


| Risk Level : 5             |  | Foreign Investment Policy         | Foreign exchange rate hedging       |
|----------------------------|--|-----------------------------------|-------------------------------------|
| Low                        |   | Yes                               | Depends on decision of Fund Manager |
| <b>Fund Type</b>           | Mixed Fund/ Guarantee Fund   |                                   |                                     |
| <b>Fund Tenor</b>          | Approximately 5 years 6 Months (at least 5 years 5 months and not more than 5 years 7 months)  | <b>Customer Suitability Score</b> | 3 Moderate to High Risk             |
| <b>Fund Size</b>           | THB 10,000 million (Greenshoe 15%)   | <b>FX Risk</b>                    | Yes                                 |
| <b>IPO</b>                 | 17 – 26 March 2025   |                                   |                                     |
| <b>Inception Date</b>      | 28 March 2025 (Tentative)  |                                   |                                     |
| <b>Investment Policy</b>   | <p>The fund will invest in debt instruments, convertible bond, equity instruments, units of CIS including property and infra, deposits and/or other assets that complied with the SEC regulations.</p> <p>The fund will invest abroad on average in the fiscal year not less than 80%of NAV.</p> <p>The fund will consider adjusting the proportion of investment in such instruments with the range from 0-100% of NAV, the proportion according to the decision of the fund manager.</p> <p>Under normal market condition, the fund may invest in risky assets (equity, mutual funds that invest in equity, property funds and infrastructure funds) on average of the fiscal year not more than 79% of NAV.</p> <p>The management company will assign the Amundi Asset Management as an outsourced fund manager, and the Credit Agricole S.A. will act as the fund's investment guarantor.</p>  |                                   |                                     |
| <b>Dividend Policy</b>     | None   |                                   |                                     |
| <b>Investment Currency</b> | THB<br>Amundi Asset Management, the outsourced fund manager, will exchange THB to foreign currency in order to invest in securities.   |                                   |                                     |
| <b>Benchmark</b>           | None.<br>The Fund is Guaranteed Fund with management under risk framework. Therefore, the benchmark's performance cannot be measured.  |                                   |                                     |
| <b>Suitable for</b>        | <ul style="list-style-type: none"> <li>◆ Investors who want to invest in the long term and expect return more than investing in general bond.</li> <li>◆ Investors, who want to diversify their investment abroad, can accept the risk of investing in global equities and can accept both short-term and long-term volatility.</li> <li>◆ Suitable for individual investors who want to get income from capital gain and total return</li> <li>◆ Investors who do not need liquidity and can invest until the maturity of the fund. However, unitholders will only be guaranteed the value of the investment units if they hold the units until the fund maturity date.</li> </ul>  |                                   |                                     |
| <b>Key Highlights</b>      | <ul style="list-style-type: none"> <li>◆ 100% capital protection at maturity, with a step-up of 2.5% for every 5% performance increase.</li> <li>◆ Opportunity for returns by investing in a globally diversified, multi-asset portfolio, utilizing dynamic allocation based on fundamental market analysis and investment convictions.</li> <li>◆ The estimated return under the base case scenario is approximately 2.4-2.8% per annum at maturity, outperforming Thai fixed-income assets in a low-interest-rate environment.</li> <li>◆ Managed by Amundi Asset Management, the leading European asset manager with €2.1 billion in assets.</li> <li>◆ Guarantee provided by Crédit Agricole, the parent company of Amundi, a globally diversified financial institution with robust financials and a resilient business model, holding an A+ credit rating from Fitch and S&amp;P, and an A1 rating from Moody's.</li> <li>◆ High liquidity with daily redemption.</li> </ul> |                                   |                                     |

