



krungsri
Asset
Management

A member of MUFG
a global financial group

80
Years

Krungsri Global Smart Income USD Fund

KF-SINCOME-USD

IPO: 30 July - 7 August 2025

A leading foreign fixed income fund, now in U.S. dollars - The Currency the World Trusts

**Invest in the master fund –
PIMCO GIS Income Fund**

- Confidence in a world-class fund rated ★★★★★
- Investment strategies designed to navigate all economic cycles, with flexible allocation across various global fixed income instruments.
- Notable track record of past performance riding through changing market conditions.

**Opportunity to strengthen
stability by investing in
US dollars**

- One of the world's major currencies that enhances the stability of long-term value.
- Potential returns similar to direct investment in the master fund without foreign investment tax
- Minimize foreign exchange risk with no FX hedging cost

Outstanding historical performance of the master fund



Returns	3 months	6 months	1 year (p.a.)	3 years (p.a.)	5 years (p.a.)	10 years (p.a.)	Since inception (p.a.)
Master fund	1.98%	5.36%	9.03%	7.48%	4.37%	4.49%	5.26%
Benchmark	1.21%	4.02%	6.08%	2.55%	-0.73%	1.76%	-

**Who are suitable for investing
in this Fund?**



Investors with
investments or
expenses denominated
in US dollars

Investors seeking returns
similar to the master
fund without incurring
currency hedging cost

Investors looking to diversify
from Thai Baht exposure or
having a positive outlook
on US dollar

Source: PIMCO as of 30 Jun 2025. • Benchmark: Bloomberg U.S. Aggregate Index • Inception date: 30 Nov 2012 • The performance displayed is the performance of the master fund which is not in accordance with the mutual fund performance measurement standards of the Association of Investment Management Companies (AIMC). • The rating of Morningstar has no association with the performance assessment of the AIMC in any respect.

Investors should understand fund features, conditions of returns and risks before making investment decision.
Past performance is not a guarantee of future results.

Investment strategies in response to all market conditions



Source of consistent cash inflow

Seeking consistent cash inflow generation as a key driver of the opportunity to build total returns across market cycles.



Flexible investment in global fixed income instruments

Expand investment opportunity by increasing flexibility in portfolio diversification across various fixed income sectors with strong potential around the world.



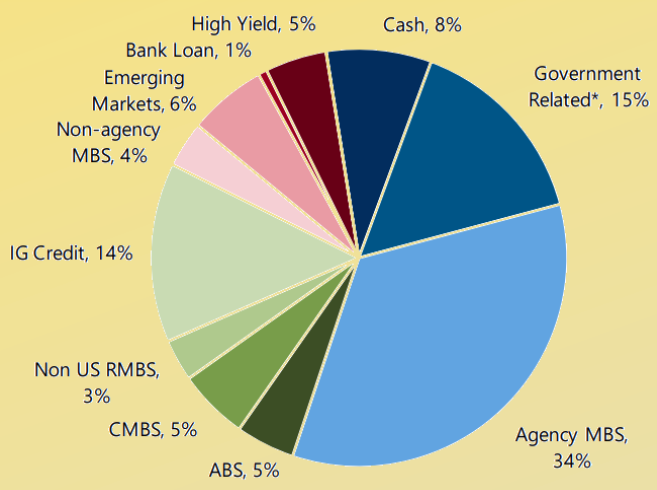
Hedging against market downturns

Diversify into a combination of high-quality and high-yield bonds so as to achieve the goal of generating sustainable returns.

Current portfolio allocation of the master fund

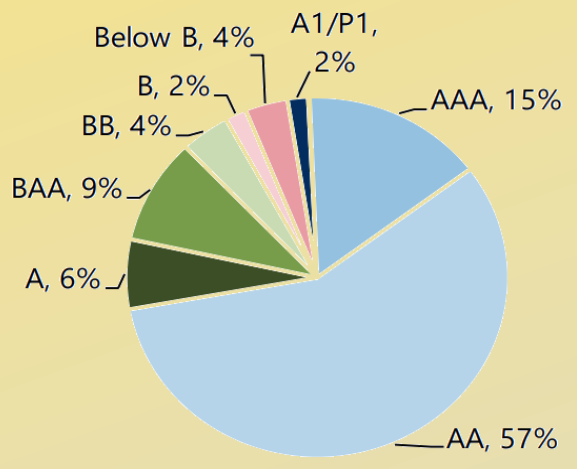
Asset Allocation by Type of Fixed income Instruments

Balanced allocation between high-quality bonds and high-yield bonds.



