

First Plus Investment Grade Fixed Income Fund Auto-Redemption Class (FP IGFIXED-R)

Fund Type / Peer Group

- Fixed Income Fund / Cross Investing Fund / Fund focuses on investing with foreign investment risk
- AIMC Category: Global Bond Discretionary F/X Hedge or Unhedge

Investment Policy and Strategy

- The Fund focuses on debt instruments or securities issued and offered in Asia Pacific with investment-grade instrument or issuer ratings, including asset-backed securities (ABS), government and government-related bonds, corporate bonds, deposits or equivalents, fixed income CIS/ETFs, and/or debt-related securities permitted under applicable rules. Total net exposure to debt instruments will be at least 80% of NAV at all times.
- Under normal conditions, approximately 80–85% of NAV is expected to be invested in ABS or related debt securities and/or corporate bonds. The remaining 15–20% will be invested in liquid instruments and/or other assets permitted by the SEC. Initially, liquid instruments are expected to account for approximately 10% of NAV.
- The Management Company has appointed First Plus Asset Management Pte. Ltd. as the outsourced fund manager.
- The Fund may use derivatives for FX hedging at the fund manager's discretion (dynamic hedging).
- The Fund may invest in other funds under the same Management Company, averaging no more than 20% of NAV in an accounting year.

Investment Strategy

- The Fund is actively managed to generate risk-adjusted returns through security selection using top-down and bottom-up strategies. It does not aim to reference or generate returns relative to a benchmark.

Fund and Benchmark Performance: Past 5 Calendar Year's (% p.a.)

Fund Performance (%) Annualized

	YTD	3Mths	6 Mths	1Y
FP IGFIXED-R				
Benchmark				
Peer Group Average				
Fund Std. Deviation				
Benchmark Std. Dev.				
	3Ys	5 Ys	10 Ys	Inception
FP IGFIXED-R				
Benchmark				
Peer Group Average				
Fund Std. Deviation				
Benchmark Std. Dev.				

Risk: Low to High



4 : Moderate to Low Risk

Mainly foreign debt; non-investment grade / unrated securities up to 20% of NAV.

Fund Feature

Fund Launch Date	25 September 2026
Class Launch Date	25 September 2026
Dividend Policy	No
Fund Duration	Indefinite
FX Hedging	Dynamic Hedging
Performance Fee	None

Fund Manager

Name	Starting Date
Chanaikan Swadirurk	Inception Date
Ho Yam Yeung (Richard)	Inception Date

Benchmark

None. The Fund is actively managed and does not use a benchmark to determine portfolio composition or compare performance. It invests in investment-grade Asia Pacific asset-backed securities (ABS), for which no widely accepted market index adequately represents its investment universe. No suitable benchmark is therefore available.

Disclaimer

- Investing in mutual funds is not a deposit.
- The Fund's past performance is not a guarantee of future results.
- Investing in mutual funds that invest abroad is subject to exchange rate risk, which may result in a return higher or lower than the initial investment.

Participation in Anti-Corruption: Certified by CAC

Investors can study Liquidity Risk Management Tools in the Fund's Prospectus.

Prospectus



<https://th.firstplus.com/>

Subscription

Subscription Date: Every dealing day
 - IPO: 9–23 September 2026*
 - After IPO: From 29 September 2026

Opening Hours: During Business hours
 until 1.00 p.m.*

Minimum Initial Subscription: 1,000 Baht

Minimum Subsequent Subscription: None

Redemption

Redemption Date: Every dealing day
 From 29 September 2026 onwards

Opening Hours: During Business hours
 until 1.00 p.m.

Minimum Redemption: None

Minimum Balance: None

Settlement: T+6 from the redemption
 date** (currently T+5)

Remarks:

* During the IPO, subscriptions are accepted from business opening until 3.30 p.m.

** Settlement will not exceed 5 business days from the NAV calculation date, excluding foreign holidays, as specified in the fund scheme.

The Management Company may automatically redeem units up to 4 times a year. Proceeds may come from investment returns or principal. Automatic redemption reduces the number of units held. Please refer to the full Prospectus for details.

Fees Chargeable to the Fund (% p.a. of NAV)

Fee	Maximum Rate	Actual
Management	1.6050	1.2840
Trailer fee: Yes		
Total Expenses	4.8150	

Such fees are inclusive of value added tax, specific business tax, and any other related taxes.

