Investment Policy Factsheet

Ayudhya Master Fund Registered Provident Fund

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 Thai All Stars Equity Fund-A Policy

(PDM_TSTAR-A)

Equity fund

Feeder Fund

Fund investing onshore, no 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,
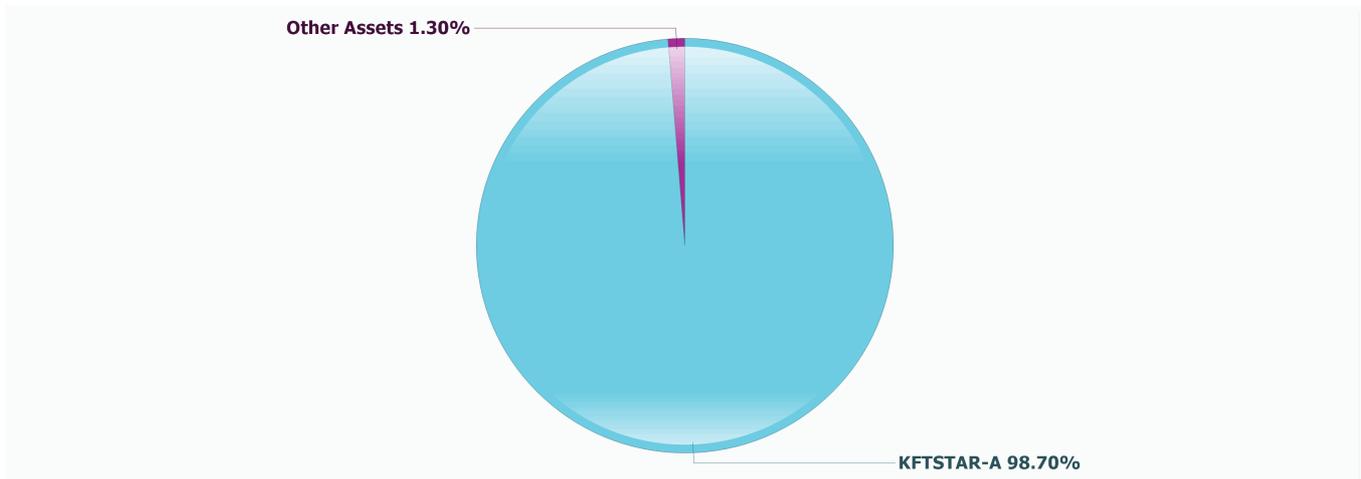Krungsri Asset Management Co., Ltd.

Krungsri Asset Management Co., Ltd.

Asset Allocation

Investment policy

- Minimum 80% of its NAV in average in each fiscal year are invested in listed companies in the SET and/or MAI and/or derivatives which are referenced to the return of stocks or stock baskets of listed companies with strong fundamental, high business growth potential, attractive dividend yield. The fund may also invest in stocks under IPO period.
- The fund may invest in a forward contract to enhance efficiency portfolio management and hedge against risk from investment.
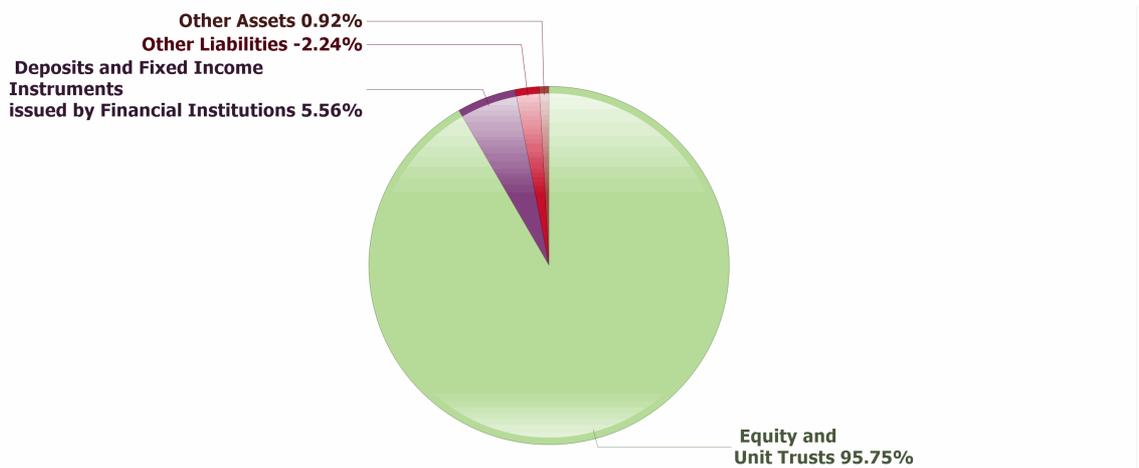
Asset allocation