Asset Allocation by Issuer's Credit Rating

Half of the portfolio is invested mainly in investment-grade bonds, with partial exposure to high-yield bonds.



Asset allocation by average duration of instruments in each country

Currently the master fund invests in a diversified portfolio of fixed income instruments across the world and has the highest exposure to the United States. The average duration of the instruments in the current portfolio is 5.13 years.

Country	Duration (yrs)	Country	Duration (yrs)
Emerging markets	0.27	Japan	-0.37
United Kingdom	0.78	Australia	0.32
European Union	-0.30	United States	4.41

Source: PIMCO as of 30 Jun 2025. • "Government Related" includes government bonds and inflation-linked bonds, bonds issued by government agencies, and bonds guaranteed by FDIC and the government that are issued by the governments of the US, Japan, the UK, Australia, Canada and the EU. • "Government Related" does not include interest rate-linked derivatives which are used to manage the average duration of US fixed income instruments in the portfolio. • Derivatives includes interest rate swaps, futures, and swap options • ABS includes traditional ABS, CLOs and CDOs.

The Universe of PIMCO GIS Income Funds with Krungsri Asset Management

Standing out in satisfying every investment goal

THB Currency
Fully hedged against FX risk

THB Currency
Unhedged against FX risk*

USD Currency

KF-SINCOME



- For investors seeking source of returns in the form of regular income.
- Not wishing to be exposed to foreign exchange fluctuations.

KF-CSINCOME



- For investors wishing to accumulate long-term returns in the fund.
- Not wishing to be exposed to foreign exchange fluctuations.

KF-SINCOME-FX



- For investors seeking opportunity to generate excess returns from currency movements.
- Available in both capital accumulation and auto-redemption share classes.

KF-SINCOME-USD



- For investors wishing to accumulate returns in the fund.
- Investing in USD which is the base currency of the master fund.

Details	KF-SINCOME	KF-CSINCOME	KF-SINCOME-FX-R	KF-SINCOME-FX-A	KF-SINCOME-USD
Investment policy	Invest on average no less than 80% of its NAV in an accounting year in PIMCO GIS Income Fund (Class I-ACC) (the master fund).				
FX hedging policy	Fully hedged		At the fund manager's discretion		At the fund manager's discretion (for investments denominated in Non-USD currency).
Auto redemption	4 times a year by automatically switching-in to KFCASH-A Fund	None	4 times a year by automatically switching-in to KFCASH-A Fund	None	None
Minimum investment amount	500 Baht				100 USD
Dealing date	Every dealing day of the fund. (Please refer to the dealing calendar of each fund.)				
Payment for purchase	Money transfer, QR payment, direct debit from bank account, point redemption from Krungsri credit cards.				Transfer or direct debit from FCD account of Kiatnakin Phatra Bank.
Switching-in from other funds	Switching-in from other funds and switching between different share classes are allowed. (Please refer to the Fund Switching Table for details.)				Switching-in is not allowed.
Settlement date	Within 3 working days after the redemption date excluding holidays in relevant foreign countries (T + 3).				
Account for receiving redemption proceeds	Savings account denominated in Baht of all banks in Thailand.				FCD account of Kiatnakin Phatra Bank
Switching-out to other funds	Switching-out to other funds and switching between different share classes are allowed. (Please refer to the Fund Switching Table for details.)				Switching-out is not allowed.

*Based on the fund's current FX hedging ratio. Auto redemption of investment units will reduce the number of investment units held by each unitholder. • KF-SINCOME-FX applies FX hedging at the fund manager's discretion and is therefore exposed to currency risk, potentially causing investors to lose money or gain from foreign exchange fluctuations/ or receive returns lower than the initial investment amount. • For KF-SINCOME-USD, in case of making investments in currencies other than the USD, it may consider hedging against FX risk at the fund manager's discretion and therefore is subject to currency risk, potentially causing investors to lose money or gain from foreign exchange fluctuations/ or receive returns lower than the initial investment amount.

Investors should understand fund features, conditions of returns and risks before making investment decision.
Past performance is not a guarantee of future results.