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## Fund Features

### After IPO

|                                |   |
|--------------------------------|---|
| <b>Subscription Period</b>     | IPO Period Only, from bank business hours – 15.30.  |
| <b>Redemption Period</b>       | <u>Normal Redemption</u> : Every business day, from start Bank business hours – 15.00. start from 16 April 2025 onwards*. (Last normal redemption date is 20 August 2030)<br><u>Auto-Redemption</u> : The management company will automatically redeem all investment units within 5 business days before maturity of the fund to unit holders.<br><b>*If the date falls on a holiday, it will be postponed to the next business day.</b> |
| <b>Redemption Payment Date</b> | <u>Normal Redemption</u> : Within 5 Business days since NAV calculation date (Currently T+6) (CIMBT / SCB / KBANK / BAY / BBL / LHBANK/ KK/ TTB/ TISCO)<br><u>At maturity date</u> : The management company will automatically redeem. The proceeds from the automatic redemption will be used to purchase the entire amount of investment units of the PRINCIPAL TREASURY, unless otherwise permitted by the management company.         |
| <b>Minimum Subscription</b>    | 1,000 THB.  |
| <b>Minimum Redemption</b>      | Not Defined   |

### Fee & Expenses charged to the Unitholders (% of Unit Value)

|   |   |
|---|---|
| <b>Front-end Fee &amp; Switching-in Fee</b> | Not exceeding 2.14% (Actual Charge 0.50%)               |
| <b>Back-end Fee &amp; Switching-out Fee</b> | Not exceeding 1.07% (Waived)                            |
| <b>Brokerage Fee</b>                        | Not exceeding 0.54% (Waived)<br><b>Fee included VAT</b> |

### Fee & Expenses charged to the Fund (% of NAV)

|                        |  |
|------------------------|--|
| <b>Management Fee*</b> | Not exceeding 2.14% p.a. (Normal Actual Charge 1.07% p.a. (In case Cash-Lock charge 0.107% p.a.))  |
| <b>Trustee Fee</b>     | Not exceeding 0.33% p.a. (Actual Charge 0.0428% p.a.)  |
| <b>Registrar Fee</b>   | Not exceeding 0.54% p.a. (Actual Charge 0.107% p.a.)   |
| <b>Guarantor Fee</b>   | Not exceeding 0.54% p.a. (Actual Charge 0.3424% p.a.)<br>*Outsource Fund Management Fee Not exceeding 0.54% p.a. (Normal actual charge 0.214% p.a. (In case Cash-Lock charge 0.0535% p.a.)) However, the Management Fee includes the Outsourced Fund Management Fee<br><b>Fee included VAT</b> |

Managed by

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- Investors should understand characteristic of mutual fund, return conditions and risk before investing.
- Guarantee Fund, Unitholders will only be guaranteed the value of the investment units if they hold the units until the fund maturity date (Approximately 5 years 6 Months (at least 5 years 5 months and not more than 5 years 7 months))
- The management company reserves the right to terminate the IPO and pay back the money to the unitholders or liquidate the fund if the IPO amounts less than THB. 1,300 million baht and the management company consider that the investment cannot be made to obtain an appropriate return.
- After the end of IPO period, the management company reserves the right to cancel the fund in the following cases:
  - The NAV drops to less than THB. 750 million for 3 consecutive business days and the company has considered that the establishment of the fund is not beneficial to unitholders. or

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- If an event occurs that causes the fund to invest entirely in low-risk assets (Monetization or Cash-lock) such as when the Risk Budget drops to a low level or when the NAV per unit drops close to the Guaranteed NAV per unit etc. and the management company wishes to dissolve the fund. Therefore, the value of investment units that unitholders will receive from the auto-redemption must not be lower than the investment unit offering price during the IPO. (par value plus front-end fee)
- Investors should study the prospectus before investing.
- Past performance does not guarantee future results.
- Unitholders will only be guaranteed the value of the investment units if they hold the units until the fund maturity date.
- The fund and/or the master fund may invest in derivatives for hedging purpose depends on Fund Manager decision, investors may receive gains or losses from the foreign exchange or may receive the money less than the initial investment.
- The Management Company reserves the right to change the fund type in the future to Fund of Funds or Feeder Fund or return to Direct investment without increasing the risk level of the investment, which is at the discretion of the fund manager that depend on the market situation and it must be the best benefit to unitholders. However, the management company will notify to the unitholders at least 30 days in advance by company's website at [www.principal.th](http://www.principal.th) or any other channel specified by the Management Company.

