

Fund Fact Sheet



KASIKORN ASSET MANAGEMENT CO., LTD.

Certified by Thailand's Private Sector Collective

Action Coalition Against Corruption: CAC

K Thai Fixed Income 25 Months B Fund

KTF25MB

Fixed Income Fund

No Foreign Exposure

Investors cannot redeem this fund before 25 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 Thai debt instruments and/or deposit and hold them to maturity, focusing on investment grade securities. However, the Fund may possess debt instruments with credit rating lower than investment grade and unrated debt instruments only in the event that such debt instruments have been rated as investment grade during the time that the Fund is investing.

■ 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 25-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 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 25 months 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

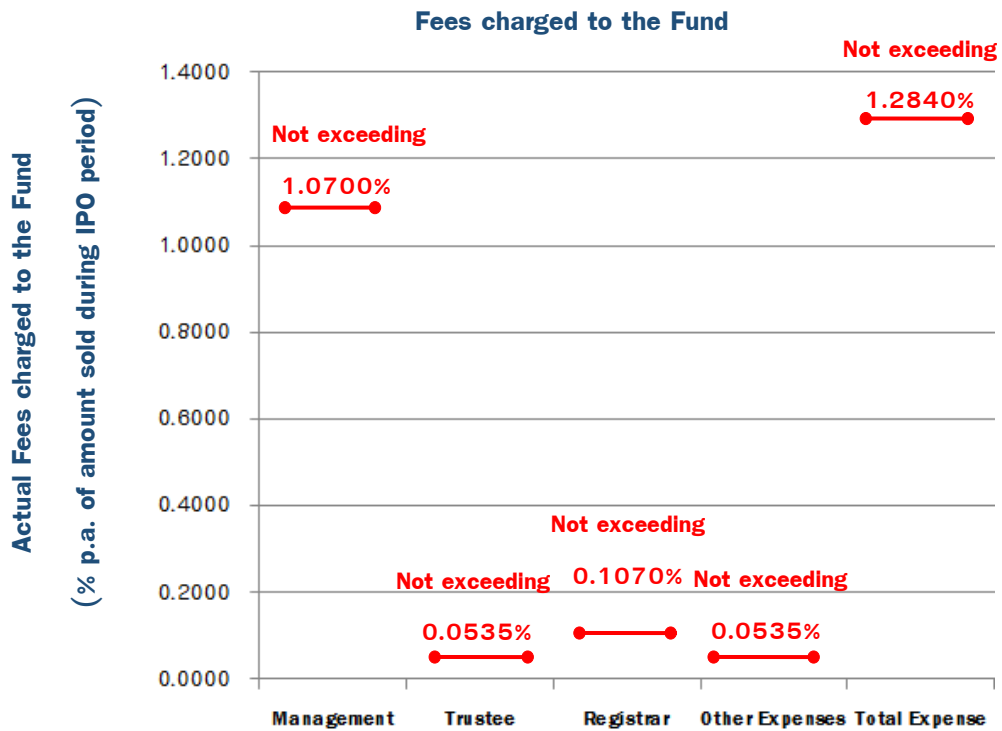
Low	≤10%	10% – 20%	20% – 50%	50% – 80%	> 80%	High
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Fees

