

SCB Cross Asset Investment Opportunity (Accumulation)  
SCBCIO(A)

## Fund Summary

▶ <b>Fund Type</b>	Foreign Investment Fund
▶ <b>Fund Registration date</b>	29 March 2022
▶ <b>Investment Policy</b>	The Fund has a policy to invest in domestic and foreign investment unit of funds such as CIS units, the units of exchange traded funds (ETFs), investment units of property funds, units of real estate investment trust (REITs), infrastructure funds, units of private equity, etc. The Fund may adjust its investment ratio ranging from 0% to 100% of its NAV. The Fund has a net exposure in the investment units average exposure in an accounting year, of not less than 80 % of the Fund's NAV.
▶ <b>Net Asset Value</b>	Baht 647.13 million
▶ <b>Net Asset Value Per Unit</b>	Baht 9.8236
▶ <b>Policy on Dividend Payment</b>	No Dividend Payment
▶ <b>Automatic redemption policy</b>	No AutoRedeem
▶ <b>Risk Involved</b>	<ol style="list-style-type: none"> <li>1. Leverage Risk</li> <li>2. Call Risk</li> <li>3. Liquidity Risk</li> <li>4. Business Risk</li> <li>5. Structured Note Risk</li> <li>6. Country Risk</li> <li>7. Repatriation Risk</li> <li>8. Market Risk</li> <li>9. Credit Risk</li> <li>10. Exchange rate Risk</li> <li>11. Reinvestment Risk</li> <li>12. The risk of delay payment from foreign funds.</li> </ol>
▶ <b>FX hedging policy</b>	Discretionary hedged
▶ <b>AIMC Category</b>	Aggressive Allocation

## Subscription / Redemption

▶ <b>Date &amp; Time</b>	Before 3.30 p.m. of every working day for all channels
▶ <b>Minimum Additional Subscription Amount</b>	Baht 1,000 / Baht 1,000
▶ <b>Minimum Redemption</b>	Baht 1,000
▶ <b>Minimum Balance</b>	Baht 1,000
▶ <b>Redemption Settlement Date</b>	5 business days after the date of redemption (T+5)

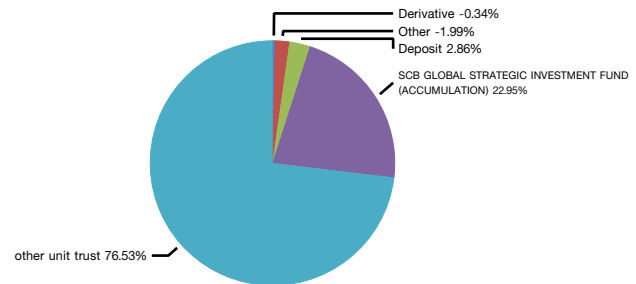
## Fees Collected from Unit holders

▶ <b>Front-end fee</b>	Not exceed 3.21% of NAV (Currently charged at 1.605%)
▶ <b>Back-end fee</b>	Not exceed 3.21% of NAV (waived)
▶ <b>Switch In fee</b>	Not exceed 3.21% of NAV (Currently charged at 1.605%)
▶ <b>Switch Out fee</b>	Not exceed 3.21% of NAV (waived)
▶ <b>Brokerage Fee (All Transaction)</b>	Not exceed 0.75 % of NAV (waived)
▶ <b>Transfer fee</b>	Baht 10 per 1,000 units

## Fees Collected from the Fund (included of VAT)(%p.a. of NAV)

▶ <b>Management Fee</b>	Not exceed 2.68 p.a. (Currently charged at 1.284%)
▶ <b>Trustee Fee</b>	Not exceed 0.11 p.a. (Currently charged at 0.03424%)
▶ <b>Registrar Fee</b>	Not exceed 0.11 p.a. (Currently charged at 0.06955%)
▶ <b>Other expenses</b>	Actual expense Not exceed 2.68%

## Asset Allocation



## Fund Performance vs Benchmark

Fund Performance	Return			Annualized Return				
	YTD	3 Mths	6 Mths	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception
SCBCIO(A)	1.02%	3.85%	1.65%	4.08%	n.a.	n.a.	n.a.	-0.92%
Benchmark <sup>1</sup>	0.00%	0.59%	2.54%	6.60%	n.a.	n.a.	n.a.	7.26%
Portfolio SD	1.92%	2.18%	3.73%	5.01%	n.a.	n.a.	n.a.	5.46%
Benchmark SD	0.00%	0.15%	0.24%	0.35%	n.a.	n.a.	n.a.	0.35%

Annual Return	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
SCBCIO(A)	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	-5.63%	3.05%
Benchmark <sup>1</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.01%	7.95%
Portfolio SD	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	6.14%	5.03%
Benchmark SD	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	0.34%	0.32%

Class Date 29 March 2022

## Fund Details

Top 5 Securities Holding	Credit Rating	% Of NAV
SCB GLOBAL STRATEGIC INVESTMENT FUND (ACCUMULATION)		22.95
SCB SET INDEX FUND (ACCUMULATION)		13.72
SCB US EQUITY FUND (ACCUMULATION)		11.77
ISHARES CORE TOPIX ETF		7.49
TISCO STRATEGIC FUND (CLASS MF)		5.03

## AIMC Category Performance Report

AIMC Category	Average Trailing Return (%)							Average Calendar Year Return (%)				
	YTD	3M	6M	1Y	3Y	5Y	10Y	2019	2020	2021	2022	2023
Aggressive Allocation	-0.49	2.12	-6.17	-6.75	-1.06	-0.81	1.84	2.94	-3.71	17.78	-4.53	-7.42

## Remark

<sup>1</sup>Benchmark: Return 8% p.a. (100%) Remark: The 8% is the average annual rate of return. For investment periods of 3 years or more, the 8% rate of return from the fact that the Management Company has created a 10-year investment model that is calculated from the return of the index in the market which consists of each investment asset in proportion, which are : ThaiBMA Gov Bond Group1 (1 < TTM ≤ 3 ) Index (15%), Bloomberg Global-Aggregate TR Index Value Hedged USD (15%), S&P Dow Jones Global REIT TR (20%), SET Index (24%), MSCI World TR (24%), S&P GSCI Gold (2%). The index as above is only a representative of the type of assets that are used to allocate the investment proportion to achieve the target return which the fund may not allocate the investment ratio according to this, the index's return on a 10-year investment model is not a guarantee of future returns.