

Fund Factsheet



Krungthai Asset Management
Public Company Limited

Anti-corruption: Certified by CAC

Krung Thai Wealth Care Fund (KT-CARE)
(Capital Accumulation Class : KT-CARE-A)

Flexible Fund

Cross Investing Fund

Fund with No Foreign Country Risk



What are you investing in?



Who is this fund suitable for?



Points to consider



Portfolio breakdown



Fees



Fund performance



Other information

Investment in a fund is not the same as cash deposits



What are you investing in?

The fund will diversify its investments into equities, fixed income securities, hybrid securities, cash deposits, financial instruments, and any (or a combination of) other securities and assets or means of generating financial returns which do not conflict with SEC regulations or approvals. The portfolio's weightings may vary anywhere from 0 to 100% of NAV; allocation will be up to the discretion of the portfolio managers to cope with the prevailing investment environment.

The fund's investment strategy is to outperform the benchmark (Active Management) by diversifying into various investment assets. Portfolio allocation will take into consideration both short-term and long-term volatility of these securities to determine the appropriate weightings and manage risks. This mechanism also steers the fund through various investment climates.

The fund may invest in other funds under management of KTAM at up to 100% of NAV, but must remain within the fund's investment policy framework as prescribed by SEC guidelines and terms. The master fund is not allowed to route investment back into the feeder fund (Circle Investment) and no master fund may cross-invest in another master fund (Cascade Investment) managed by the same asset management company.

The fund may invest and hold derivatives for hedging purposes or derivatives to enhance portfolio performance (Efficient Portfolio Management) as permitted by SEC or SEC Office guidelines.

Portfolio Strategy: Aim to outperform the benchmark (Active Management)



Who is this fund suitable for?

- Investors seeking the prospects of attractive returns while able to accept price volatility of securities held by the fund which may appreciate or decline below acquisition costs and thereby produce a loss.
- Investors with a medium to long term investment horizon, settings sights on achieving better long-term financial returns than general fixed income investments.

This fund is not suitable for

- Investors who require certainty of investment return or full protection of principal.

If the fund's policy and risks are still unclear to you

- Read the full prospectus or consult the selling agent or KTAM.
- Do not invest without fully understanding the fund's characteristics and risks.



Points to consider

Important

- The fund may invest in derivatives for hedging purposes, therefore contain higher risks than funds which only hold securities directly since leveraging can produce larger gains/losses than when the underlying are held directly.
- The fund may invest and hold derivatives for efficient portfolio management purposes, hence contains higher risks than general funds. This fund is more suitable for investors seeking a higher return and can accept the higher risks. Only invest after you are familiar with the characteristics of derivatives; carefully gauge whether the investment is suitable with your investment expertise, objectives and financial status.
- Since the fund may invest and hold derivatives for efficient portfolio management purposes, the returns generated by gains or loss on the futures price may not be identical to the price movement of the underlying's spot prices.
- In a multi-class fund, the fund's commitment to external parties does not differ according to class of unitholder. All of the fund's assets are accountable to external parties equitably.
- The NAV of each class of units may be equal or different; KTAM separately calculates the NAV of each class of units.
- The fund has 5 classes of units: capital accumulation, dividend, auto-redemption, institutional, and individuals (or group of individuals). Unitholders are permitted to switch between the various classes within this fund according to terms prescribed by KTAM.
- Investors may invest in this fund through a unit-linked life assurance product. To do so, please contact the life assurance company which is a selling agent (if any) appointed by KTAM. Review details of the aforementioned unit-linked life assurance product carefully before making your investment decision.
- The fund is permitted to invest in other funds managed by KTAM without any portfolio weighting restrictions. This may lead to a conflict of interests arising from cross investment in funds managed by the same asset management company. KTAM will establish procedures to prevent transactions which could lead to a conflict of interests in order to uphold the best interests of both the unitholders of the acquiring fund as well as the target fund. Unitholders may obtain further information on this matter from KTAM or our website www.ktam.co.th



Key investment risks

Price volatility

	Low				High
Standard Deviation (SD)	< 5%	5-10%	10-15%	15-25%	> 25%

Note: Performance fluctuations (SD) shown above is an approximation based on back-tests of a model portfolio. Investors may view actual SD data for the fund after the fund has already been set up and registered.

