



## Fund Summary

▶ <b>Fund Type</b>	Retirement Mutual Fund
▶ <b>Fund Registration date</b>	19 October 2011
▶ <b>Investment Policy</b>	Emphasis is to invest in a foreign ExchangeTraded Funds, namely the SPDR Gold Trust (master fund), listed in Singapore US Dollar Currency. The fund shall maintain investment in the units of master fund at a level of at least 80% of the net asset value. The fund will maintain FX hedging ratio to be at least 90% of the net asset value that invest in offshore.
▶ <b>Net Asset Value</b>	Baht 2,372.01 million
▶ <b>Net Asset Value Per Unit</b>	Baht 14.3612
▶ <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. The risk of changes in the price or value of the underlying asset.</li> <li>2. Liquidity Risk</li> <li>3. Country Risk</li> <li>4. Credit Risk</li> <li>5. Counterparty Risk</li> <li>6. Exchange rate Risk</li> <li>7. The risk of delay payment from foreign funds.</li> </ol>
▶ <b>FX hedging policy</b>	Fully hedged/Almost fully hedged
▶ <b>AIMC Category</b>	Commodities Precious Metals

## 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 0
▶ <b>Minimum Balance</b>	Baht 0
▶ <b>Redemption Settlement Date</b>	3 business days after the date of redemption (T+3)

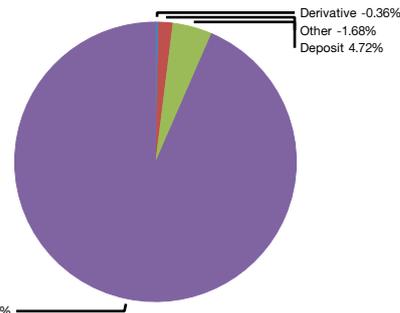
## Fees Collected from Unit holders

▶ <b>Front-end fee</b>	Not exceed 0.535% of NAV (waived)
▶ <b>Back-end fee</b>	Not exceed 0.535% of NAV (waived)
▶ <b>Switch In fee</b>	Not exceed 0.535% of NAV (waived)
▶ <b>Switch Out to other Asset Management Fee</b>	Not exceed 0.535 % of NAV
▶ <b>Switch Out fee</b>	Not exceed 0.535% of NAV (waived)
▶ <b>Brokerage Fee (All Transaction)</b>	Not exceed 0.75 % of NAV (waived)
▶ <b>Transfer fee</b>	-none-

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

▶ <b>Management Fee</b>	Not exceed 1.495 p.a. (Currently charged at 0.535%)
▶ <b>Trustee Fee</b>	Not exceed 0.107 p.a. (Currently charged at 0.0321%)
▶ <b>Registrar Fee</b>	Not exceed 0.11 p.a. (Currently charged at 0.06527%)
▶ <b>Other expenses</b>	Actual expense Not exceed 1.605%

## 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	
SCBGOLDHRMF	16.46%	16.46%	14.52%	33.36%	11.69%	10.27%	7.21%	2.73%	
Benchmark <sup>1</sup>	18.97%	18.97%	16.95%	37.03%	13.84%	11.99%	6.44%	2.58%	
Portfolio SD	5.50%	5.50%	9.31%	15.02%	13.94%	14.36%	13.76%	15.12%	
Benchmark SD	6.44%	6.44%	10.07%	14.83%	13.85%	14.41%	14.77%	15.69%	

Annual Return	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
SCBGOLDHRMF	-10.24%	6.83%	9.24%	-4.54%	15.09%	22.16%	-4.70%	-2.17%	8.41%	20.17%
Benchmark <sup>1</sup>	-9.01%	8.83%	n.a.	n.a.	0.34%	24.23%	-4.13%	-1.27%	9.27%	22.85%
Portfolio SD	13.32%	14.81%	10.45%	9.28%	13.63%	18.64%	13.55%	15.17%	12.45%	15.04%
Benchmark SD	12.98%	15.50%	n.a.	n.a.	10.61%	19.81%	13.41%	14.95%	12.53%	14.59%

Class Date 19 October 2011

## Fund Details

	% Of NAV
<b>Security</b>	
1.SPDR GOLD SHARES	97.32
<b>Industry</b>	
1.UNIT TRUST	97.32

## Master Fund

SCB GOLD THB HEDGED RMF -- Master Fund Fact Sheet

## AIMC Category Performance Report

AIMC Category	Average Trailing Return (%)							Average Calendar Year Return (%)				
	YTD	3M	6M	1Y	3Y	5Y	10Y	2020	2021	2022	2023	2024
Commodities Precious Metals	17.11	17.11	17.05	31.94	12.79	11.00	7.65	22.38	-1.94	-0.75	9.13	20.70

## Remark

<sup>1</sup>The Master Fund' s performance 100% adjusted with the FX hedging cost during the time period of benchmark' s return calculation to calculate return into Thai Baht (95%) and adjusted with the exchange rate to calculate return into Thai Baht (5%) (Change of benchmark is effective from 1 January 2025 onwards.)