.1400% p.a. of proceeds from IPO.

- 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 October 7 2021 and hereby certifies that the information is correct, not fault and does not mislead.



## 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.

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

- **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 are rising, which causes interest rates of newly-issued bonds to increase in tandem, prices of existing bonds are falling. Mutual funds with greater portfolio duration are likely to witness more price fluctuation than those with smaller portfolio duration.
- **High Concentration Risk**
  - High Issuer Concentration Risk occurs when the fund invests in any issuer more than 10% of NAV. If there are any events affect the operation, financial status or stability of such issuer, the fund may have more performance volatility than the fund that diversifies its investment in various issuers.
  - High Sector Concentration Risk occurs when the fund invests in any issuer more than 20% of NAV. If there are any events affect such sector, the fund may have more performance volatility than the fund that diversifies its investment in many sectors.
  - High Country Concentration Risk occurs when the fund invests in any country more than 20% of NAV. If there are any events affect such country such as political, economic and social issues. The fund may have more performance volatility than the fund that diversifies its investment in many countries.

- **Exchange Rate Risk** involves change in foreign exchange rates, which affects value of fund units. For instance, if a fund invests in assets quoted in US Dollar currency during time of Baht depreciation but takes profit when the Baht strengthens, the fund will get lower returns in local currency. In contrast, if the fund invests in those assets when Baht is stronger and takes profit during times of a weakening Baht, it will gain higher returns in local currency. Therefore, foreign exchange hedging strategy is a major tool for currency risk prevention or reduction. One of the strategies that the fund applies is
  - Fully hedging or almost fully hedging: Investors have no currency risk.

**Risk Disclosure of K Foreign Fixed Income 6MBI Fund Not for Retail Investors (KFF6MBI-BR)**

I acknowledge and fully understand the fund's feature, investment policy, investment strategy, risk factors and return characteristics of K Foreign Fixed Income 6MBI Fund Not for Retail Investors (KFF6MBI-BR) that 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. As well as being aware and understand of risks and effects that may occur from investment.

- The Fund has high concentration in Banking sector and Qatar.
- The Fund may not receive principal and return as expectation if the issuers of invested securities are unable to pay back principal and interest.

.....

(Unitholder signature)

Date.....

For Unitholder

**Risk Disclosure of K Foreign Fixed Income 6MBI Fund Not for Retail Investors (KFF6MBI-BR)**

I acknowledge and fully understand the fund's feature, investment policy, investment strategy, risk factors and return characteristics of K Foreign Fixed Income 6MBI Fund Not for Retail Investors (KFF6MBI-BR) that 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. As well as being aware and understand of risks and effects that may occur from investment.

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.....  
(Unitholder signature)

Date.....

For Selling Agent

**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 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-