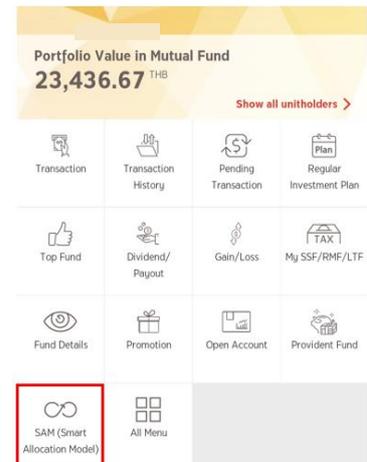

Asset Allocation and Investment Planning Manual by
Smart Allocation Model (SAM)

Contents

Topics	Page
1. Log-in to SAM	Error! Bookmark not defined.
2. Investment Planning	Error! Bookmark not defined.
3. Investment Portfolio Recommendations.....	Error! Bookmark not defined.
4. Overview of Investment Portfolio and Adding Investment Plans	3
5. Initial Subscription Transaction after Account Opening	Error! Bookmark not defined.
6. Subsequent Subscription Transaction	5
7. Redemption Transaction	6
8. Portfolio Rebalancing	7
9. Pending Transaction and Cancellation of Transaction	8
10. Transaction History and Status	8
11. Setting Regular Investment Plan.....	9
12. Changing Investment Plan	10
13. Monitoring Investment Portfolio.....	10
14. Retrieving the information of SAM Services.....	10

1. Log-in to SAM

- 1.1 For new customers who never have a mutual fund account with Krungsri Asset Management: Select the banner of SAM on the front page of the application to start using the application instantly.
- 1.2 For customers who already have a mutual fund account with Krungsri Asset Management and a user code to log-in to the application: Select the banner of SAM on the front page of the application, or log-in to the system and then select the menu of “SAM” on the main menu page.



2. Investment Planning

- 2.1 Select the desired type of investment plan. There are three types of investment plans in the system, namely, goal-based plan, retirement plan, and absolute target return plan. Then, specify the information in order.
 - 2.1.1 **Goal-based Plan:** Specify the target investment amount, investment horizon, initial investment amount, and expected monthly contribution for investment.
 - 2.1.2 **Retirement Plan:** Specify current age, expected retirement age, life expectancy, post-retirement monthly expenses, initial investment amount, and expected monthly contribution for investment
 - 2.1.3 **Absolute Target Return Plan:** Select the level of return and loss corresponding to your investment target, then you can make investment simulation according to the selected level of return by specifying the information about investment horizon, initial investment amount, and expected monthly contribution for investment to look at the growth trend of your investment.
- 2.2 The system will display the information of target return for the goal-based and retirement plan and the growth of investment for the absolute target return plan. On this page, you can adjust the information in order to see the change of target return and growth of investment in accordance with the changing information.

Example of the Procedure for Investment Planning – Goal-based Plan

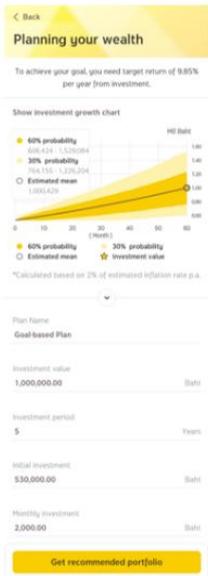
The image displays a sequence of six screenshots from a mobile application, illustrating the steps of an investment planning process for a goal-based plan. Each screen has a yellow header with a back arrow and a title. The first screen, 'Discover your desire', offers three plan types: 'Goal-based Plan' (Start with good plan will lead to your goal), 'Retirement Plan' (To retire financially healthy, let's get started now), and 'Absolute Target Return Plan' (Choose your target, achieve your return). The subsequent five screens, all titled 'Planning your wealth', are 'Please enter information' forms. The second screen shows 'Plan Name' as 'Goal-based Plan'. The third screen shows 'Investment value' as '10,000.00 Baht'. The fourth screen shows 'Investment period' as '5 Years'. The fifth screen shows 'Initial investment' as '5,000.00 Baht' and 'Monthly investment' as '2,000 Baht'. The sixth screen shows a target return of 9.85% per year and an 'Show investment growth chart' with a line graph. The graph plots 'MIL Baht' on the y-axis (0 to 1.60) against '(Month)' on the x-axis (0 to 60). It features three lines: a blue line for '60% probability' (1.084,218), a red line for '30% probability' (1.226,204), and a black line for 'Estimated mean' (1.000,429). A legend identifies these lines and includes a star for 'Investment value'. A note at the bottom of the graph states '*Calculated based on 2% of estimated inflation rate p.a.'. A 'Get recommended portfolio' button is located at the bottom of the sixth screen.

