



Fund Summary

▶ Fund Type	Retirement Mutual Fund
▶ Fund Registration date	19 October 2011
▶ Investment Policy	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.
▶ Net Asset Value	Baht 1,017.01 million
▶ Net Asset Value Per Unit	Baht 9.3365
▶ Policy on Dividend Payment	No Dividend Payment
▶ Automatic redemption policy	No AutoRedeem
▶ Risk Involved	<ol style="list-style-type: none"> 1. The risk of changes in the price or value of the underlying asset. 2. Liquidity Risk 3. Country Risk 4. Credit Risk 5. Counterparty Risk 6. Exchange rate Risk 7. The risk of delay payment from foreign funds.
▶ FX hedging policy	Fully hedged/Almost fully hedged
▶ AIMC Category	Commodities Precious Metals

Subscription / Redemption

▶ Date & Time	Before 3.30 p.m. of every working day for all channels
▶ Minimum Additional Subscription Amount	Baht 1,000 / Baht 1,000
▶ Minimum Redemption	Baht 0
▶ Minimum Balance	Baht 0
▶ Redemption Settlement Date	3 business days after the date of redemption (T+3)

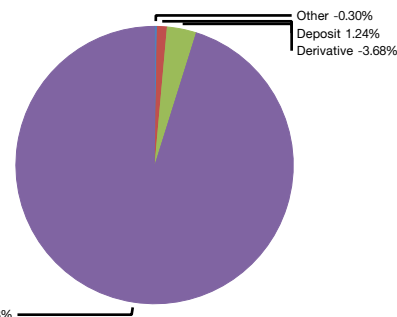
Fees Collected from Unit holders

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

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

▶ Management Fee	Not exceed 1.495 p.a. (Currently charged at 0.535%)
▶ Trustee Fee	Not exceed 0.107 p.a. (Currently charged at 0.0321%)
▶ Registrar Fee	Not exceed 0.11 p.a. (Currently charged at 0.06527%)
▶ Other expenses	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	-1.36%	1.23%	2.76%	-8.90%	1.24%	4.03%	-0.37%	-0.60%	
Benchmark ¹	-1.15%	1.33%	2.83%	-7.55%	2.50%	4.45%	-1.21%	-1.20%	
Portfolio SD	5.30%	6.27%	10.48%	15.08%	15.85%	14.45%	14.83%	15.38%	
Benchmark SD	5.56%	6.57%	10.39%	14.60%	16.21%	15.66%	16.06%	16.14%	

Annual Return	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
SCBGOLDHRMF	-26.93%	-2.12%	-10.24%	6.83%	9.24%	-4.54%	15.09%	22.16%	-4.70%	-2.17%
Benchmark ¹	-25.91%	-0.35%	-9.01%	8.83%	n.a.	n.a.	0.34%	24.23%	-4.13%	-1.27%
Portfolio SD	22.00%	13.15%	13.32%	14.81%	10.45%	9.28%	13.63%	18.64%	13.55%	15.17%
Benchmark SD	22.05%	12.92%	12.98%	15.50%	n.a.	n.a.	10.61%	19.81%	13.41%	14.95%

Class Date 19 October 2011

Fund Details

	% Of NAV
Security	
1.SPDR GOLD SHARES	102.73
Industry	
1.UNIT TRUST	102.73

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	2018	2019	2020	2021	2022
Commodities Precious Metals	-0.21	1.66	2.18	-5.65	2.87	5.07	0.36	-3.76	11.37	22.38	-1.94	-0.75

Remark

¹LBMA Gold Price AM (100%) Adjusted with the Fx hedging cost during the time period of returns calculation of the benchmark, to calculate return in Thai Baht at the ratio of 95% and adjusted with the exchange rate to calculate return in Thai Baht at the ratio of 5% For the changes of Mutual Fund's Benchmark, investors can find more information at [Factsheet](#)