Portfolio Breakdown (% of NAV)

Other Assets 1.30%
KFTSTAR-A 98.70%

Asset allocation of KFTSTAR-A

Sector Breakdown (% of NAV)

Other Assets 0.92%
Other Liabilities -2.24%
Deposits and Fixed Income Instruments issued by Financial Institutions 5.56%
Equity and Unit Trusts 95.75%

Top Five Sectors (% of NAV)	
Food & Beverage	22.21
Commerce	14.46
Energy and Utilities	13.42
Tourism and Leisure	7.00
Transportation & Logistics	6.77

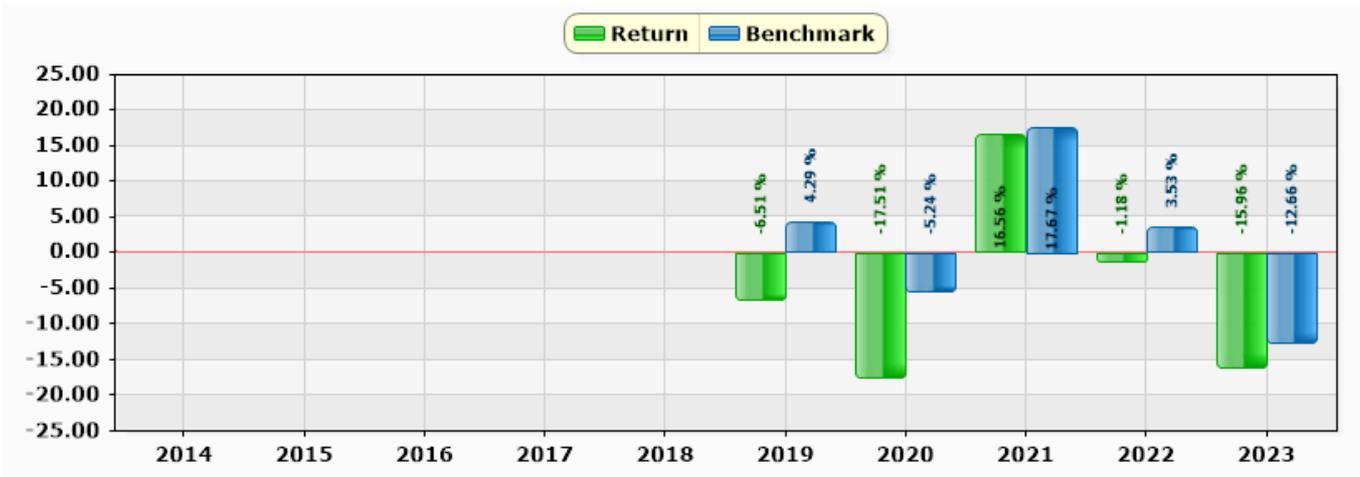| Top Five Holdings (% of NAV)		
Name	Security Code	% of NAV
CP ALL Plc.	CPALL	6.50
SCGP Packaging Plc.	SCGP	4.29
Minor International Plc.	MINT	4.23
Carabao Group Plc.	CBG	4.16
Thai Union Group Public Company Limited	TU	4.03