3. Making Investment Portfolio Recommendations

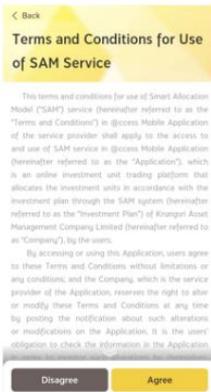
- 3.1 After completing the procedures in No.2, select “Get recommended portfolio”
- 3.2 The system will display the “Terms and Conditions for Use of SAM Service”, select “Agree” to proceed
- 3.3 Conduct investor risk profile assessment, then select “Next”
- 3.4 The system will display asset allocation recommendation according to your risk profile and the guidelines on asset allocation of SAM, if you accept such guidelines, select “Accept” to proceed
- 3.5 The system will display the recommended portfolio that is consistent with the level of return according to your investment target. You can select “Edit” to go back to the page specifying the information of investment plan or select the menu “Show investment growth chart” to view the forecast investment growth under such recommended portfolio.
- 3.6 Select “Open Account” to proceed to opening an account and starting investment. (You can study the method of online account opening at <https://www.krungsriasset.com/EN/Fund-Transaction/Online-Fund-Account-Opening.aspx>)

Example of the Procedure for Making Investment Portfolio Recommendations

1. System displays target return to achieve your goal



2. Acknowledge terms & conditions for use of SAM service



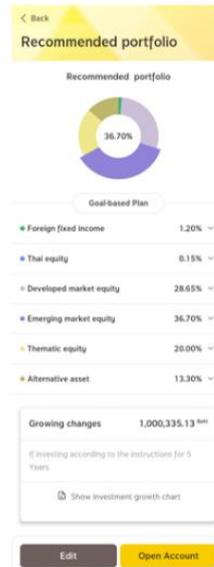
3. Investor assesses their own risk level



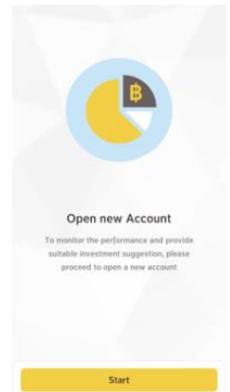
4. Recommendation on basic asset allocation



5. System displays recommended portfolio



6. Interested client will be brought to new account opening process

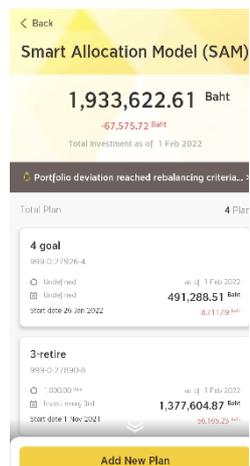


4. Overview of Investment Portfolio and Adding Investment Plans

After creating the investment plans, you will see all the created plans upon logging-in to the menu of SAM. If the created plan has already opened an account and started investment, the “Investment Portfolio” page will display the total investment amount and the total profits/losses of all plans on the top of the page and the details of the investment amount as well as the profits/losses of each plan at the bottom of the page

If such plan has yet to open an account (a simulation plan), the “Open Account” button will appear for you to proceed to opening the account or select  to change the investment plan.

If you want to add an investment plan, select “Add New Plan”.

