



Krungthai Asset Management Co., Ltd.

Fund for institutional and ultra-accredited investors only.
This fund's risks are high and complex.

(แบบ 123-1)

Factsheet

Data as of 31 Oct 2025

กองทุนเปิดเคแทม Catastrophe Bond ห้ามขายผู้ลงทุนรายย่อย KTAM Catastrophe Bond Fund Not for Retail Investors

KT-CATBOND-UI

Fund Type / Fund Category

- Feeder Fund, Cross Investing Fund
- Other Funds focused on Insurance linked securities
- Foreign Investment Fund
- Group Miscellaneous

Investment Policy and Strategy

- The Fund's investment policy is to invest solely in the IF Accumulation USD share class of Schroder Investment Fund – Flexible Cat Bond (the “Master Fund”) with a net exposure of no less than 80% of NAV on average in each accounting year. The Master Fund focuses investment in catastrophe bonds (or “CAT Bonds”) worldwide. These are securities whose value is linked to insurance loss events (insurance-linked securities) relating to catastrophes such as hurricanes and earthquakes. Besides, the Master Fund may also invest in other types of insurance linked securities.
- The Fund may invest up to 20% of its NAV in other mutual funds under management of the same asset management company.
- The Fund may invest in or hold foreign exchange derivatives for the purposes of hedging or efficient portfolio management and may hedge against foreign exchange risk at the fund managers' discretion. The Fund may borrow cash or engage in Repo transactions for investment purposes in the proportion not more than 50% of its NAV.
- The management company of the Master Fund: Schroder Investment Management (Europe) S.A.
- The Thai Fund aims to track the performance of the Master Fund while the Master Fund employs an active management approach.

Fund Performance (%)

YTD	3 Month	6 Month	1 Year*	3 Year*	5 Year*	10 Year*	Since
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Fund Return	-0.11
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Benchmark Return

Peer Average

Fund Standard Deviation

Benchmark Standard Deviation

Remark : * % p.a.

Risk Level

Low

1	2	3	4	5	6	7	8	8+
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High

Significantly High Risk

Significantly high risk due to emphasis on investment in Insurance linked securities

Fund Information

Registered Date	27/10/25 (Estimate)
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Share Class Launch Date	N/A
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Dividend Policy	No dividend
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Fund Maturity	None
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Portfolio Manager

Mr. Peerapong Kitjakarn	Since 27/10/25
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Miss Wangamon Leewanich	Since 27/10/25
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Benchmark

None. Because this Fund is a feeder fund that invests wholly or almost wholly in Schroder Investment Fund – Flexible Cat Bond, the Master Fund, which does not have a benchmark.

Warning

- Investment in a fund is not the same as a cash deposit.
- Past performance is not a guarantee of future results.
- The Fund invests primarily in catastrophe bonds, which possess unique characteristics and risks not found in conventional financial instruments. Investors must fully understand and be able to bear these risks.

Anti-Corruption : Certified by CAC

Full Prospectus



www.ktam.co.th

Investors can study Liquidity Risk Management Tools in the prospectus.

Subscription	Redemption
Subscription date : The Management Company will specify the subscription date not more than twice per month. Investors are required to place the advance orders on the date as specified by the Management Company. In this regard, the Management Company will specify the date for accepting advance subscription orders and the trading day by notifying investors in advance via its website.	Redemption date : Not exceeding twice per month as specified by the Management Company. Unitholders are required to place the advance redemption orders at least 9 business days before the redemption date of the Fund or as specified by the Management Company, which may differ for each redemption of investment units. In addition, the Management Company will specify the date for accepting advance redemption orders and the trading day by notifying investors in advance via its website.
Business hours : 08.30 a.m.-03.30 p.m.	Business hours : 08.30 a.m.-03.30 p.m.
Min Initial Subscription : 10,000 Baht	Min Redemption : None
Min Subsequent Subscription : 1 บาท	Min Outstanding Balance : None
	Settlement Period : T+5, which is 5 business days after the redemption order.

Remark : The above settlement period shall not include holidays in relevant foreign countries.