* 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	February 6, 2019 (subject to change)
Duration	Approximately 25 months but not lower than 24 months and not longer than 26 months
Subscription and Redemption Details	<p>Fund size : 2,500 MB with 100 MB green shoes</p> <p>Subscription date : January 29 – February 4, 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: Auto-redemption to deposit account every 6 months. However, first auto-redemption might be after 6 months since inception date.</p> <p>The Management Company will announce auto-redemption date to notify unitholders within 15 business days.</p> <p>Redemption Monies Proceeding : On the Last auto-redemption, which includes principal and return, 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	Mr. Tanandon Cholitkul Fixed Income Fund Manager Effective date: February 6, 2019
Portfolio Turnover Ratio (PTR)	-
Selling Agents	<p>Kasikorn Bank Branches Tel. 0-2888-8888</p> <p>Kasikorn Securities PCL. Tel. 0-2696-0000</p> <p>Bualuang Securities PCL. Tel. 0-2618-1116, 0-2618-1019</p> <p>Krungsri Securities PCL. Tel. 0-2659-7000 ext. 7381-2</p> <p>Thanachart Securities PCL. Tel. 0-2217-8852</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>Maybank Kim Eng Securities (Thailand) PCL. Tel. 0-2658-5000 ext. 3870</p> <p>Asia Plus Securities Co., Ltd. Tel. 0-2680-1000</p> <p>AEC Securities PCL. Tel. 0-2659-3456</p> <p>Globlex Securities Co., Ltd. Tel. 0-2672-5900</p> <p>Capital Nomura Securities PCL. Tel. 0-2638-5500</p> <p>I V Global Securities PCL. Tel. 0-2658-5800 ext. 808, 809</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>Trinity Securities Co., Ltd. Tel. 0-2088-9100, 0-2088-9399, 0-2343-9500</p> <p>Finansia Syrus Securities PCL. Tel. 0-2658-9234</p> <p>Phillip Securities (Thailand) PCL. Tel. 0-2635-1718</p> <p>Phatra Securities PCL. Tel. 0-2305-9000</p> <p>UOB KayHian Securities (Thailand) PCL. Tel. 0-2659-8000</p> <p>RHB Securities (Thailand) PCL. Tel. 0-2088-9999</p> <p>AIRA Securities PCL. Tel. 0-2684-8888</p> <p>KGI Securities (Thailand) PCL. Tel. 0-2658-8996</p> <p>Land and Houses Securities PCL. Tel. 0-2352-5100</p> <p>Land and Houses Bank PCL. Tel. 0-2359-0000</p> <p>ICBC (Thai) Bank PCL. Tel. 0-2629-5588</p> <p>Merchant Partners Asset Management Limited Tel. 0-2660-6666</p> <p>Asia Wealth Asset Management Co., Ltd. Tel. 0-2680-6000</p> <p>Central Wealth Solution Unit Investment Securities Co., Ltd. Tel. 0-83842-8337</p> <p>Wealth Magik Mutual Fund Brokerage Co., Ltd. Tel. 0-2861-5508</p>
Contact for more information, receive fund prospectus, and make a complaint at	<p>Kasikorn Asset Management Co., Ltd.</p> <p>400/22 KASIKORNBANK Bldg. 6th and 12th Floor, Phahon Yothin Road</p> <p>Samsen Nai, Phaya Thai Bangkok 10400</p> <p>Tel. 0-2673-3888 Fax No. 0-2673-3988</p> <p>Website : www.kasikornasset.com Email : Ka.customer@Kasikornasset.com</p>
Transactions causing conflicts of interest	Investors can examine transactions that may cause conflicts of interest at www.kasikornasset.com

Estimated Return for automatic redemption

At maturity, the Management company will proceed on auto-redemption with expected return of approximately 2.30% per annum of initial investment which is calculated from approximately 25 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 ***	Investment Portion*	Estimated Fund Return in Thai Baht (per annum)
Bond of DTAC Trinet Co., Ltd.	AA/TRIS	2.45%	9.00%	0.22%
Bond of Thai Beverage PCL	AA/TRIS	2.50%	9.00%	0.23%
Bond of CPF (Thailand) PCL	A+/TRIS	2.50%	9.00%	0.23%
Bond of Minor International PCL	A/TRIS	2.50%	9.00%	0.23%
Bond of Pruksa Real Estate PCL	A/TRIS	2.50%	9.00%	0.23%
Bond of TICON Industrial Connection PCL	A/TRIS	2.50%	9.00%	0.23%
Bond of AP (Thailand) PCL	A-/TRIS	2.60%	9.00%	0.23%
Bond of Phatra Leasing PCL	A-/TRIS	2.60%	9.00%	0.23%
Bond of Ratchthani Leasing PCL	A-/TRIS	2.60%	9.00%	0.23%
Bond of SC Asset Corporation PCL	BBB+/TRIS	3.00%	9.00%	0.27%
Bond of SPCG PCL	A/TRIS	2.45%	8.00%	0.20%
Bond of Bank of Ayudhya PCL	AAA/TRIS	2.25%	2.00%	0.05%
Total			100.00%	2.58%
Estimated Fund Expenses (if any)****				(0.28%)
Estimated Return to Investor (per annum)				2.30%

* 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 such as United Overseas Bank (Thai) PCL, Toyota Leasing (Thailand) Co., Ltd., Central Pattana PCL, Home Product Center PCL, Charoen Pokphand Foods PCL, Krungthai Card PCL, Thanachart Capital PCL, Thai Union Group PCL, CP All PCL, MBK PCL, Supalai PCL, Asia Sermkij Leasing PCL and LH Financial Group PCL 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 January 25, 2019.

**** Estimated Fund expenses may be subjected to change but will not exceed the 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 January 25, 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-