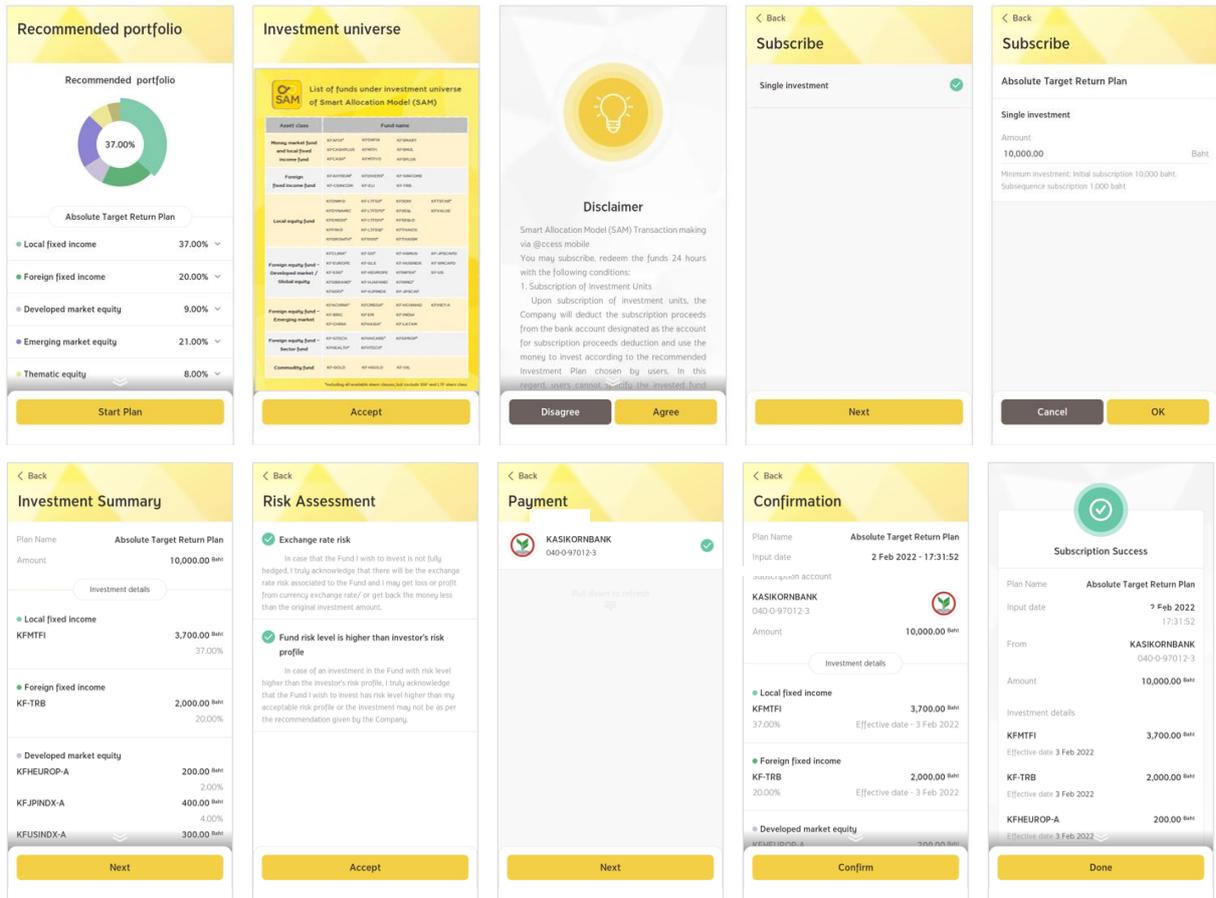


5. Initial Subscription Transaction after Account Opening

5.1 After the account opening is completed, the system will display the information of your planned investment portfolio. Select “Start Plan”.

- 5.2 The system will display the list of funds in the investment universe for your acknowledgement. Select “Accept” to proceed.
- 5.3 The system will display the conditions for making transaction, select “Agree” to start investment.
- 5.4 The system will take you to the “Subscribe” page, select “Single investment”. (For initial investment, you cannot make a regular transaction.)
- 5.5 Specify the investment amount. (Minimum investment: initial subscription is 10,000 Baht; subsequent subscription is 1,000 Baht.)
- 5.6 The system will display the information of investment allocation as per the specified investment amount, then select “Next”.
- 5.7 Acknowledge the associated risks
- 5.8 Select the account for paying the subscription proceeds. (In this process, if you have yet to link the account for paying the subscription proceeds, the system will be unable to proceed. You can study the method of linking account for paying the subscription proceeds at <https://www.krungsriasset.com/TH/Fund-Transaction/Account-Opening.aspx> under the subject “Direct Debit Registration (DDR)-through the Internet and ATM”.)
- 5.9 The system will summarize the information on the “Confirmation” page and specify the effective date of each fund for your acknowledgement, select “Confirm”.
- 5.10 The transaction is done. The system will display the transaction result and save the transaction slip as evidence on your phone.

