



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 3,777.49 million
▶ Net Asset Value Per Unit	Baht 19.7618
▶ 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)

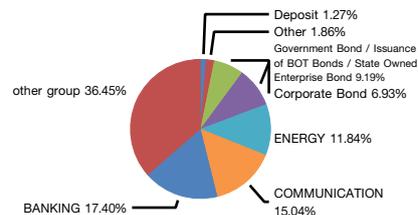
Fees Collected from Unit holders

▶ 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 0.06634%)
▶ 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	-12.94%	-12.94%	-15.65%	-12.82%	-10.15%	1.80%	-2.47%	2.99%	
Benchmark ¹	-7.88%	-7.88%	-8.94%	-5.05%	-3.59%	2.73%	1.42%	6.19%	
Portfolio SD	7.84%	7.84%	9.56%	12.27%	11.57%	13.94%	14.00%	12.96%	
Benchmark SD	4.21%	4.21%	5.09%	6.70%	6.04%	6.94%	7.30%	9.39%	

Annual Return	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
SCBRM3	-6.78%	8.77%	9.41%	-14.18%	6.37%	-8.70%	15.12%	2.12%	-12.55%	-5.36%
Benchmark ¹	-4.27%	12.38%	9.69%	-3.28%	4.18%	-0.53%	8.57%	1.94%	-5.87%	2.73%
Portfolio SD	7.33%	7.50%	4.14%	12.32%	10.70%	31.60%	12.10%	11.31%	11.79%	10.27%
Benchmark SD	6.88%	7.15%	3.26%	6.04%	4.68%	14.89%	5.99%	5.68%	5.93%	5.66%

Fund Details

Top 5 Securities Holding	Credit Rating	% Of NAV
ADVANCED INFO SERVICE PCL.		7.46
PTT PCL.		6.17
DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2567 NO.36	AAA	5.94
SCB X PCL.		5.17
KASIKORNBANK PCL.		4.86

AIMC Category Performance Report

AIMC Category	Average Trailing Return (%)						Average Calendar Year Return (%)					
	YTD	3M	6M	1Y	3Y	5Y	2020	2021	2022	2023	2024	
Aggressive Allocation	-9.90	-9.90	-12.60	-10.18	-7.45	2.31	-0.77	-3.71	17.78	-4.53	-7.42	0.46

Remark

¹ (1) ThaiBMA Government Bond Index less than or equal to 10 Year 25% (2) SET Total Return Index (SET TRI) 50% (3) Average of 1-year fixed deposit interest rate for individual with amount of 1 million baht from Bangkok Bank PLC, Kasikorn Bank PLC and Siam Commercial Bank PLC 25%