Investment Policy Factsheet

Ayudhya Master Fund Registered Provident Fund

krungsri Asset Management

A member of MUFG, a global financial group

Krungsri Asset Management Co., Ltd.

which certified by CAC*

(*CAC is Thailand's Private Sector Collective Action Coalition Against Corruption of the Thai Institute of Directors Association.)

Krungsri NDQ Index Fund-A

(PDM_NDQ-A)

Equity fund

Feeder Fund

Fund investing primarily offshore with foreign investment related risks

- Why Is it Necessary to Select Investment Policies?
- Who is the investment policy suitable for?
- Asset Allocation
- Performance
- Investment Risks
- Fees
- Fund information

Krungsri Asset Management Co.,Ltd.

1st-2nd Zone A, 12th, 18th Zone B Floor Ploenchit Tower

898 Ploenchit Road, Lumpini, Pathumwan, Bangkok 10330 Thailand

Tel. 0 2657 5757 Fax. 0 2657 5777

website : www.krungsriasset.com

Why Is it Necessary to Select Investment Policies?

As provident fund members have different expectations regarding financial returns and different tolerance levels when it comes to risks, one should be able to select investment policies that fit one's needs and be able to modify as necessary to suit one's stage in life. This would allow the provident fund investment to grow sufficiently to financially support retirement. As example, a young provident member would have a relatively long investment horizon, offering greater resilience to securities price fluctuations and the capacity to explore investment in equities to seek higher prospective returns than fixed income investments. On the other hand, an older provident fund member would have a short investment horizon, thus principal protection is of primary importance. This provident fund member should have the ability to direct investments into fixed income securities where market risks are low thereby preventing impairment of one's savings needed to financially support retirement.

Who is the investment policy suitable for?

- Members who can accept securities price volatility, whereby the value of investments may increase or decline below the original sum invested, resulting in a financial loss.
- Members seeking higher long-term investment returns than general fixed income instruments.
- Members seeking to sufficiently grow their provident fund to financially support retirement.

Investment policy is not suitable for?

Members emphasizing stability of investment returns and principal protection.



For further clarification on this investment policy and potential risks, what should you do?

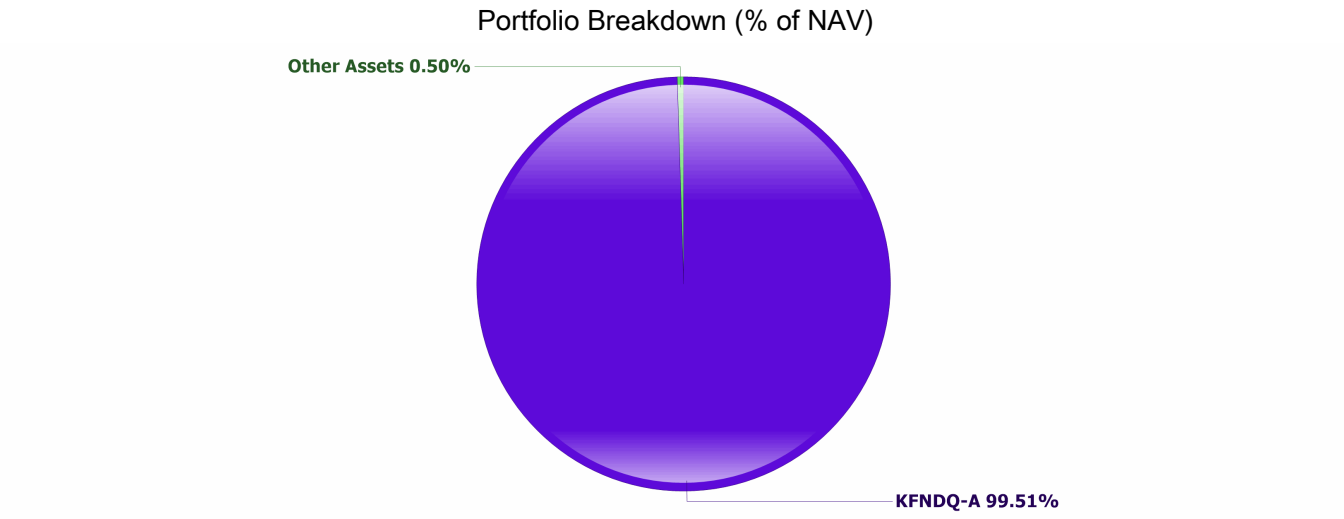
- If you have further questions, please contact your fund committee.
- For further information, please visit www.thaipvd.com
- For further information, please clontact Provident Fund Department, Krungsri Asset Management Co., Ltd.