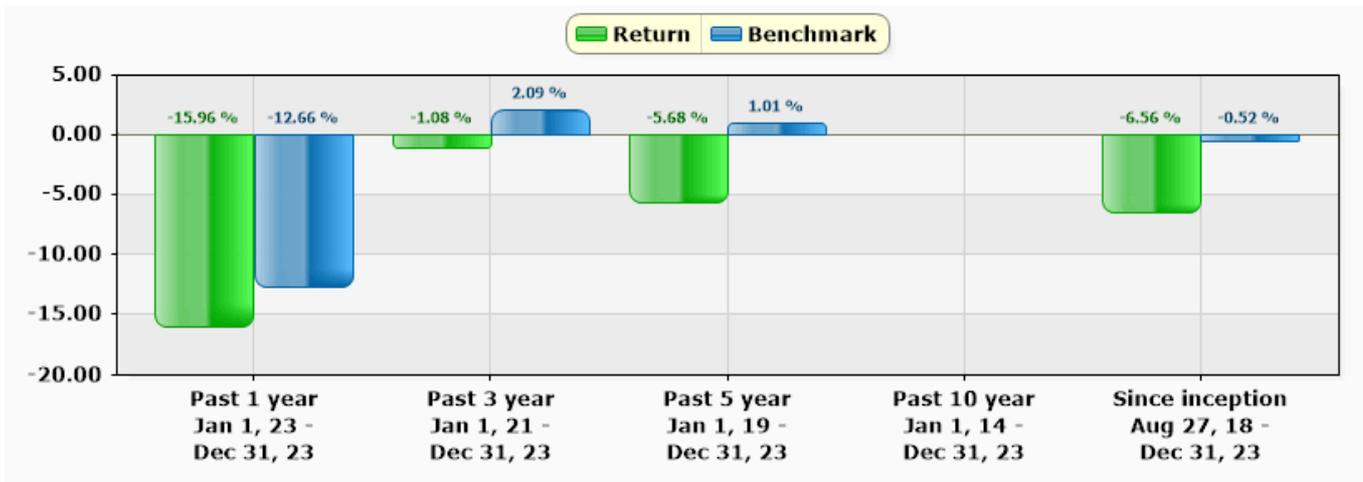Note: For more details on the Krungsri Thai All Stars Equity Fund-A fund, please visit www.krungsriasset.com

Performance

* historical performance does not guarantee future

Calendar year performance Return

Calendar year performance Return chart showing Return (green) and Benchmark (blue):
- 2019: Return -6.51%, Benchmark 4.29%
- 2020: Return -17.51%, Benchmark -5.24%
- 2021: Return 16.56%, Benchmark 17.67%
- 2022: Return -1.18%, Benchmark 3.53%
- 2023: Return -15.96%, Benchmark -12.56%

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Annualized Return (p.a.)

	Return	Benchmark
Past 1 year Jan 1, 23 - Dec 31, 23	-15.96 %	-12.66 %
Past 3 year Jan 1, 21 - Dec 31, 23	-1.08 %	2.09 %
Past 5 year Jan 1, 19 - Dec 31, 23	-5.68 %	1.01 %
Past 10 year Jan 1, 14 - Dec 31, 23		
Since inception Aug 27, 18 - Dec 31, 23	-6.56 %	-0.52 %

Cumulative Return

	Return	Benchmark
YTD Jan 1, 24 - Jun 30, 24	-1.01 %	-6.07 %
Past 1 year Jan 1, 23 - Dec 31, 23	-15.96 %	-12.66 %
Past 3 year Jan 1, 21 - Dec 31, 23	-3.20 %	6.39 %
Past 5 year Jan 1, 19 - Dec 31, 23	-25.35 %	5.14 %
Past 10 year Jan 1, 14 - Dec 31, 23		
Since inception Aug 27, 18 - Dec 31, 23	-30.42 %	-2.75 %

Remark :

1. Performance measurement benchmark for period to gauge performance of fund manager is [SET Total Return Index (SET TRI)]