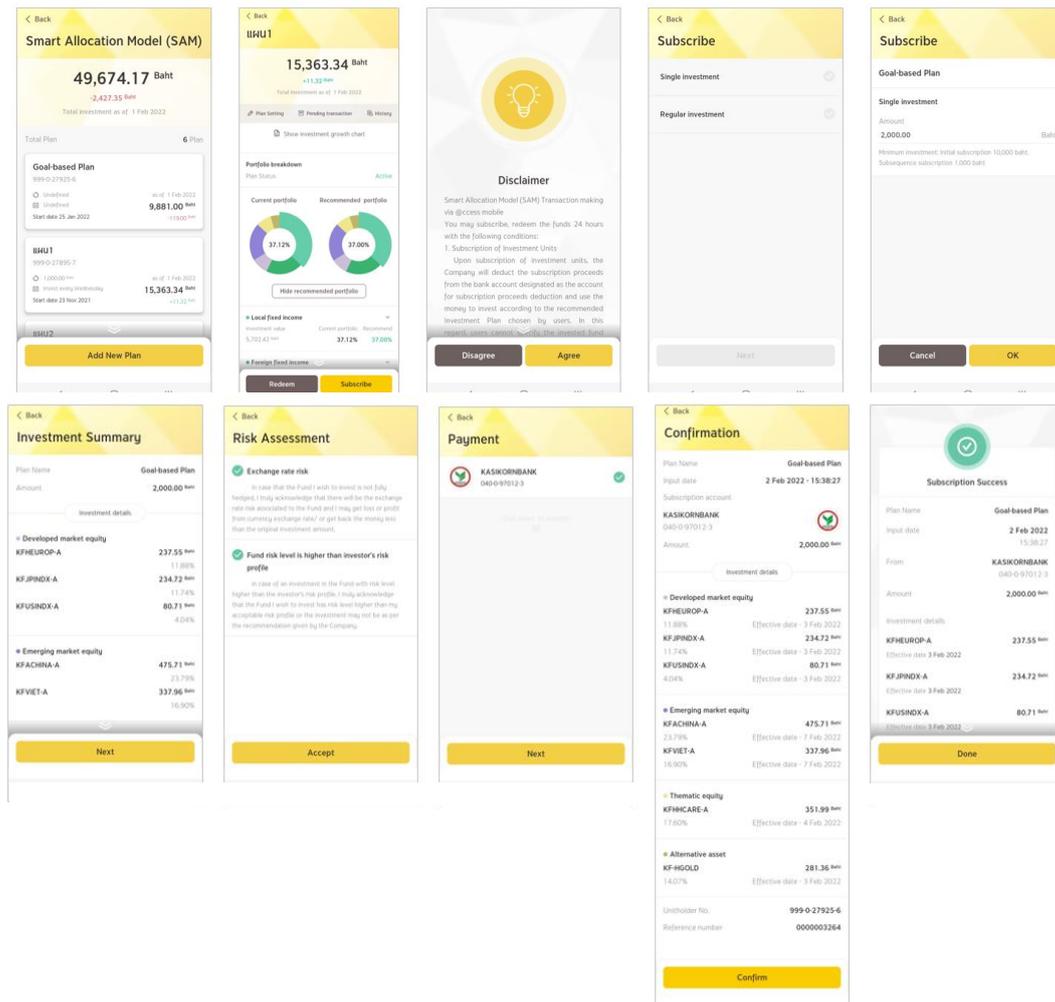
Example of the Procedure for Initial Subscription Transaction after Opening Account



6. Subsequence subscription

- 6.1 Select the investment plan desired for making transaction.
- 6.2 Select “Subscribe”
- 6.3 The system will display the conditions for making transaction, select “Agree” to proceed.
- 6.4 The system will take you to the subscribe page, select “Single Investment” or “Regular Investment”.
- 6.5 Specify the investment amount. (Minimum investment: Initial subscription is 1,000 Baht).
- 6.6 The system will display the information of investment allocation as per the specified investment amount, then select “Next”.
- 6.7 Acknowledge the associated risks
- 6.8 Select the account for paying the subscription proceeds
- 6.9 The system will summarize the information on the “Confirmation” page and specify the effective date of each fund for your acknowledgement, select “Confirm”.
- 6.10 The transaction is done. The system will display the transaction result and save the transaction slip as evidence on your phone.