Asset Allocation

Investment policy

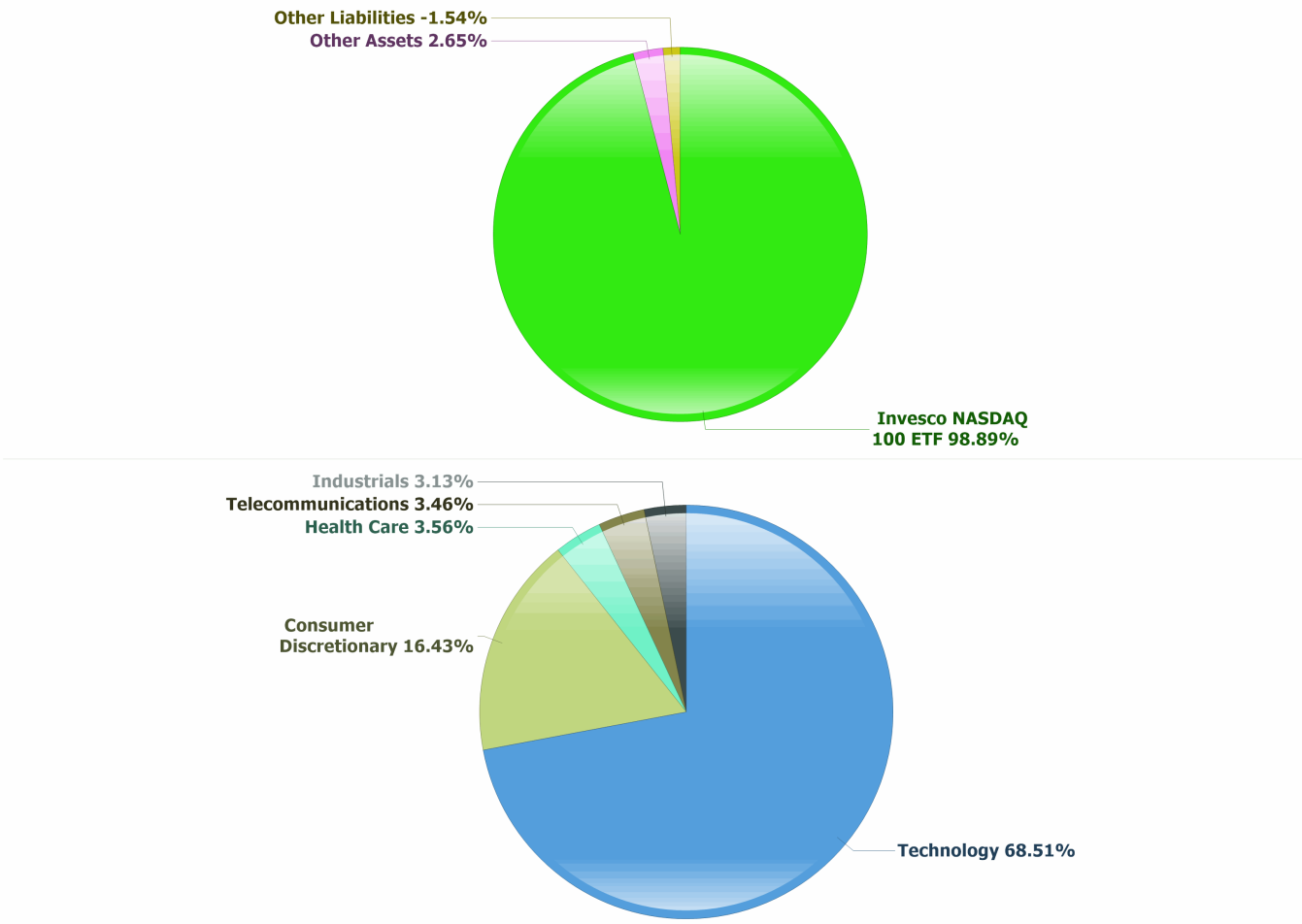
- The fund invests in Krungsri NDQ Index Fund-A (KFNDQ-A) which is feeder fund investing though:
- The fund invests in Invesco NASDAQ 100 ETF, the master fund, at least 80% of NAV in average of an accounting period.
- The Master Fund focuses on investing in the equity securities that are constituents of the NASDAQ-100 Index by investing at least 90% of its NAV in the equity securities issued by 100 of the largest US and non-US non-financial companies in terms of market capitalization that are listed on the Nasdaq Stock Exchange.
- The management company of the master fund is Invesco Capital Management LLC.
- The fund may invest in structured note and/or derivatives contracts for efficient portfolio management at the discretion of the Management Company.
- The fund aims to track investment return of the Master Fund. The master fund aims to track investment return of Index (Passive management).
- Dynamic hedging

