



krungsri
Asset
Management

A member of MUFG

Krungsri Global Dividend USD Fund

KF-GDIV-USD

IPO: 12 – 21 January 2026.

A USD-denominated global equity fund aiming to deliver stability, dividend income, and long-term capital growth.



Invest in the master fund

Fidelity Funds - Global Dividend Fund

The master fund is rated **★★★★** by Morningstar.

Focuses on sustainable growth in cash flow generation.

Invests in high-quality companies with strong dividend-paying potential and growth prospects.

Demonstrates effective downside risk control in challenging market conditions.

Why Dividend Stocks Matter?



Investing in high-quality dividend-paying stocks, which tend to have defensive characteristics, can help strengthen a portfolio and reduce overall risk amid today's uncertain environment.

Adding an extra layer of stability with USD denomination

- Invests in the master fund in U.S. dollars, one of the world's major and highly stable currencies, suitable for medium- to long-term investment goals.
- Offers return potential closely aligned with direct investment in the master fund, without the tax burden associated with overseas investments.
- Enhances portfolio diversification, helping to manage currency risk with no currency hedging costs.



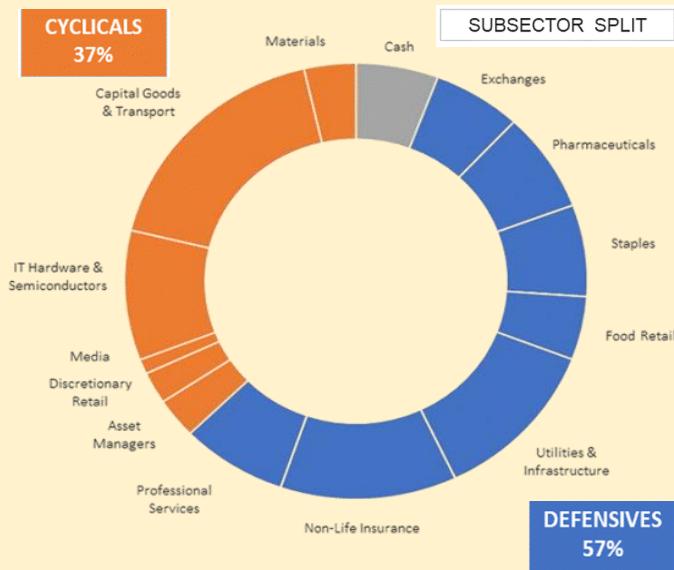
An option for investors looking to diversify their portfolios and generate income alongside long-term growth, in one of the world's major currencies.

Source: Fidelity International as of 31 Oct 2025. This rating is not related to, nor associated with, any rating by the Association of Investment Management Companies.

Investors should carefully understand fund features, return conditions, and risks before making an investment decision. Past performance of a mutual fund is not indicative of future results.

The master fund's portfolio combines both active and defensive approaches, comprising securities with strong growth potential.

Sub-Sector Allocation



Top 10 Holdings

Security Names	Portfolio Weight (%)	Dividend yield (%)	Countries
TSMC	4.6	1.3	Taiwan
Unilever	3.9	3.4	United Kingdom
Legrand	3.8	1.5	France
National Grid	3.3	4.1	United Kingdom
Vinci	3.3	4.1	France
Iberdrola	3.1	3.7	Spain
Novartis	3.1	3.5	Switzerland
Munich Re	3.1	3.7	Germany
Roche	3.1	3.7	Switzerland
Deutsche Boerse	3.0	1.8	Germany

Source: Left chart: Fidelity International as of 30 Sep 2025; Right chart: Fidelity International as of 31 Oct 2025