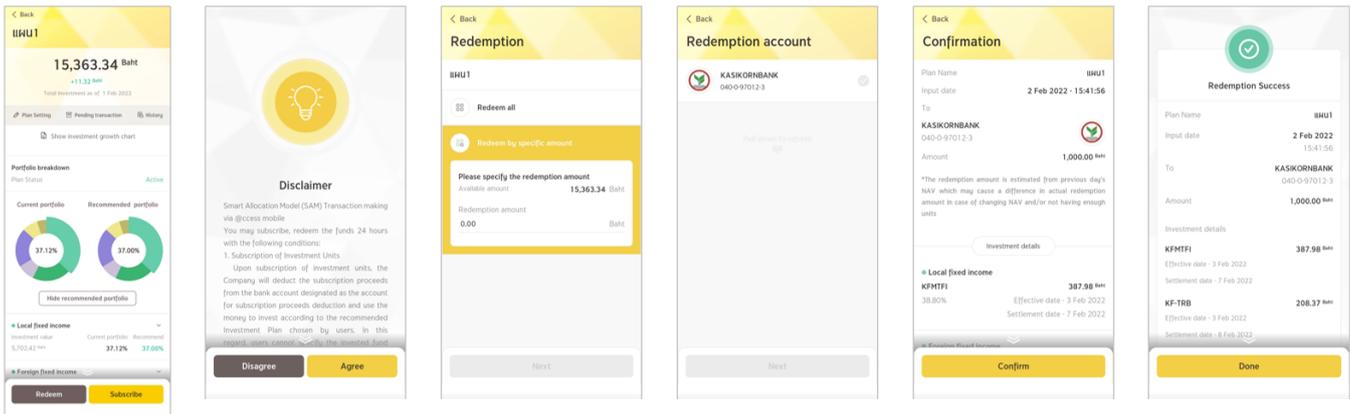
Example of Procedure for Subsequence Subscription Transaction



7. Redemption Transaction

- 7.1 Select the investment plan desired for making transaction.
- 7.2 Select “Redeem”
- 7.3 Specify the redemption method: Redeem all or redeem by specifying the amount of money. (Minimum redemption amount is 1,000 Baht).
- 7.4 Select the redemption account.
- 7.5 The system will summarize the information on the “Confirmation” page and specify the effective date and the date on which the redemption proceeds of each fund is received for your acknowledgement, select “Confirm”.
- 7.6 The transaction is done. The system will display the transaction result and save the transaction slip as evidence on your phone.

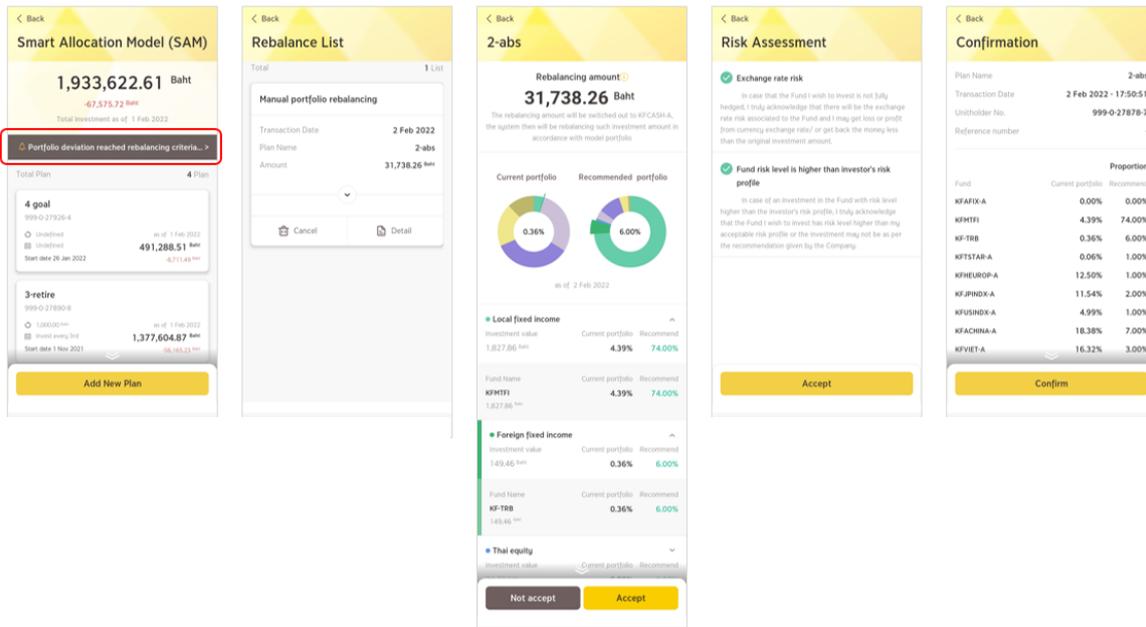
Example of the Procedure for Redemption Transaction



