



Manage Money Effectively

Through the monthly auto-investment
Wealth+ Program
in flexible, equity, or FIF funds

Invest through the Wealth+ Monthly Auto-Investment Plan

Purchase flexible, equity, or FIF funds

continuously for at least 3 months in 2022, during 4 Jan. – 30 Dec. 2022.

For every 10,000 baht invested, Receive KTSTPLUS units worth 0.10%
of the aggregate amount invested; terms and conditions apply

	Highlighted Funds/ Risk Level	Investment Policy Focus	Morningstar Rating ¹
Flexible Funds	KTME, KTSUK KTMUNG, KTSRI 5	Invest in at least 2 or more infrastructure or property funds (master funds), local and foreign, averaging at least 80% of NAV during the financial year.	★★★★★
	KT25/75 5	Securities/assets, local and foreign, which are related to debt, cash, and/or equities, whereby local equities will not exceed 25% of NAV.	★★★★★
	KT-PIF ² 8	Securities and assets, local and foreign, in the property and/or infrastructure sectors, including issues earmarked for public distribution and IPOs. Average holdings will be at least 80% of NAV.	★★★★★
Equity Funds	KT-CLMVT ³ 6	Stocks listed in the CLMVT group of countries: Cambodia, Laos, Myanmar, Vietnam, Thailand.	★★★★★
	KTBTTHAICG 6	Stocks listed on the SET and MAI markets that possess strong fundamentals and are certified members of Thailand's private sector collective action Coalition Against Corruption (CAC).	★★★★★
	KT-HIDIV 6	Thai stocks with strong fundamentals and consistent dividend payment record.	★★★★★
	KT-mai 6	Stocks listed on the MAI market with strong growth potential, averaging at least 80% of NAV during the financial year.	★★★★★
	KTMSQ 6	Stocks of small-to-medium sized companies listed on the SET and MAI with strong fundamentals.	★★★★★
	KTSF 6	Common stocks listed on the SET which have strong fundamentals, financial stability, and good returns.	★★★★★
FIF Funds			Master Funds
	KT-Ashares 6	Stocks of companies in China with strong growth and quality, based on a High Conviction selection process, through investment in the units of the Allianz Global Investors Fund – Allianz China A-Shares (Master fund).	★★★★★
	KT-CHINABOND 5	Yuan-denominated fixed-income instruments and non-Yuan denominated securities of companies with business operations in China, through investment in the units of the BGF China Bond fund (Master fund).	★★★★★
	KT-FINANCE ⁴ 7	Global equities related mainly to the finance and financial - services sectors, through investment in the Fidelity Funds – Global Financial Service fund (Master fund).	★★★★★
	KT-EUROTECH 6	Stocks of companies with business operations or registered in Europe that are technology related, through investment in the JPMorgan Funds – Europe Dynamic Technologies Fund (Master fund).	★★★★
	KT-JAPAN 6	Stocks of small Japanese companies, classified as companies with a market capitalization ranked within the bottom 25% of the Japanese equity market, through investment in the Henderson Horizon Fund – Japanese Smaller Companies Fund (Master fund).	★★★★

¹Data from Morningstar as of 30 December 2021/ Note that past performance does not guarantee future performance.

²KT-PIF's investments are highly concentrated in the property and/ or infrastructure sectors/ ³KT-CLMVT's investments are highly concentrated in particular issuers/ ⁴KT-FINANCE's investments are highly concentrated in the financial services sector. As such, investors are exposed to the risk of incurring significant loss. The KT25/75, KT-PIF, KT-CLMVT, KT-A-shares, KT-CHINABOND, KT-FINANCE, KT-EUROTECH, KT-JAPAN funds contain foreign exchange risk. These fund's policies on hedging against foreign exchange risk are dependent on the discretion of fund managers. When a fund does not have a policy to fully-hedge against foreign exchange risk, investors may suffer a loss or receive a gain from exchange rate movements/ or end up with a balance that is lower than the initial sum invested.

Major risk exposures: Price fluctuations (Market Risk)/ Ability of issuer to repay debt obligations (Credit Risk)/ Amount of available trading volume (Liquidity Risk)/ Country Risk, etc.

Investors must understand the product's features, conditions regarding financial returns, investment policy, risks and fund performance, which are disclosed through various channels, or by requesting such information from the sales person before making your investment decision.

To examine details of the products or request a prospectus, contact Krung Thai Bank, our selling agents, or KTAM at Tel: 0-2686-6100 Press 9, or www.ktam.co.th

Terms and conditions: (1) This promotion campaign is offered to investors using the Wealth+ Monthly Auto-Investment Program on the KTAM Smart Trade platform, or through an application form submitted to KTAM or our selling agents between 4 Jan. 2022 – 30 Dec. 2022, where there are at least 3 consecutive monthly investments in equity, flexible or FIF funds. (2) Total investments are aggregated based on investments made under the same unitholder account number. (3) If the unitholder intends to make at least 3 consecutive monthly investments in more than 1 fund, KTAM will aggregate the total investments in all funds combined. (4) Investment amount eligible will be determined from "total purchases and switch-ins (does not include switching among flexible, equity, and FIF funds)". (5) The investor will receive KTSTPLUS units within 28 Feb. 2023. (6) KTAM reserves the rights whereby investors who are eligible to receive benefits from this promotion campaign shall not be able to receive any other benefits/rewards, etc. from other promotion campaigns offered by KTAM within the same period. (7) KTAM reserves the rights to change terms and conditions of this promotion campaign without prior notice; if any dispute arises, KTAM's decision is final.



KTAM

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