Performance Reflecting a Proven Track Record of the Investment Strategy

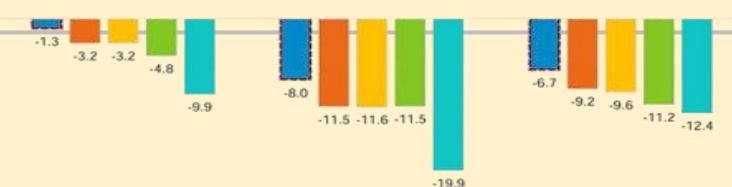
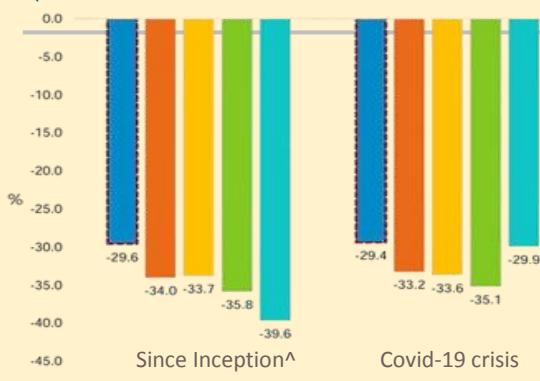
Calendar Year Performance (%)



Comparison of Calendar Year Performance Volatility (%)

	2022	2023	2024	YTD
Master Fund	20.3	12.6	11.3	14.9
Benchmark	23.3	13.0	12.4	16.9

Across all periods, the fund has delivered performance in line with or superior to its peer group, while maintaining lower volatility than the broader market.



The fund has demonstrated effective downside risk management in challenging market environments.

^A Fidelity Funds – Global Dividend Fund | Peer Average | Global Equity | European Equity | Asian Equity

Source: **Top chart:** Fidelity International as of 31 Oct 2025; Morningstar Direct as of 12 Dec 2025 • Performance of Share Class Y-QINCOME(G)-USD | Benchmark: MSCI ACWI NR USD | Peer group based on Morningstar EAA Fund Global Equity Income. **Bottom chart:** Fidelity International; Morningstar Direct as of 31 Oct 2025 • ^ASince inception refers to the inception date of Share Class A-MINCOME(G)-USD, the oldest share class, established on 30 Jan 2012. KF-GDIV-USD invests in Share Class Y-QINCOME(G)-USD, which was established on 20 Feb 2017 and follows the same investment policy. | Covid-19 crisis refers to the period from 19 Feb to 30 Mar 2020. | QE tapering round 1 refers to the period from 1 May to 30 Jun 2013. | 2015 2H market volatility refers to the period from 1 Jun to 31 Dec 2015. | 2018 refers to the period from 1 Jan to 31 Dec 2018. | Global Equity is referenced to the MSCI AC World NR Index. | European Equity is referenced to the MSCI Europe NR Index. | Asian Equity is referenced to the MSCI AC Asia Pacific ex Japan NR Index. | Peer Average is referenced to Morningstar EAA Fund Global Equity Income. Returns are calculated on a NAV-to-NAV basis (excluding front-end fees) and are shown in USD. The performance presented represents that of the master fund and is not calculated in accordance with the performance measurement standards of the Association of Investment Management Companies.

Investors should carefully understand fund features, return conditions, and risks before making an investment decision. Past performance of a mutual fund is not indicative of future results.

A range of investment options in **Fidelity Funds – Global Dividend** offered by Krungsri Asset Management.

THB-denominated Funds

with Full Foreign Exchange Hedging



KFGDIV-A

For investors seeking to accumulate returns within the fund

KFGDIV-I

For institutional investors seeking to accumulate returns within the fund

KFGDIV-D

For investors looking for opportunities to generate regular income from dividends

For investors who prefer to avoid foreign exchange volatility.

