



## Fund Summary

- ▶ **Fund Type** Mixed Fund
- ▶ **Fund Registration date** 26 September 2012
- ▶ **Investment Policy** The Fund has the policy to invest in the debt instrument and/or the hybrid securities and/or the equity instrument and/or money deposit. The Fund will invest or acquire the equity instrument not exceeding 43% of Fund's NAV and will invest in foreign country not exceeding 36% of the Fund's NAV.
- ▶ **Net Asset Value** Baht 63.35 million
- ▶ **Net Asset Value Per Unit** Baht 9.6357
- ▶ **Policy on Dividend Payment** Pay out no more than 2 times per year
- ▶ **Automatic redemption policy** No AutoRedeem
- ▶ **Risk Involved**
  1. Leverage Risk
  2. Liquidity Risk
  3. Country Risk
  4. Credit Risk
  5. Counterparty Risk
  6. Exchange rate Risk
  7. Interest Rate Risk
  8. The risk of delay payment from foreign funds.
- ▶ **FX hedging policy** Fully hedged/Almost fully hedged
- ▶ **AIMC Category** Moderate 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** 5 business days after the date of redemption (T+5)

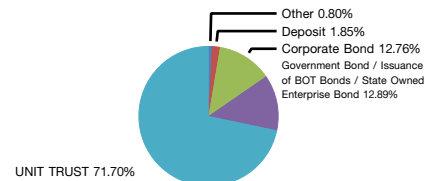
## Fees Collected from Unit holders

- ▶ **Front-end fee** Not exceed 1.07% of NAV (Currently charged at 1.07%)
- ▶ **Back-end fee** Not exceed 2.14% of NAV (waived)
- ▶ **Switch In fee** Not exceed 1.07% of NAV (Currently charged at 1.07%)
- ▶ **Switch Out fee** Not exceed 2.14% of NAV (waived)
- ▶ **Brokerage Fee (All Transaction)** Not exceed 0.75 % of NAV (waived)
- ▶ **Transfer fee** Baht 10 per 1,000 units

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

- ▶ **Management Fee** Not exceed 3.675 p.a. (Currently charged at 0.963%)
- ▶ **Trustee Fee** Not exceed 0.107 p.a. (Currently charged at 0.03745%)
- ▶ **Registrar Fee** Not exceed 0.1605 p.a. (Currently charged at 0.06527%)
- ▶ **Other expenses** Actual expense Not exceed 3.675%

## 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
SCBSMART4	-3.02%	-3.02%	-4.51%	-0.18%	-1.43%	2.39%	1.57%	1.74%
Benchmark <sup>1</sup>	-2.51%	-2.51%	-3.52%	2.24%	0.38%	4.51%	2.44%	2.98%
Portfolio SD	2.95%	2.95%	3.63%	5.30%	5.16%	5.55%	5.57%	5.54%
Benchmark SD	2.50%	2.50%	3.15%	4.69%	4.91%	5.44%	5.44%	5.21%

Annual Return	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
SCBSMART4	-2.44%	6.14%	7.75%	-4.98%	12.48%	1.34%	4.49%	-7.01%	-0.25%	4.64%
Benchmark <sup>1</sup>	-2.05%	7.38%	7.76%	-2.78%	6.92%	1.65%	7.32%	-5.26%	1.54%	6.78%
Portfolio SD	4.77%	4.20%	2.38%	4.43%	3.94%	11.20%	4.55%	6.15%	4.23%	4.80%
Benchmark SD	4.00%	4.16%	1.87%	3.84%	3.26%	11.71%	4.42%	6.14%	4.26%	4.31%

Class Date 26 September 2012

## Fund Details

Top 5 Securities Holding	Credit Rating	% Of NAV
SCB WORLD EQUITY INDEX (ACCUMULATION)		13.59
SCB US EQUITY FUND (ACCUMULATION)		8.09
DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2566/25	AAA	6.39
CPN RETAIL GROWTH LEASEHOLD REIT		3.81
SCB FIXED INCOME FUND (ACCUMULATION)		3.59

## 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
Moderate Allocation	-3.09	-3.09	-4.05	-1.98	-2.26	1.61	0.30	-3.46	7.56	-5.37	-1.48	2.39

## Remark

<sup>1</sup> (1) SET Total Return Index (SET TRI) 15% (2) Net Total Return of ThaiBMA Government Bond Index 1-3 Year 22% (3) Short-term Government Bond Index 14% (4) PF&REIT Total Return Index 16% (5) Bloomberg World Large & Mid Cap Net Return Index 25% (6) Bloomberg GLOBAL AGGREGATE Total RETURN INDEX VALUE Hedged USD 5% (7) LBMA Gold Price AM (USD) 3% Items (5) - (7) 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.)

<sup>2</sup>Overall Rating 5 : Moderate Allocation : 31 March, 2025