Asset allocation



Asset allocation of KFNDQ-A

Sector Breakdown (% of NAV)



Master fund information as of 2Q/2026

Top 5 Investment	
NVIDIA Corp	7.60
Apple Inc	6.67
Alphabet Inc	6.29
Micron Technology Inc	5.64
Microsoft Corp	4.35

Master fund information as of 2Q/2026

For further information, please go to Fund Fact sheet of Krungsri NDQ Index Fund-A (KFNDQ-A) at https://www.krungsriasset.com/EN/FundDetail.aspx?fund=KFNDQ-A

Performance

* historical performance does not guarantee future

Calendar year performance Return (%)

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund return	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.98
Benchmark	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.66
Standard Deviation of Fund	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	22.40
Standard Deviation of Benchmark	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.81

Fund performance (%)

	Year to Date	1 Year	3 Years	5 Years	10 Years	Since Inception
	Jan 1, 26 - Sep 30, 26	As of 31 December 2025				Aug 2, 24 - Dec 31, 25
Fund return	16.47	14.98	N/A	N/A	N/A	18.72
Benchmark	25.19	11.66	N/A	N/A	N/A	13.96
Standard Deviation of Fund	19.84	22.40	N/A	N/A	N/A	20.13
Standard Deviation of Benchmark	20.86	23.81	N/A	N/A	N/A	22.80

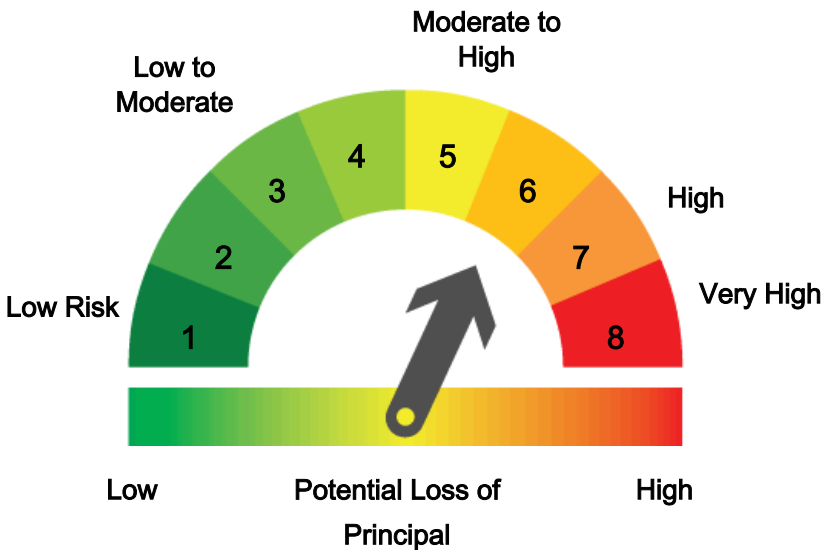
Remark :