Details	Krungsri Global Smart Income USD (KF-SINCOME-USD)
Investment policy	Invest on average no less than 80% of its NAV in an accounting year in PIMCO GIS Income Fund (Class I-ACC) (the master fund). The master fund invests at least two-thirds of its net asset value (NAV) in a diversified portfolio of fixed income instruments of government and corporate issuers worldwide.
Risk level	Level 5
Base currency	US dollar (USD)
IPO offering price	10 USD per unit
FX hedging policy	In case of making investments in currencies other than USD, the Fund may consider hedging against exchange rate risk at the fund manager's discretion.
Dealing date	Every dealing day of the Fund (Please refer to the dealing calendar of the Fund.)
Settlement date	Within 3 business days after the redemption date excluding holidays in relevant foreign countries (T + 3)
Minimum investment amount	100 USD
Fees charged to the Fund (% of NAV per unit p.a.)	Management fee: Not exceeding 2.140% (Actual charge: 0.8025%) Trustee fee: Not exceeding 0.1070% (Actual charge: 0.0428%) Registrar fee: Not exceeding 0.1605% (Actual charge: 0.1605%)
Fees charged to investors (% of investment amount)	Front-end fee: Not exceeding 2.00% (Actual charge: Below USD 1M: 1.00% From USD 1M to below USD 2M: 0.70% From USD 2M to below USD 3M: 0.50% From USD 3M: 0.25%) Back-end fee: Not exceeding 2.00% (Actual charge: None)

Remarks: Fees charged to the Fund and/or investors are inclusive of value added tax or specific business tax or any other taxes. ☉ For investments denominated in currencies other than the USD, the Fund may hedge foreign exchange risk at the Fund Manager's discretion, which could expose investors to foreign exchange risk and potentially lead to losses or gains on foreign exchange or returns lower than the initial investment.

Special Promotion during IPO

For every 5,000 USD investment in KF-SINCOME-USD

during the IPO period: 30 July – 7 August 2025

Receive additional units of KF-SINCOME-USD worth 5 USD

Entitlement Terms & Conditions

1. This promotion applies exclusively to net investment amounts in Krungsri Global Smart Income Fund USD (KF-SINCOME-USD) made during IPO period. Net investment is defined as the purchase amount minus any redemption amount.
2. Unitholders must hold their investment until 8 December 2025. Eligibility will be determined based on the number of fund units held as of 7 August 2025. Any redemption or switching out of units between 8 August and 8 December 2025, regardless of the amount or number of units, will result in disqualification from this promotion.
3. If there is any transfer of units to another individual during 8 August to 8 December 2025, regardless of amount or number of units, the investor will be disqualified from this promotion. For transfers to or from anonymous (non-disclosed) accounts, the investor must notify and provide confirmation to the management company that both accounts belong to the same unitholder in order to remain eligible.
4. Investment amounts will be calculated on a per-account basis. If the investor holds more than one mutual fund account with the company, units in separate accounts will not be combined to meet the promotion criteria.
5. Total investments below USD 5,000 will not be eligible for the promotional bonus units.
6. The KF-SINCOME-USD units will be allocated and transferred to eligible investors by 31 January 2026, calculated based on the fund's unit price on the date of allocation. The company will waive the front-end fee for these promotional fund units.
7. Investments made through unit-linked insurance policies or provident funds are not eligible for this promotion.
8. Investments made through omnibus accounts (non-disclosed unitholder accounts) may be subject to additional conditions. Investors are advised to check with their selling agents for further details.
9. The management company reserves the right to substitute the units with other benefits of equivalent value and to change the terms and conditions of this promotion without prior notice, at its sole discretion.
10. All promotional expenses will be borne entirely by the management company and will not be charged to the fund in any way.

Disclaimer: Investors should understand fund features, conditions of returns, and risks before making an investment decision. Past performance is not a guarantee of future results. ☉ This Fund may have investments in non-investment grade or unrated debt instruments and may invest in unlisted securities. Investors may involve higher risk of default. ☉ For investments denominated in currencies other than USD, the Fund may hedge foreign exchange risk at the Fund Manager's discretion, which could expose investors to foreign exchange risk and potentially lead to losses or gains on foreign exchange or returns lower than the initial investment. ☉ In the case where any unitholder holds the investment units equal to or higher than 10%, the Management Company will report such holding and submit the personal data or other information of such unitholder to the master fund as well as requiring the unitholder to submit a proof of address and/or any other information as requested by the master fund. In this connection, the master fund may forward such information to any agencies according to the law of relevant countries by deeming that consent has been granted by the unitholder. ☉ This document is prepared from reliable sources as of the publication date. However, the Company does not guarantee the accuracy, reliability, or completeness of all information and reserves the right to change it without any prior notice.

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