

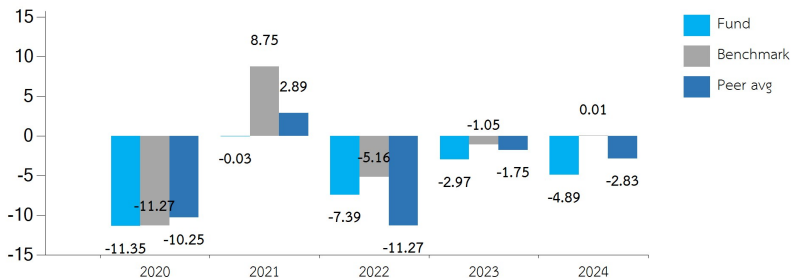
กองทุนเปิดกรุงไทย พร็อพเพอร์ตี้ แอนด์ อินฟราสตรัคเจอร์ เฟล็กซีเบิล เพื่อการเลี้ยงชีพ
Krung Thai Property and Infrastructure Flexible RMF

KT-PIF RMF
Fund Type / Fund Category

- Mixed Fund,Cross Investing Fund
- RMF
- Fund with Domestic and Foreign Country Risks
- Group Fund of Property fund - Thai and Foreign

Investment Policy and Strategy

- The fund's policy is to invest in domestic or foreign securities and assets in the property sector and/ infrastructure sectors, where stakes are being allocated to new holders or through primary issues. The aforementioned core holdings will account for an average of at least 80% of NAV during the financial year.
- When investing in foreign markets, the fund may invest only up to no more than 79% of fund NAV.
- The fund may invest in other funds managed by the asset management company, but up to no more than 100% of NAV.
- The fund may invest and hold foreign-currency derivatives to hedge against FX risks.
- The fund aims to achieve higher performance than its benchmark (active management).

Calendar Year Performance (% p.a.)

Fund Performance (%)

	YTD	3 Month	6 Month	1 Year*	3 Year*	5 Year*	10 Year*	Since*
Fund Return	5.31	6.55	8.68	0.91	0.14	-0.68		0.94
Benchmark Return	9.41	7.60	10.54	6.80	3.55	4.04		4.11
Peer Average	7.62	6.12	9.09	3.81	1.76	0.23		
Fund Stadar Deviation	11.31	8.23	8.57	10.99	9.77	9.13		9.94
Benchmark Stadar Deviation	11.14	7.44	7.85	10.76	9.88	9.44		10.72

Remark : * % p.a.

Risk Level

Low



High

Very High Risk

Risk Level 8 The Fund has net exposure to alternative investment such as REITs / infrastructure fund / property fund by averaging accounting period with no less than 80 percent of the NAV.

Fund Information

Registered Date	24/11/16
Share Class Launch Date	N/A
Dividend Policy	No dividend
Fund Maturity	None

Portfolio Manager

Mr. Peerapong Kitjakarn	Since 24/11/16
Miss Wangamon Leewanich	Since 01/06/22

Benchmark

- (50%) Bloomberg Singapore REIT Net Return Index (in SGD) : Adjusted to reflect the costs of hedging against FX risk in order to determine performance denominated in Thai Baht at approximately 80% on date of investment and converted into Thai Baht as of the date performance is measured at approximately 20%
- (50%) PF&REIT Total Return Index.

Warning

- Investment in a fund is not the same as a cash deposit.
- Past performance is not a guarantee of future results.

Anti-Corruption : Certified by CAC

Morningstar



Morningstar® Sustainability Rating™



Investors can study Liquidity Risk Management Tools in the prospectus.

Full Prospectus


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Subscription	Redemption
Subscription date : Every business day	Redemption date : Every business day
Business hours : 8:30 a.m. - 8:30 a.m.	Business hours : 8:30 a.m. - 15:30 p.m.
Min Initial Subscription : 500 Baht	Min Redemption : None
Min Subsequent Subscription : 500 Baht	Min Outstanding Balance : None
Settlement Period : T+3, Within 3 business days after the redemption order.	

Remark : The payment period will not exceed 5 business days from the NAV calculation date.

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

Fees	Maximum Rate	Actual Rate
Management Fee	3.2100	1.5705
Total expenses	5.3500	2.0088

Remark : *Rates shown above include VAT, special business tax and other relevant taxes.
 **Management fee shown above are set by the asset management company. If the fund invests in other target funds managed by the asset management company, the asset management company will not collect an additional layer of management fee on top of the fee already charged to the target fund (there are no layered fees; unitholders may examine actual fees collected for the recent year which is disclosed in the prospectus).
 ***Total expenses (actual) shown are from the previous financial year.

Fees Charged to the Unitholder (% of Transaction Amount)

Fees	Maximum Rate	Actual Rate
Front-end Fee	2.000	Currently Waived
Back-end Fee	2.000	Currently Waived
Switching-in Fee	2.000	Currently Waived
Switching-out Fee	See Remark	See Remark
Transfer Fee	None	None

Remark : *Rates shown above include VAT, special business tax and other relevant taxes.
 Switching out to fund managed by KTAM incurs rate not exceeding 2.00% (fee is currently waived), switching out to RMF fund managed by another asset management company is subjected to one of the following rates : not more than 2.00% of value of fund units 1 business day prior to day of transaction, with a minimum charge of 200 Baht or 200 Baht per transaction (currently 200 Baht per transaction). *Unit transfer investors cannot sell investment units, transfer, pledge or use them as collateral.

Statistics Data	
Maximum Drawdown	-23.71 %
Recovering Period	N/A
FX Hedging	42.64 %
Portfolio Turnover Rate	1.30

Country Allocation

Country	% NAV
SINGAPORE	49.73
UNITED STATES	3.80

Remark :

Asset Allocation		Top 5 Holdings	
Asset Type	% NAV	Assets	% NAV
Unit Trust Real Estate Investment Trust (REIT)	92.26	Reit CapitaLand Integrated Commercial Trust	9.49
Unit Trust Other Types of Funds	5.47	Reit FRASEES PROPERTY TH	9.37
Deposits and Fixed Income Instruments issued by Financial Institutions	1.60	Reit CapitaLand LTD.	8.87
Equity	0.49	Reit WHA Real Estate Management Co.,LTD.	7.58
Other Asset and Liability	0.18	Reit AXTRA FUTURE CITY FREEHOLD AND LEASEHOLD	7.49
Remark :		Remark :	

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."

Morningstar Rating as of 31/10/2025

Sustainability Rating as of 30/09/2025

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Corporate and Sovereign Sustainability Score and Investment Style as of 30/09/2025

Morningstar's Sustainability Score incorporates Sustainalytics' company and country-level analysis.

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