Fees Charged to the Fund (%p.a. of NAV)		
Fees	Maximum Rate	Actual Rate
Management Fee	2.1400	0.6206
Total expenses	5.3500	0.7597

Remark : *The rates are inclusive of value added tax, specific business tax or any other taxes of the same nature. **The rebate fee received from the foreign asset management company is 0.25%. (In the event that the Master Fund rebates a portion of the management fee as compensation due to the Fund investing in a foreign mutual fund, the Management Company will incorporate such amount of proceeds into the Fund’s asset value. ***If the Fund invests in the mutual fund under management of the same company (the “Destination Fund”), the Management Company will not charge the management fee in repetitive with the destination fund.

Fees Charged to the Unitholder (% of Transaction Amount)		
Fees	Maximum Rate	Actual Rate
Front-end Fee	3.210	1.500
Back-end Fee	3.210	Currently Waived
Switching-in Fee	3.210	1.500
Switching-out Fee	3.210	Currently Waived
Transfer Fee	See Remark	See Remark

Remark : *The above fees are inclusive of value added tax, specific business tax or any other taxes of the same nature. **Transfer fee will be as specified by the Registrar. ***The

Statistics Data	
Maximum Drawdown	0.00 %
Recovering Period	N/A
FX Hedging	N/A
Portfolio Turnover Rate	0.00

maximum fee for trading of securities is 0.535% (no charge currently). ****If the Fund invests in the mutual fund under management of the same company (the “Destination Fund”), the Management Company will not charge the front-end fee and/or back-end fee in repetitive

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with the destination fund.

Asset Allocation

Top 5 Holdings

Asset Type	% NAV
Other Asset and Liability	96.74
Deposits and Fixed Income Instruments issued by Financial Institutions	3.26

Remark :

Remark :

Investment in other funds more than 20% (domestic funds and/or foreign funds)

Other Information

Summary Highlights of Schroder Investment Fund – Flexible Cat Bond (the Master Fund)

Name	Schroder Investment Fund – Flexible Cat Bond
Class & Currency	IF Accumulation USD
Fund Launch Date	31 March 2015
Fund Maturity	Indefinite
Fund Domicile	Luxembourg
ISIN	LU1196277534
Management Company	Schroder Investment Management (Europe) S.A.
Investment Manager	Schroder Investment Management (Switzerland) AG
Depositary and Fund Administrator	J.P. Morgan SE, Luxembourg Branch
Investment Objective	<p>This fund aims to provide capital growth and income by investing in insurance linked securities worldwide that meet the Investment Manager's sustainability criteria.</p> <p><u>Remark:</u> Insurance linked securities refer to financial instruments that help transfer insurance risk from insurance (and reinsurance) companies to investors in the capital market in exchange for risk insurance premium.</p>
Investment Policy	<p>The Fund invests in catastrophe bonds or CAT Bonds whose value is linked to insurance loss events (insurance-linked securities) worldwide relating to catastrophes such as hurricanes and earthquakes.</p> <p>The Fund may invest in other types of insurance-linked securities such as life insurance risks, health risks or motor risks.</p> <p>The Fund invests:</p> <ul style="list-style-type: none"> • at least 80% of its assets in investments linked to natural catastrophe and/or life risks with an aim of reducing the negative consequences of such events, contributing to the rebuilding of economies and societies post event and hence increasing their resilience going forward; • at least 50% of its assets in investments linked to meteorological risks with an aim of reducing the negative consequences of such events, contributing to the rebuilding of economies and societies post event and hence increasing their resilience going forward and potentially easing the negative consequences of climate change; • at least 5% of its assets in investments that are designed to address the unavailability of affordable insurance cover against natural catastrophes (or protection gap).

The Fund will not invest in securities linked to life settlements.

The Fund will not invest more than 10% of its assets into collective investment schemes (CIS).

The Fund maintains a positive absolute sustainability score, based on the Investment Manager's rating system.

The Fund does not directly invest in certain asset classes, activities, industries or groups of issuers above that carry risk higher than the limits listed under the section "Sustainability-Related Disclosure" on the Master Fund's website.

The Fund invests in investments issued by issuers that have good governance practices as determined by the Investment Manager's rating criteria. (Please refer to the Fund's prospectus for more details).

The Investment Manager may also engage with issuers or transaction sponsors held by the Fund to challenge identified areas of weakness on sustainability issues. More details on the Investment Manager's approach to sustainability and its engagement with companies are available on the Master Fund's website.

The Fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the Fund more efficiently. The Fund may also invest in money market instruments and hold cash. In certain circumstances and on a temporary basis, the Fund may hold up to 100% of its assets in cash. In such circumstances the minimum investment limits stated above may not be adhered to by the Fund.

