



## Fund Summary

- ▶ **Fund Type** Retirement Mutual Fund
- ▶ **Fund Registration date** 14 February 2002
- ▶ **Investment Policy** A balanced investment without a pre-specified allocation between equities and fixed income. The portfolio manager will determine the suitable allocation for the prevailing investment limite. Investments mayinclude derivative securities for portfolio hedging purposes and structured products which are permitted by the SEC.
- ▶ **Net Asset Value** Baht 4,610.49 million
- ▶ **Net Asset Value Per Unit** Baht 22.7349
- ▶ **Policy on Dividend Payment** No Dividend Payment
- ▶ **Automatic redemption policy** No AutoRedeem
- ▶ **Risk Involved**
  1. Leverage Risk
  2. Liquidity Risk
  3. Market Risk
  4. Credit Risk
  5. Counterparty Risk
  6. Legal Risk
- ▶ **FX hedging policy** No FX hedging policy
- ▶ **AIMC Category** Aggressive Allocation

## Subscription / Redemption

- ▶ **Date & Time** Before 3.30 p.m. of every working day and before 4.00 p.m. for SCB Easy
- ▶ **Minimum Additional Subscription Amount** Baht 1,000 / Baht 1,000
- ▶ **Minimum Redemption** Baht 1,000
- ▶ **Minimum Balance** Baht 1,000
- ▶ **Redemption Settlement Date** 2 business days after the date of redemption (T+2)

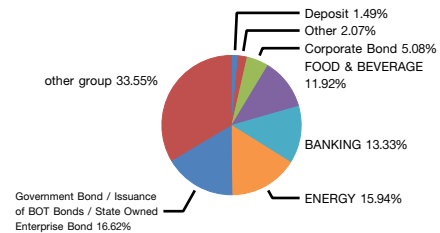
## Fees Collected from Unit holders

- ▶ **Front-end fee** Not exceed 3.21% of NAV (waived)
- ▶ **Back-end fee** -none-
- ▶ **Switch In fee** Not exceed 3.21% of NAV (waived)
- ▶ **Switch Out fee** -none-
- ▶ **Brokerage Fee (All Transaction)** -none-
- ▶ **Transfer fee** -none-

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

- ▶ **Management Fee** Not exceed 2.1650875 p.a. (Currently charged at 1.605%)
- ▶ **Trustee Fee** Not exceed 0.05885 p.a. (Currently charged at 0.02675%)
- ▶ **Registrar Fee** Not exceed 0.11 p.a. (Currently charged at 0.07062%)
- ▶ **Other expenses** Actual expense Not exceed 2.2750875%

## 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
SCBRM3	-5.21%	-2.74%	-14.27%	-15.21%	-2.96%	-1.85%	-0.42%	3.79%
Benchmark <sup>1</sup>	-0.91%	0.67%	-5.06%	-5.59%	0.59%	0.73%	2.98%	6.73%
Portfolio SD	3.71%	4.36%	7.65%	11.74%	11.38%	17.46%	13.61%	13.00%
Benchmark SD	2.13%	2.49%	4.15%	6.10%	5.73%	8.34%	7.22%	9.51%

Annual Return	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
SCBRM3	7.98%	-6.78%	8.77%	9.41%	-14.18%	6.37%	-8.70%	15.12%	2.12%	-12.55%
Benchmark <sup>1</sup>	11.76%	-4.27%	12.38%	9.69%	-3.28%	4.18%	-0.53%	8.57%	1.94%	-5.87%
Portfolio SD	7.47%	7.33%	7.50%	4.14%	12.32%	10.70%	31.60%	12.10%	11.31%	11.79%
Benchmark SD	6.49%	6.88%	7.15%	3.26%	6.04%	4.68%	14.89%	5.99%	5.68%	5.93%

## Fund Details

Top 5 Securities Holding	Credit Rating	% Of NAV
PTT PCL.		4.03
PTT EXPLORATION AND PRODUCTION PCL.		3.81
BANGKOK CHAIN HOSPITAL PCL.		3.52
TMBTHANACHART BANK PCL.		3.43
CARABAO GROUP PCL.		3.20

## 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>SET Total Return Index : SET TRI) (50%) ThaiBMA Government Bond Index Sub Group 5 (<= 10 ) (25%) average of 1-year deposit rate (BBL, KBANK, SCB) (25%)

For the changes of Mutual Fund's Benchmark, investors can find more information at [Factsheet](#)