1. Performance measurement benchmark for period to gauge performance of fund manager is [KFNDQ-A Fund Performance (100%)]
2. Tracking error : N/A% p.a.
3. All periods longer than one year are annualized.

Investment Risks

Key Risks of fund :
- Credit Risk
- Business Risk
- Market Risk
- Liquidity Risk
- Exchange Rate Risk
- Leverage Risk
- Counterparty Risk
- Country and Political Risk
- Repartriation Risk

Risk Spectrum of the Fund



For further information, please go to Fund Fact sheet of Krungsri NDQ Index Fund-A (KFNDQ-A) at https://www.krungsriasset.com/EN/FundDetail.aspx?fund=KFNDQ-A

Fees

Fees Charged as of 30 September, 2026	
Fees Charged to Provident fund level	
- Management Fee	Waived
- Total expenses	Waived
Invest through Mutual fund	☑ Yes ☐ None
Fees Charged to Mutual fund level	☑ Yes ☐ None Krungsri NDQ Index Fund-A Actual Fee 1.0050% p.a. of NAV Maximun Fee 4.6545% p.a. of NAV

Note: Fees shown above already include value added tax, special business tax or other relevant taxes.

Fees Charged to Employers	
Registrar Fee	None
Other Fee	None

Fee charged to provident fund member	
E-Provident Fee	None
Maintaining Fee	500 Baht / Year
Requesting Periodical Fee	
- First Period Fee	500 Baht
- Each Period Fee	100 Baht / Interval
Investment Plan Changing Fee	0.10% of the value switched out from the originating investment policy to the newly selected investment policy.

Note: Fees shown above already include value added tax, special business tax or other relevant taxes.

Fund information

Contact for advice on selecting/modifying investment plans.	Provident Fund Department E-mail: krungsriasset.provident@krungsri.com Tel. 0-2657-5757 press 3, press 2 Monday - Friday Time 8.30 a.m. – 17.30 p.m. (Except public holidays)
How to get more information about changing investment policies	Member can change their invesment plan via 2 channels as follows: ❶ www.krungsriasset.com >> EM@ccess online ❷ @ccess Mobile Application Download and Register For more information, please go to www.krungsriasset.com select the heading > Fund Transaction > EM@ccess Provident Fund > Download & register
Date and time for changing investment policy	It is determined by your fund committee. 1. In the case of daily transactions: transactions can be made within 12.00 p.m. of every business day. 2. In the case of a specified period: transactions can make within 12.00 a.m. of the last day of the specified period. 3. You may access the fund's trading day information on Krungsri Asset Management's website under the "Fund Transaction" section, sub-section "Fund Calendar" https://www.krungsriasset.com/EN/Fund-Transaction/Fund-Calendar.aspx
Contact for advice about your savings upon resigning from job	1. Arrange to retain account balance in the provident fund 2. Arrange to receive payouts as annuities 3. Arrange to transfer fund account to a RMF for PVD fund 4. Mutual funds