The Fund may use total return swaps, contracts for difference, repurchase or reverse repurchase transactions.

Leverage is a way for the Fund to increase its exposure through borrowing of cash or securities and/or the use of financial derivative instruments. Leverage is expressed as a ratio ('leverage ratio') between the exposure of the Fund and its Net Asset Value. The leverage ratio is calculated in accordance with two methodologies for calculating the exposure of the Fund, i.e., the gross method and the commitment method. The details are summarized as follows.

Leverage ratio	Maximum leverage ratio
Gross leverage ratio	2
Commitment leverage ratio	1.3

Dividend Policy	No dividend payment
Benchmark	None
Subscription of Investment Units	Place subscription request 3 business days prior to the relevant dealing day.
Redemption of Investment Units	Place redemption request 7 business days prior to the relevant dealing day.
Minimum Initial Subscription	USD 1,000,000

Minimum Additional Subscription	USD 500,000
Dealing Day	The second Friday of each month (or the following business day if such Friday falls on a non-business day) and the last business day of each month.
NAV Publication Date	The business day next to each Friday and the first business day of each month.
Settlement Date	Within 3 business days following the relevant dealing day.
Redemption Gate	Not exceeding 10% of the total value of all investment units on the relevant dealing day.

Definitions

Maximum Drawdown the fund's largest percentage loss over the past 5 years (or since inception if the fund has been operating for less than 5 years) measured from peak NAV/unit to lowest NAV/unit during a decline. The Maximum Drawdown helps provide some indication of the risk of potential loss when investing in the fund.

Recovering Period the time it takes to regain losses; this data provides information about how long it took to climb back from the largest loss to a former peak.

FX Hedging the percentage of foreign investments that are hedged against foreign exchange risk.

Portfolio Turnover illustrates how active the portfolio is traded during a particular period. This is calculated by dividing the value of total purchases in 1 year or the value of total sales in 1 year, whichever is lower, by the fund's average NAV over the same period being measured. A fund with a high Portfolio Turnover ratio denotes that its portfolio managers actively trade the securities in the portfolio; this incurs considerable trading costs which should be taken into consideration in comparison with the performance of fund to ascertain whether the active trading activity is well justified.

Sharpe Ratio the ratio between excess return achieved by the fund compared to investment risks taken. It is determined from the difference between the fund's return and the Risk-Free Rate, compared to the fund's volatility (Standard Deviation). The Sharpe Ratio reflects the excess return the fund generates given its risk exposure. A fund with a higher Sharpe Ratio denotes a better-managed fund since it is able to generate a higher return over a similar risk exposure.

Alpha excess return generated by the fund when compared to its benchmark index. A high Alpha figure illustrates that the fund is able to achieve a higher return than the benchmark due to the fund managers' ability to select good investments and appropriate timing.

Beta magnitude and direction of the performance of securities in the portfolio relative to the market's return. A Beta lower than 1 denotes that the return of the securities in the portfolio is less sensitive to changes in the market's return. A Beta higher than 1 indicates that the return of the securities in the portfolio deviates by a larger magnitude in comparison to changes in the market's return.

Tracking Error the fund's ability to replicate the performance of its benchmark index is measured as Tracking Error. A low figure shows that the fund can efficiently match the benchmark's movement and generate similar performance. A fund with a high tracking error will generally have average returns that deviate from the benchmark index.

Yield to Maturity the return from investment in a fixed income instrument that is held until maturity. It is calculated from the stream of coupon payments to receive in the future plus the principal to be paid back, adjusted into present value terms. It indicates the overall return of a fixed income fund by summing the weighted average Yield to Maturity of each fixed income instrument in the portfolio. Since Yield to Maturity is expressed as a percentage per annum, it can be conveniently used to compare fixed income funds which will hold their debt securities until maturity and have similar investment policies.

"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."

Limitation of Liabilities

* The company uses data that is generally distributed widely as well as data from Morningstar which collects data about the master fund. Data presented in this document are from sources which the company considers reliable, although not within the scope of being able to be verified independently. The company cannot guarantee that the aforementioned data are accurate or complete and shall not be held responsible for any factual inaccuracies nor held responsible for loss or damages incurred by someone who used the data.

Investors should not make an investment decision that solely relies on this particular document. Investors should review the full fund prospectus in conjunction with the various risk factors faced by the fund.

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