USD-denominated Fund

KF-GDIV-USD

NEW

- For investors seeking to accumulate returns within the fund
- Invests in USD, which is the base currency of the master fund



Details	KFGDIV-A	KFGDIV-D	KFGDIV-I	KF-GDIV-USD
Investment Policies	The Funds invest in the foreign mutual fund, namely Fidelity Funds – Global Dividend Fund Y-QINCOME(G)-USD (the Master Fund), on average not less than 80% of the Fund's net asset value per accounting year.			
Foreign Exchange Risk Hedging Policies	Full foreign exchange hedging of not less than 90% of the value of overseas investments.			
Dividend Payment Policies	No dividend payment policy.	Up to 12 times per year, at a rate of not less than 10% of net profit and/or retained earnings	No dividend payment policy.	No dividend payment policy.
Minimum Purchase	500 Baht			
Dealing Days	Every dealing day of the Fund (Please refer to the Fund's dealing calendar).			
Subscription Payment Methods	Bank transfer, QR Payment, direct debit from deposit accounts, and redemption of points from Krungsri credit cards			
Switching Between Funds of Krungsri Asset Management	Switching between other funds and between unit classes is permitted (Please refer to the unit switching table for details).			
Redemption Period	Within 4 business days from the redemption dealing date, excluding foreign holidays (T+4)..			
Redemption Proceeds Account	Savings accounts denominated in Thai Baht with any bank in Thailand.			

Remarks: Switching fees are waived for switching among unit classes KFGDIV-A, KFGDIV-D, and KFGDIV-I. | The KFGDIV Fund fully hedges foreign exchange risk. Such hedging transactions may incur costs, which could slightly reduce the fund's overall returns due to higher expenses. | For KF-GDIV-USD, if investments are made in currencies other than USD, the fund may, at the fund manager's discretion, consider hedging foreign exchange risk. As a result, the fund is subject to foreign exchange risk, which may cause investors to incur gains or losses from currency movements and/or receive redemption proceeds that are lower than the initial investment.

Investors should carefully understand fund features, return conditions, and risks before making an investment decision. Past performance of a mutual fund is not indicative of future results.

Details	Krungsri Global Dividend USD Fund (KF-GDIV-USD)
Investment Policies	<p>The Fund invests in foreign mutual funds, namely Fidelity Funds – Global Dividend Fund Y-QINCOME(G)-USD (the Master Fund), on average not less than 80% of the Fund's net asset value per accounting year.</p> <p>The Master Fund invests primarily in equity securities of companies worldwide, including those in emerging markets, with a focus on stocks that generate dividend income in addition to capital appreciation.</p>
Risk Level	6
Major Currency	USD
Offered Price during IPO	10 USD per unit
FX Risk Hedging Policy	If the investments are made in currencies other than USD, the Fund may consider hedging foreign exchange risk at the discretion of the Fund Manager.
Dealing Days	Every dealing day of the Fund (Please refer to the Fund's dealing calendar)
Proceeds Payment Period	Within 4 business days from the redemption dealing date, excluding foreign holidays (T+4).
Minimum Purchase	100 USD
Fees Charged to the Fund (% per annum of NAV)	<p>Management Fee: Not over 2.1400% (Actual: 1.3375%)</p> <p>Trustee Fee: Not over 0.1070% (Actual: 0.0428%)</p> <p>Registrar Fee: Not over 0.1605% (Actual: 0.1605%)</p>
Fees Charged to Investors (% of investment amount)	<p>Subscription Fee: Not over 2.00% (Actual: 1.50%)</p> <p>Redemption Fee: Not over 2.00% (Actual: None)</p>

Remark: Fees charged to the fund and/or investors are inclusive of value added tax, specific business tax, or any other applicable taxes.

Disclaimer: Investors should carefully understand the product features, return conditions, and risks before making an investment decision. Past performance of a mutual fund is not indicative of future results. Where investments are made in currencies other than USD, the fund may, at the fund manager's discretion, consider hedging foreign exchange risk. As a result, the fund is subject to foreign exchange risk, which may cause investors to incur gains or losses from currency movements and/or receive redemption proceeds that are lower than the initial investment.

For further information or to request a prospectus, please contact
Krungsri Asset Management Company Limited at Tel. 0 2657 5757,
or Bank of Ayudhya Public Company Limited / Selling Agents