8. Portfolio Rebalancing

- 8.1 When the asset allocation of your investment portfolio deviates from the recommended portfolio higher than the specified level which may be due to changing market conditions or the rebalancing of asset allocation according to the fund manager's perspective, the system will display a notification bar for your acknowledgement so that you can rebalance the investment portfolio as desired, select the "Notification Bar" to view the details.
- 8.2 The system will display the information of the portfolio falling under the criteria of portfolio rebalancing. You can select either "Cancel" to reject the portfolio rebalancing for this round or "Detail" to proceed.
- 8.3 After the "Detail" button is selected, the system will display the investment amount that requires rebalancing and compare the existing investment portfolio with the recommended portfolio. Select the "Accept" button to make the transaction.
- 8.4 Acknowledge the associated risks
- 8.5 The system will summarize the information on the "Confirmation" page, select "Confirm".
- 8.6 The transaction is done. The system will display the transaction result and save the transaction slip as evidence on your phone.

Example of the Procedures for Portfolio Rebalancing



9. Pending Transaction and Cancellation of Transaction

9.1 On the “Investment Plan” page, select “Pending Transaction”

9.2 The system will display information of the transactions that have yet reached the fund’s cut-off time.

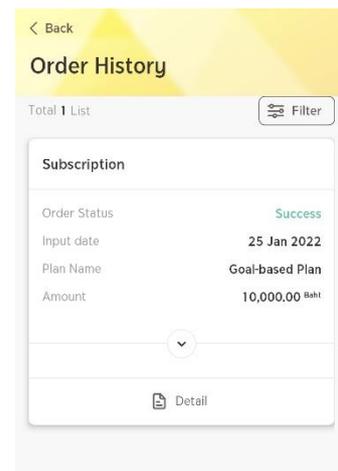
You can select “Detail” to view the detailed information of that specific transaction or select “Cancel” to cancel the transaction

Remark: If you want to view the detailed information of the transaction in the case that the cut-off time for sending trading orders has passed, you must go to the menu of “Order History”.

10. Order History and status

10.1 On the “Investment Plan” page, select “Order History”

10.2 The system will display the information of transaction history by specifying the input date, amount, order status such as ‘being processed’, ‘completed’, ‘cancelled’, etc. You can select “Details” to view the additional detailed information of each transaction.



11. Setting Regular Investment Plan

11.1 On the “Investment Plan” page, select “Plan Setting”

11.2 Under the heading of “Regular Investment Plan”, if you have never created a regular investment plan before, the system will display the message of “Inactive”. But if the regular investment plan has been created, the system will display the investment details for you

11.3 If you want to change/create the regular investment plan, select the menu bar of “Regular Investment Plan” in order to enable/disable the investment plan

11.4 Enabling the investment plan requires specification of the frequency to make transaction, which can be either weekly or monthly.

11.5 The system will notify you of the effective date of the first transaction (in the case that the date you chose falls on a holiday, the system will notify the next business day as the effective date), then select “Next”.

11.6 Specify the investment amount. (Minimum investment amount is 1,000 Baht)

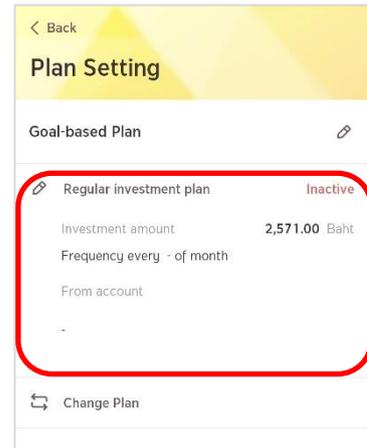
11.7 The system will display the information of asset allocation as per the specified investment amount. Then, select “Next”.