- Outsourced Fund Manager Fee: Maximum 0.5350% p.a. of NAV; actual 0.4280% p.a. of NAV. This fee is included in the management fee.
- No duplicate management fees apply to investments in funds under the same Management Company (the Destination Fund). See the Fund's Prospectus for details.

Remark: Actual fees may be changed to reflect the investment strategy or fund administration costs.

Performance Fee	Fee Rate
-	None

Fees Chargeable to Unitholders (% of trading value)

Fee	Maximum Rate	Actual
Front-end Fee	3.00	1.00
Back-end Fee	1.00	Waived
Switching-in Fee	None	None
Switching-out Fee	None	None
Unit Transfer Fee	Not exceeding 200 Baht/transaction	Not exceeding 200 Baht/transaction

Such fees are inclusive of value added tax, specific business tax, and any other related taxes.

Unitholders may switch between the Accumulation and Auto-Redemption Class within the Fund with front-end and back-end fees waived.

Remarks:

¹ If the Fund invests in other funds under the same Management Company, no duplicate front-end or back-end fees apply. Please refer to the Fund's Prospectus for details.

² The Management Company may charge different front-end fees and back-end fees to different groups of investors and/or individual investors at its discretion.

³ No switching-in or switching-out fees apply. Front-end fees of the Destination Fund and back-end fees of the Source Fund (if any) apply at rates set by the Management Company.

Statistical Data

Maximum drawdown

Recovering Period

FX Hedging

Portfolio Turnover Ratio

Portfolio Duration

Yield to Maturity

Asset Allocation

Asset Type	%NAV

Top 5 Holdings

Asset Name	%NAV

Country Allocation

Country	%NAV

Top 5 Issuers

Issuer Name	%NAV

Credit Rating Allocation (%NAV)

	Domestic	national	international
Gov bond/AAA			
AA			
A			
BBB			
Below BBB			
Unrated			

Definitions

Maximum Drawdown :	The maximum percentage of loss of a fund over the past 5 years (or since inception if the fund has been established for less than 5 years). It is measured from the highest value of the fund's NAV per unit to the lowest value during the period that the NAV per unit is depreciating. The Maximum drawdown is used to assess the risk of possible loss that could occur from investing in a fund.
Recovering Period :	A duration of time that let the investors know how long it will take for a fund to recover from a peak of loss to the original level of investment.
FX Hedging :	The percentage of foreign currency investments that are hedged against foreign exchange risk.
Portfolio Turnover Ratio:	The trading frequency of assets in the investment portfolio during a certain period of time. It is calculated by taking either the total amount of new securities purchased or the number of securities sold (whichever is less) over a period of one year, divided by the average net asset value (NAV) of the fund over the corresponding period. A fund with high portfolio turnover indicates that the securities in the portfolio are frequently traded by the fund manager and hence high securities dealing cost. Therefore, investors must take into consideration the performance of the fund in order to determine the cost worthiness of such securities trading transactions.
Sharpe Ratio :	A ratio between the excess return of a fund and the risk of investment. The Sharpe ratio reveals the average investment return, minus the risk-free rate of return, divided by the standard deviation of returns for the fund. The Sharpe ratio reflects the extra return that should be received by the fund to compensate the amount of risk taken in investment. The fund with a higher Sharpe ratio is considered superior to other funds in terms of management efficiency since it provides higher excess return under the same risk level.
Portfolio Duration :	Portfolio Duration is a measure of a fixed-income portfolio's sensitivity to changes in interest rates. It reflects the average interest rate risk of all the bonds held in the portfolio and indicates how much the portfolio's value is likely to rise or fall when market interest rates change. A portfolio with a higher duration is generally more sensitive to interest rate movements, while a portfolio with a lower duration is less affected by such changes. Portfolio duration is widely used by investors and portfolio managers to assess and manage interest rate risk within bond portfolios.
Yield to Maturity :	The rate of return earned from a debt instrument that is held by the investor until its maturity date. It is calculated from the total coupon payments to be received throughout the maturity of the instrument plus the principal repayments, converted into present discounted value. The YTM is used to measure the rate of return of a fixed income fund by weighting the average yield of each debt instrument in the portfolio. Since YTM is expressed as an annual percentage, it can be used for performance comparison between different fixed income funds with a held-to-maturity investment policy which have similar investment characteristics.

First Plus Asset Management (Thailand) Company Limited

Tel: 02-761-6550 <https://th.firstplus.com/>

598 Q. House Ploenjit Building, 17th Floor, Ploenchit Road,
Lumpini, Pathumwan, Bangkok 10330