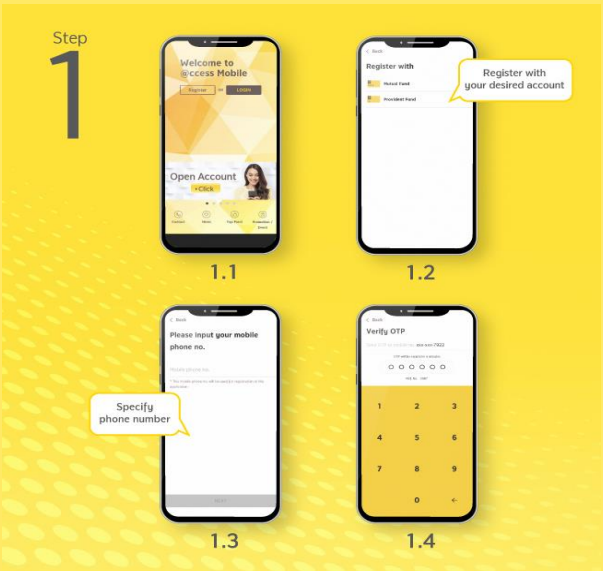
krungsri Asset Management

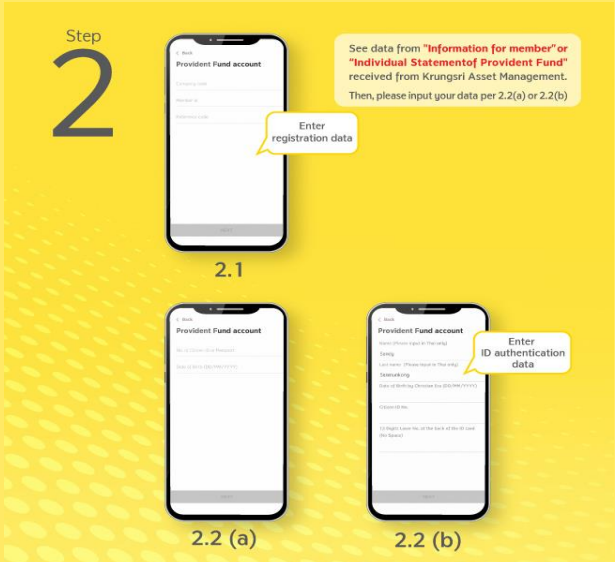
A member of MUFG a global financial group

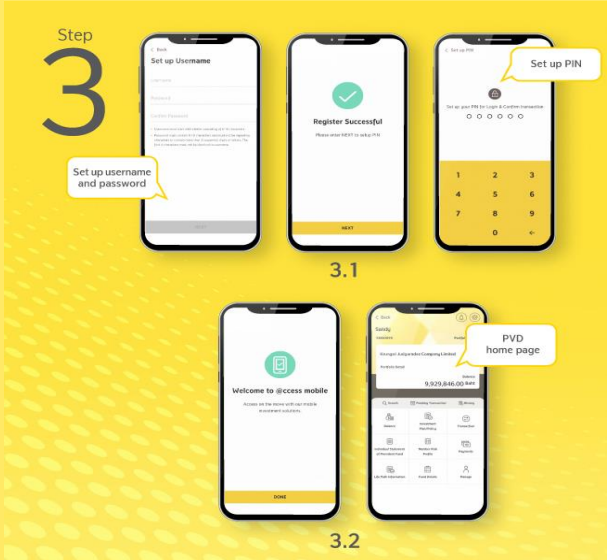
@ccess Mobile Application Registration

Scan for Download Application

Scan here







How to register through Provident Fund?

(1) Open application, choose "Register" for the first-time log-in then choose Register with Provident Fund and input mobile phone number and OTP.

(2) Identity verification: Specify data for ID authentication:

2.1) Specify your data set comprising company code, member ID, and reference code as appeared on the "Information for member" or "Individual Statement of Provident Fund" received from Krungsri Asset Management. Then, the system will verify the database of Provident Fund Member.

2.2) In the case that citizen ID card number is available in your database provided to Krungsri Asset Management, the system will ask you to specify the number of your citizen ID card (or passport) and date of birth for identity verification.

2.3) In the case that citizen ID card number is not available in your database provided to Krungsri Asset Management but there are information of your names and family names in Thai, the system will ask you to specify the date of birth and citizen ID card number together with its 12-digit code on the back. Then, the system will proceed with data verification through DOPA for your identity verification.