2. Standard deviation of the fund performance : 2.87% p.a.

   *SD is calculated from the last 3 years or since launch for the fund lauched within that period
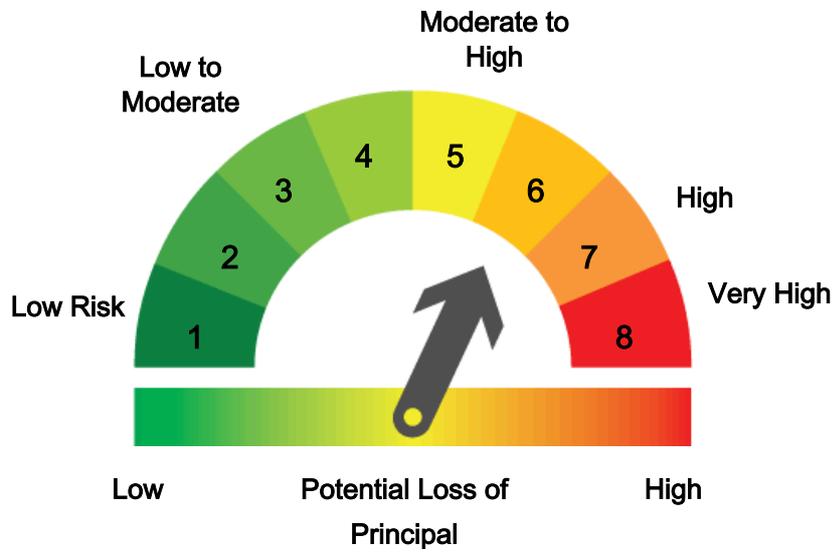
3. Tracking error : N/A% p.a.

⚠️ Investment Risks

Key Risks of fund :

- Credit Risk

- Business Risk

- Market Risk

- Liquidity Risk

- Derivatives Risk

- Counterparty Risk

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Risk Spectrum of the Fund

Note: For more details on the Krungsri Thai All Stars Equity Fund-A fund, please visit www.krungsriasset.com

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Fees

Fees Charged as of 30 June, 2024	
Fees Charged to Provident fund level - Management Fee - Total expenses	 Waived Waived
Invest through Mutual fund	☑ Yes ☐ None
Fees Charged to Mutual fund level	☑ Yes ☐ None Krungsri Thai All Stars Equity Fund-A Actual Fee 2.3289% p.a. of NAV Maximun Fee 5.0825% 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	None

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

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Fund information

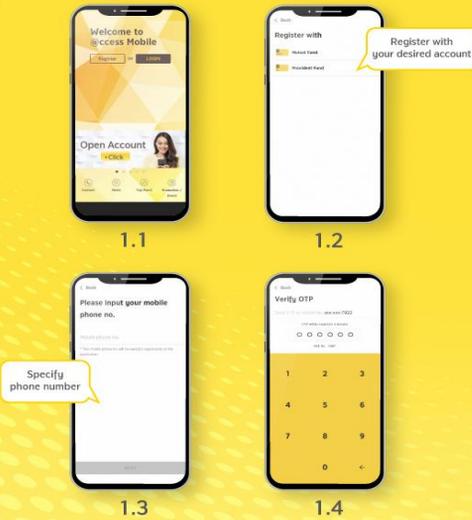|	
Contact for advice on selecting/modifying investment plans.	Provident Fund Department E-mail: krungsriasset.provident@krungsri.com Tel. 0-2657-5757 press 3, press 2 Monday - Friday Time 8.30 a.m. – 17.30 p.m. (Except public holidays)
How to get more information about changing investment policies	Member 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 📱 Scan here
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.
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 Co., Ltd.

@ccess Mobile Application
Registration

Step 1

1.1

1.2

1.3

1.4

Step 2

2.1

2.2 (a)

2.2 (b)

