

Knowledge Assessment Form

Accredited Investor (AI) Certification

1. Asset qualifications

I certify that I have the following qualifications.

- ☐ 1.1 I am an institutional investor II, pursuant to Notification of the Office of the Securities and Exchange Commission re: Definitions of Institutional Investors and High-Net-Worth Individuals. (Please skip item 2, and no completion of the Acknowledgement of Risk Form is required)
- ☐ 1.2 I am a high-net-worth individual (HNW).
- As a **juristic person**, I have any of the following characteristics.
- ☐ I have at least THB 75 million in equity recognized in the audited financial statement for the latest fiscal year.
- ☐ I have at least THB 15 million direct investment in securities or derivatives, or THB 30 million direct investment in securities or derivatives plus deposits recognized in the audited financial statement for the latest fiscal year.
- As a **natural person**, together with my spouse, I have any the following characteristics.
- ☐ I have at least THB 30 million net asset value, exclusive of the value of any property used as my permanent residence.
- ☐ My annual income is at least THB 3 million.
- ☐ I have at least THB 8 million direct investment in securities or derivatives, or THB 15 million direct investment in securities or derivatives plus deposits.
- ☐ 1.3 I am a big retail investor, as I make the first investment of at least THB 500,000 in mutual fund units.

2. Educational qualifications, knowledge, and experience (for HNW individuals and big retail investors only)

2.1. Do you have any certificates or educational degrees in finance, commerce, economics, or financial planning?

- ☐ Yes. Please elaborate.
- ☐ No.

2.2. Do you have licenses or certification as any of the following individual?

- ☐ Yes. You may choose more than one answer.
- ☐ Investment consultant on general products (IC Plain) or complex products (IC Complex)
- ☐ Investment planner ☐ Certified financial planner (CFP)
- ☐ Chartered financial analyst (CFA) ☐ Chartered alternative investment analyst (CAIA)
- ☐ Financial risk manager (FRM) ☐ Certified investment and securities analyst program (CISA)
- ☐ Other
- ☐ No.

2.3. Do you have any career experience in investment?

- ☐ Yes. I am a chief financial officer; an officer in charge of investment activities at a financial institution; investment banker; assistant fund manager; or assistant securities analyst (with the experience continuing for at least one year even after the departure from the position).
- ☐ No.

2.4. Do you have any past experience in investing in any of the following risk assets, or high risk or complicated investment products, on a regular and continuous basis, or at least once a year, for at least two consecutive years?

☐ Yes. You may choose more than one answer.

Risk assets

- ☐ Assets with price fluctuation, such as stocks and equity fund.
- ☐ Assets with credit risk, such as private-sector debentures, and funds that primarily invest in private-sector debentures

High risk or complex investment products

- ☐ Hybrid securities ☐ Perpetual bonds
- ☐ Derivatives ☐ Structured notes
- ☐ Hedge funds ☐ Unrated bonds
- ☐ Complex return funds ☐ Subordinated bonds as a commercial bank's capital under Basel III
- ☐ Oil or gold funds with no spot tracking
- ☐ Mutual funds that make complex strategic investment in derivatives, or that invest in exotic derivatives using the VaR approach to evaluate the investment position of the instrument
- ☐ Mutual funds that invest more than 60 percent of their NAVs in debt instruments of a non-investment grade or unrated bonds
- ☐ No.

2.5. Do you hold a unit of any similar mutual fund to the Principal Complex Return Fund Not for Retail Investors (PRINCIPAL CR-AI)?

- ☐ Yes. Please elaborate.
- ☐ No.

Evidentiary documents supporting the certification:

(For HNW individuals only)

- ☐ I wish to provide the following supporting documents.
Please indicate

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(.....)

Signature of unitholder or legal representative,
with any company seal affixed
Date

For representative of Selling Agents. For official use only.

Comments of an IC Complex or IP

(Not applicable to financial institutions, as described in item 1.1)

- ☐ The investor has the qualifications as required in item 1 and meets all education, knowledge, or experience requirements, as provided in item 2.

For item 2.4: experience in investing in high risk or complex investment products.

- ☐ Yes. The investor understands technical terms.
- ☐ The investor has no or little investment experience. The key characteristics and risks of the fund must be explained.

Name License no. Date.....

Remarks

- **Investment** means direct investment in securities, such as debt instruments, equity instruments, mutual funds, and derivatives.

- **To determine a juristic-person high-net-worth or ultra-high-net-worth investor**, the experience or knowledge of any natural persons involved in the juristic person's investment decision making, and financial qualifications based on the audited financial statements for the latest fiscal year, must be taken into consideration.

- **Institutional investors** include (1) the Bank of Thailand; (2) commercial banks; (3) banks incorporated under a specific law; (4) finance companies; (5) credit foncier companies; (6) securities companies; (7) non-life insurance companies; (8) life insurance companies; (9) mutual funds; (10) private funds, whereby a securities company manages investment by the following investors: (a) investors as described in items (1) to (9), or (11) to (24), or (26); (b) investors as described in item (25), only for transactions involving securities issued by the company; and (c) investors whose financial positions are equivalent to the position of a HNW or ultra HNW investor; (11) provident funds; (12) the Government Pension Fund; (13) the Social Security Fund; (14) the National Savings Fund; (15) the Financial Institution Development Fund; (16) derivatives business operators under the derivatives law; (17) international financial institutions; (18) the Deposit Protection Agency; (19) the Stock Exchange of Thailand; (20) corporations; (21) juristic person in which investors under items (1) to (20) altogether hold more than 75 percent of the total shares with voting rights; (22) foreign investors who have similar characteristics to the characteristics of investors under items (1) to (21); (23) individuals with experience and expertise in investment, including (a) fund managers or derivatives investment managers under the notification of the Capital Market Supervisory Board regarding criteria for personnel in the capital market business; (b) investment analysts approved by the Office of the Securities and Exchange Commission (SEC); (c) angel investors, only for transactions involving securities that are issued under any applicable notifications regarding the issuance and sale of securities by small and medium-sized enterprises (SMEs) or startups; or securities that are offered for sale through a crowdfunding portal approved by the SEC, including: (1) a financial advisor approved by the SEC; (2) a crowdfunding portal provider approved by the SEC; and (3) an investor who meets all knowledge or experience requirements, and has all financial qualifications required and indicated in the schedule to the notification; (24) businesses whose operations have the characteristics of a venture capital business, including juristic-person co-investors and venture capital businesses; (25) persons who are related in any way to the company, only for transactions involving securities issued by the company, including: (a) directors, executives, and employees; (b) major shareholders; (c) subsidiaries or affiliated companies (a company's related persons include any persons with past relationship in any way with the company, and the relationship has ended no more than three months earlier); and any other investors as specified by the SEC.