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**Guarantee Conditions**

1. Unitholders will only be guaranteed the value of the investment units if they hold the units until the fund maturity date. The value of the investment units that unitholders will receive in each case is as follows.

| <b>Case</b> | <b>Conditions</b>  | <b>Value of investment units that will be received<br/>(baht/unit)</b> |
|-------------|--|--|
| 1           | Hold investment units until the maturity date and the bid price on the maturity date greater than or equal to Guaranteed NAV per unit. | Bid Price on the maturity date   |
| 2           | Hold investment units until the maturity date and the bid price on the maturity date less than Guaranteed NAV per unit.                | Guaranteed NAV per unit  |
| 3           | Redeem investment units before the maturity date.  | Bid Price on the Redemption Date                                       |

2. The Guaranteed NAV per unit will start from the par value (10 baht). When the NAV reaches a level which exceeds the par value by 5% (or a multiple of 5%), the Guaranteed NAV per unit will be increased by 2.5% (or a respective multiple of 2.5%) of the par value.

## Example of Guaranteed NAV per unit at Maturity

| <b>Highest NAV during the fund's term<br/>(baht/unit)</b>    | <b>Guaranteed NAV per unit at the maturity date<br/>(baht/unit)</b> |
|--|---|
| less than 10.50 baht   | 10.00 baht  |
| more than or equal to 10.50 baht<br>but less than 11.00 baht | 10.25 baht  |
| more than or equal to 11.00 baht<br>but less than 11.50 baht | 10.50 baht  |
| more than or equal to 11.50 baht<br>but less than 12.00 baht | 10.75 baht  |
| more than or equal to 12.00 baht<br>but less than 12.50 baht | 11.00 baht  |
| more than or equal to 12.50 baht<br>but less than 13.00 baht | 11.25 baht  |

3. If an event occurs that causes the fund to invest entirely in low-risk assets (Monetization, Cash- Lock) the Guaranteed NAV per unit on the said trading day will not change until the maturity date of the Fund. By events that result in Monetization, such as when the Risk Budget drops to a low level or when the NAV per unit drops close to the Guaranteed NAV per unit etc. The low-risk assets include US government bonds with maturity dates close to the maturity date of the Fund and fully hedged against exchange rate risk, deposits or deposits equivalent.

Example of calculating the redemption proceeds that will receive when holding investment units until the maturity date.

- Investment amount 100,500 baht
- Offer Price 10.05 baht (Par value + Front-end fee 0.50%)
- 10,000 Investment Units

|  | Highest NAV during the fund's term (baht/unit) | Guaranteed NAV per unit (baht/unit) | Bid Price on the maturity date (baht/unit) | Value of investment units that will be received (baht/unit) | The redemption proceeds at maturity date* (baht) |
|--|--|-------------------------------------|--|---|--|
| <b>Case 1</b><br>Bid price on the maturity date <u>greater than or equal to</u> Guaranteed NAV per unit. | 11.25  | 10.50                               | 11.20                                      | 11.20   | 10,000 x 11.20<br>= 112,000.00                   |
| <b>Case 2</b><br>Bid price on the maturity date <u>less than</u> Guaranteed NAV per unit.                | 11.25  | 10.50                               | 10.20                                      | 10.50   | 10,000 x 10.50<br>= 105,000                      |

\* The redemption proceeds at maturity date = Number of investment units x Value of investment units that will be received

4. The Guarantor may cease to provide the guarantee feature in case of :

- Change of Outsourced fund manager without receiving consent from the Guarantor.
- Change of the Fund Policy without the prior consent of the Guarantor.
- The dissolution of the Fund before the Maturity Date.
- Change in law or regulation that makes the payment of the Guaranteed Amount unlawful.

5. In the event of a change in laws or regulations (such as but not limited to, new financial or tax obligations for the Fund or the Guarantor), that affects the amount payable by the Guarantor, the Guaranteed NAV per unit may be reduced.

6. In the event that there is reason to arrange for a new Guarantor. The Management Company reserves the right to dissolve the fund or continue managing the Fund by canceling the guarantee and changing the fund name, including canceling the special characteristics of a guarantee fund, assuming that a special resolution has been received from unitholders.