Issuer concentration

	Low				High
High Issuer Concentration Risk	≤ 10%	10-20%	20-50%	50-80%	>80%

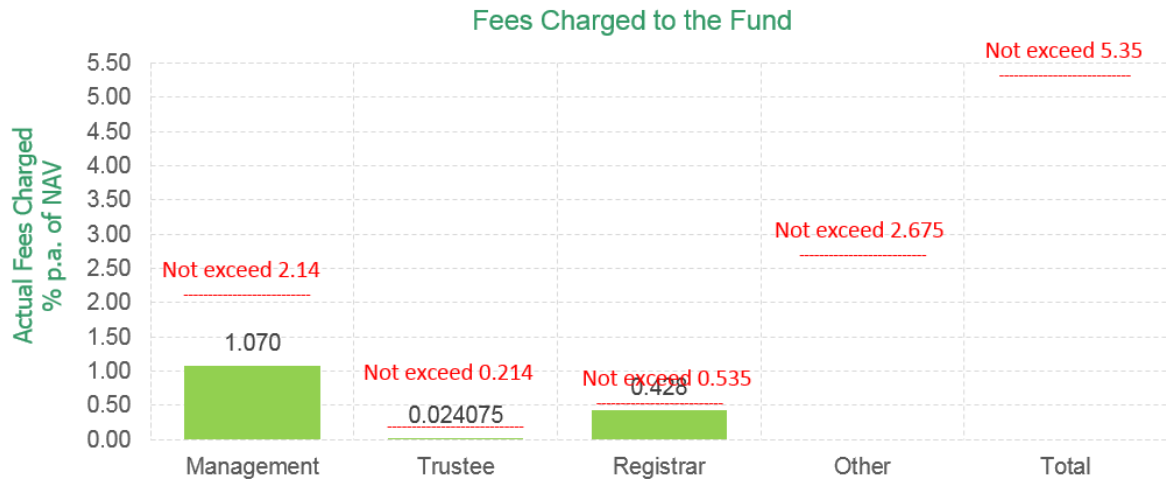
* More information available at www.ktam.co.th



Fees

* Fees affect your investment returns. Review fees before investing. *

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



Remarks

- * Rates shown include VAT, special business tax, and other similar taxes (if any).
- ** When investing in another fund managed by KTAM (target fund or master fund), the company will not charge additional management fee on top of the fee for the target fund in order to prevent double-layering of fees. For example, if the acquiring fund has an NAV of 1.0 billion Baht and invests 100 million Baht in a target fund, KTAM will charge management fees as follows: (1) the 900 billion Baht of the acquiring fund will be charged the management fee quoted by the acquiring fund and (2) the 100 million Baht investment will be charged at the rate quoted by the target fund.

Fees charged to the unitholder (% of transaction value)

Transaction	Maximum rate	Actual rate
Front end fee ^{(1) (2)}	3.21	0.50
Back end fee ^{(1) (2)}	3.21	Current waived
Switch-in fee ^{(1) (3)}	3.21	0.50
Switch-out fee ^{(1) (3)}	3.21	Current waived
Transfer fee	As charged by Registrar	
Fee to Issue Certificate of Fund Ownership	As charged by Registrar	
Brokerage Fees Incurred due to Purchase, Redemption or Switching order ^{(1) (4)}	0.535	Current waived

Note: Rates shown above include VAT, special business tax and other relevant taxes.

⁽¹⁾ KTAM reserves the rights to apply different front end, back end, switching, and brokerage fees and charges for different unitholder classes and shall notify at least 7 days in advance by displaying an announcement at the office of KTAM and/or selling agents (if any) and/or KTAM website.

- ⁽²⁾ If the fund invests in another fund managed by KTAM (target fund), the company will not charge front-end fees and/or back-end fees on top of the fees for the target fund to prevent double-layering of fees. For example, if the acquiring fund has an NAV of 1.0 billion Baht and invests 100 million Baht in a target fund, KTAM shall only apply front-end and/or back-end fees only on the 1.0 billion Baht amount at rates quoted by the acquiring fund. The target fund shall not charge additional front end and/or back end fees from the acquiring fund.
- ⁽³⁾ KTAM reserves the right to waive fees for switching between various classes of units within the Krung Thai Wealth Care Fund. However, if the unitholder fails to comply with investment terms and conditions prescribed by KTAM, fees will be applied.
- ⁽⁴⁾ Brokerage fees will be calculated and included into the purchase or redemption price, as appropriate, to pay for fees and expenses charged by the fund when securities are transacted and brokerage expenses are levied on the fund.



Fund performance

*** Past performance record does not guarantee future performance ***

Performance Benchmark

1. SET50 Total Return Index (SET50 TRI) weighted (%): 30.00
2. Average of the 3-month fixed deposit rate for 1 million Baht accounts offered to individuals quoted by Bangkok Bank, Kasikornbank, and Siam Commercial Bank weighted (%): 45.00
3. Government Zero Rate Return (ZRR) of approximately 3-month duration weighted (%): 25.00