Step 3

3.1

3.2

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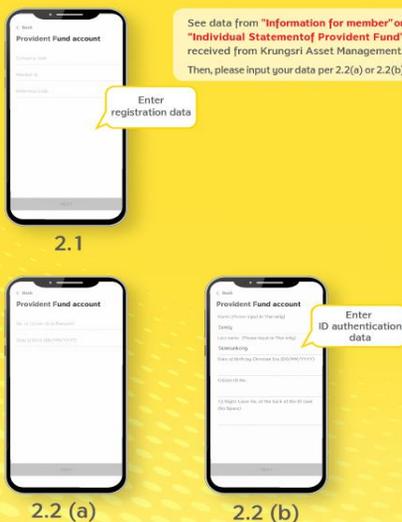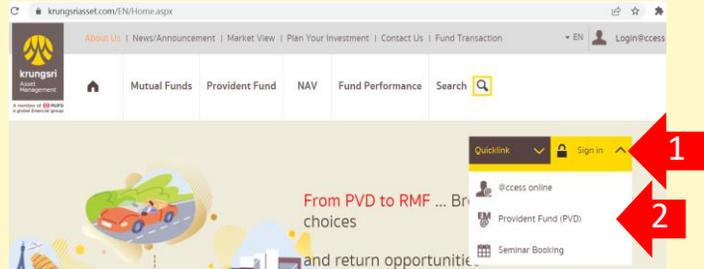
Username and Password are available for both @ccess Mobile Application and EM@ccess Online

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

@ccess Mobile App   App Store   Google play

EM@ccess Online Service Registration

Step 1

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

Step 2

Click "For Member"

For Member
Login Em@ccess

Step 3

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

EM@ccess
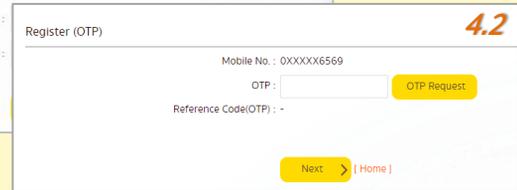ONLINE SERVICE
▶ Register   Manual

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.
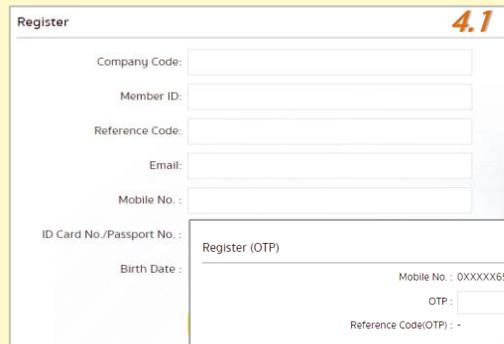
4.2 Please select OTP Request:

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

Register **4.1**
Company Code:
Member ID:
Reference Code:
Email:
Mobile No. :
ID Card No./Passport No. :
Birth Date :

Register (OTP) **4.2**
Mobile No. : 0XXXXXX6569
OTP :   OTP Request
Reference Code(OTP) : -
Next [Home]

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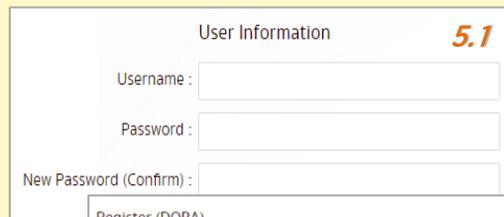
5.2 In case database **does not have** ID Card No./ Passport No. but it has First name and Last name in Thai

The system allows the member to fill in Laser No. 12 degits behind ID card to verify identity then select "Next"
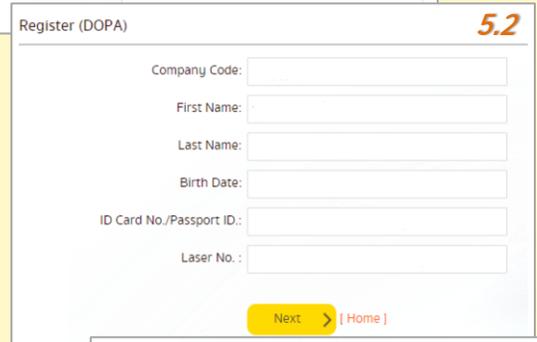
5.3 The system will check with DOPA to verify identity. If it is correct, the system will allow the member to create a username and password by oneself. The password must be entered twice for confirmation.

User Information **5.1**
Username :
Password :
New Password (Confirm) :

Register (DOPA) **5.2**
Company Code:
First Name:
Last Name:
Birth Date:
ID Card No./Passport ID.:
Laser No. :
Next [Home]

User Information **5.3**
Username :
Password :
New Password (Confirm) :