(3) Settings

3.1) Set up username and password then choose the account you want to link with; Mutual Fund or Provident Fund account, or other (if available)

In the case that you want to add other Provident Fund accounts, after you choose the account you want to add, you have to specify the reference code as appeared on the "Individual Statement of Provident Fund" received from Krungsri Asset Management to confirm your account ownership.

3.2) Set up your PIN

3.3) After PIN setting up and confirmation, the System will take you to the "Welcome" screen. Please press the "Done" button to start using the services. In this regard, your username can also be logged in with EM@ccess Online service, while the old username on EM@ccess will be terminated automatically.

Username and Password are available for both @ccess Mobile Application and EM@ccess Online



Enjoy double convenience with Provident Fund & Mutual Fund on @ccess Mobile App

@ccess Mobile App

App Store

Google play

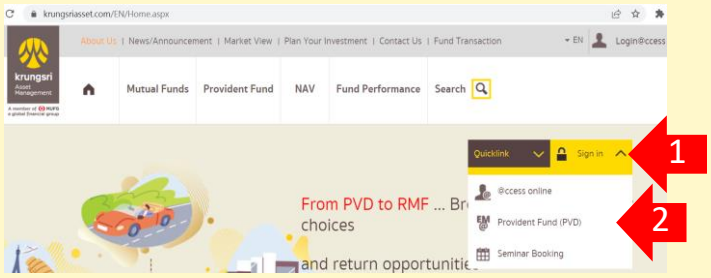
EM@ccess Online Service Registration

www.krungsriasset.com

krungsri Asset Management
A member of MUFG a global financial group

Step 1

Visit www.krungsriasset.com
Click "Sing in"
Select "Provident Fund (PVD)"



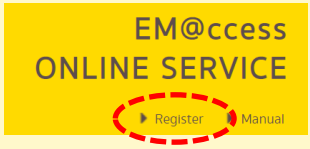
Step 2

Click "For Member"



Step 3

On the "Login" page, select the heading "Registration"

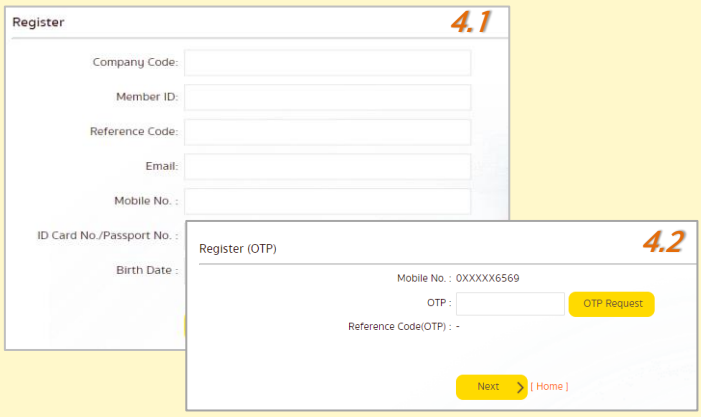


Step 4

4.1 Fill in information from "Information for member" or "Individual statement of provident fund" which consists of the company code, member ID, and reference code. Also, the member should fill in the e-mail address, Mobile No., ID Card No./ Passport No. and Birth date during the registration process.

4.2 Please select OTP Request:

- The system will send OTP to the registered mobile no.
- Specify OTP
- Select "Next"



Step 5

5.1 In case database **have** ID Card No./ Passport No.

The system allows the member to create a username and password by oneself. The password must be entered twice for confirmation.

5.2 In case database **does not have** ID Card No./ Passport No. but it has First name and Last name in Thai

The system allows the member to fill in Laser No. 12 degits behind ID card to verify identity then select "Next"

5.3 The system will check with DOPA to verify identity. If it is correct, the system will allow the member to create a username and password by oneself. The password must be entered twice for confirmation.