11.8 Acknowledge the associated risks

11.9 Select the account for paying the subscription proceeds.

11.10 The system will summarize the information on the “Confirmation” page, select “Confirm”.

11.11 Creating the regular investment plan is done. The system will create the advanced transaction one day prior to the effective date of each transaction round. Such transaction will be displayed in the “Pending transaction” menu. You can also cancel the transaction of that specific round from this menu. (If you want to cancel the entire investment plan, you must do this at the “Settings” menu.)



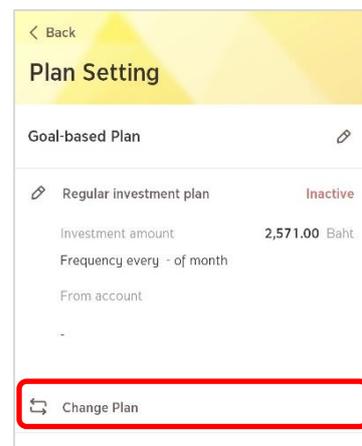
12. Changing Investment Plan

12.1 On the “Investment Plan” page, select “Plan Setting”

12.2 Select the menu bar of “Change Plan”

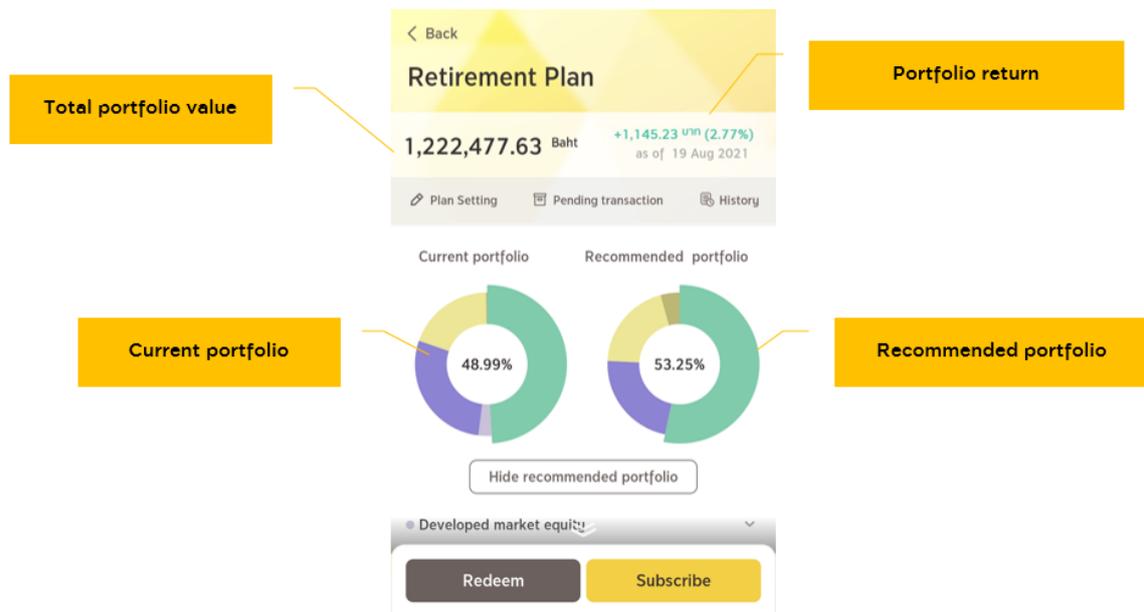
12.3 The system will take you to the “Investment Planning” page.

After selecting a new investment plan, the investor will be alerted by the system to rebalance the investment portfolio in accordance with the new investment plan.



13. Monitoring Investment Portfolio

You can monitor the investment status by yourself via the system of SAM around the clock. The report will contain information about current total investment value, return on investment, and comparison of actual investment with the recommended asset allocation. In addition, you can also retrieve the diagram showing the forecast of investment growth under the target investment portfolio as well as adjusting various information, such as monthly investment contribution and expected retirement age, to determine how these adjustments affect the target investment.



14. Retrieving the information of SAM services

You can retrieve the information of services at “Terms and Conditions” under the menu tab “Setting”, where you will find all the relevant information of SAM services, ranging from Terms and Conditions, transaction making, and latest updated White paper and Investment universe. Besides, you can retrieve the above-mentioned information from www.krungsriasset.com

Example of the Procedures for Retrieving the Information of SAM Services