Performance measurement category at point of sale : Moderate Allocation

* Updated information available at <https://www.aimc.or.th>



Other Information

Dividend Policy	No dividends	
Trustee	Siam Commercial Bank Public Co., Ltd.	
Registration Date	According to SEC schedule	
Maturity Date	None	
Purchase and Redemption	<p><u>Purchases</u></p> <p><u>IPO subscription period:</u> During 22-30 July 2019, from start of office hours of KTAM or selling agents (if any) until 15.30 hrs.</p> <p><u>After IPO:</u> After the IPO subscription period is over, KTAM will resume accepting purchase orders again from 5 August 2019 onwards, or the next business day if that date is a holiday. Investors may place purchase orders at KTAM or selling agents (if any) on any trading day between the start of office hours until 15.30 hrs.</p> <p>Min initial purchase: 1,000 Baht Min subsequent purchase: 1,000 Baht</p> <p><u>Redemptions</u></p> <p>After the IPO subscription period is over, KTAM will resume accepting redemption orders again from 5 August 2019 onwards, or the next business day if that date is a holiday. Investors may place redemption orders at KTAM or selling agents (if any) on any trading day between the start of office hours until 15.30 hrs.</p> <p>- Min redemption (value): None - Min redemption (units): None - Min outstanding balance (value): None - Min outstanding balance (units): None - Settlement period: Within 5 business days after transaction; payment generally settled T+3 business days after transaction.</p> <p>Daily NAV information available at www.ktam.co.th</p>	
Portfolio Managers	Name-Surname	Date of Appointment
	Mr. Peerapong Kitjakarn	Fund registration date
	Mr. Khemarat Songyoo	Fund registration date

Selling Agents	In the future, KTAM may appoint additional selling agents or dismiss any selling agent. Potential investors may contact KTAM to obtain a list of selling agents.
Inquiries, Prospectus, Complaints	Krung Thai Asset Management Public Company Limited 1 Empire Tower, 32nd Fl., South Sathorn Rd., Yannawa, Sathorn, Bangkok 10120 Telephone : 0-2686-6100 Website : www.ktam.co.th Email : callcenter@ktam.co.th
Conflict of Interests	The fund is permitted to cross invest in other funds managed by KTAM without any portfolio weighting restrictions. KTAM will establish procedures to prevent transactions which could lead to a conflict of interests which may stem from the policy to permit cross investment in funds under the same management, in order to uphold the best interests of both the unitholders of the acquiring fund as well as the target fund. Unitholders may obtain further information on this matter from KTAM or our website www.ktam.co.th

- Investment in funds differ from bank deposits and is not protected by the Deposit Protection Agency. As such, there is investment risk exposure and the investor may not recover the full amount invested.
- The fund is registered and supervised by the Securities and Exchange Commission.
- A draft of the fund prospectus that is reviewed by the SEC and used to support the launch and purchase of the fund units is not an endorsement by the SEC that the information presented is accurate, nor does it guarantee the value or financial returns of units offered for purchase. As fund manager, KTAM has carefully audited the information in the fact sheet as of 19 July 2019 and confirm that the information is accurate, truthful, and not misleading.

“Important Notice: This document has been translated from Thai. If there is any inconsistency or ambiguity between the English version and the Thai version, the Thai version shall prevail.”

Glossary

Price volatility or Market Risk means the value of securities held may increase or decline due to external factors such as economic and investment climate, interest rates, domestic politics or geopolitics, etc. Risk can be assessed from the fund's Standard Deviation (SD); a high SD figure indicates that the fund is highly susceptible to fluctuations in securities prices.

Interest Rate Risk refers to the risk that securities prices will shift in the opposite direction to changes in interest rates. This risk is also greater for debt instruments with a longer maturity remaining because interest rate changes will have a more pronounced impact on the instrument's price.

Business Risk of the issuer refers to the uncertainty arising from the financial status or business performance which could cause the price of those companies to rise or fall.

Derivatives Risk. Risk exposure from the fund's investment in derivatives intended for hedging purposes or for efficient portfolio management purposes. The value of derivatives can be more volatile than the underlying securities. By investing in derivatives, the value of the fund's asset value will have greater price volatility compared to actual holdings in the underlying securities. When derivatives are used to increase portfolio efficiency, the fund will inherently contain more risks than general funds that only invests in the underlying securities.

Credit Risk means uncertainty regarding an issuer's ability to repay principal and/or interest when due, which will subsequently impair the asset value of the fund.

This can be gauged from the **credit ratings** of various debt instruments invested. Credit ratings assess debt servicing ability of the issuer by taking into consideration the issuer's past operating performance and financial strength. Credit rating of long-term debt instruments are categorized as follows:

Grade	TRIS	Fitch	Moody's	S&P	Remarks
Investment grade	AAA	AAA(thai)	Aaa	AAA	Highest rating denotes <u>lowest risk</u> of default on debt obligations
	AA	AA(thai)	Aa	AA	Next highest rating denotes <u>very low</u> risk of default on debt obligations
	A	A(thai)	A	A	<u>Low risk</u> of default on debt obligations

Grade	TRIS	Fitch	Moody's	S&P	Remarks
	BBB	BBB(th)	Baa	BBB	<u>Moderate risk</u> of default on debt obligations
Non-investment grade	Below BBB	Below BBB	Below BBB(th)	Below BBB	<u>High risk</u> of default on debt obligations

Liquidity Risk. Uncertainty regarding the ability to trade some securities within an intended time frame or price level due to limited trading opportunities.