

SCB Asset Management Co.,Ltd.

## SCB SMART PLAN 4 OPEN END FUND

### Dividend SCBSMART4

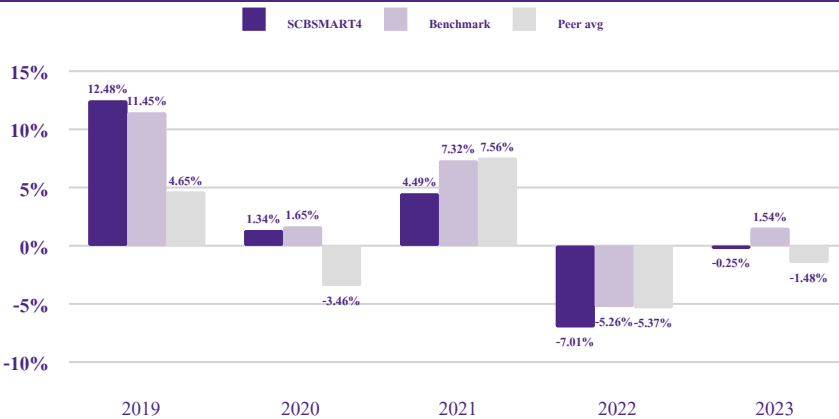
#### Fund Type / Peer Group

- Fund type: Mixed Fund/Cross Investing Fund/Fund that invests with both domestic and foreign investment exposure
- AIMC category: Moderate Allocation

#### Investment Policy and Strategy

- The Fund invests in debt instruments, hybrid instruments, equities and deposits, both domestically and internationally. The Fund will invest in equities on average in a fiscal year not exceeding 43% of the NAV and will invest in overseas on average in a fiscal year not exceeding 36% of the NAV. Moreover, the Fund will have risk management by controlling the risk value within the specified framework (Value-at-Risk or VaR) at around -15% per year. The Fund may invest in investment units of mutual funds or property funds (Type 1) or REITs or infra funds under management of SCBAM not exceeding 100% of NAV.
- The Fund may consider investing in derivatives for purposes of enhancing the efficiency of portfolio management and/or hedging exchange rate risk of securities or assets denominated in foreign currencies held by the Fund against Thai baht at any time, not less than 90% of foreign invested asset value.
- Fund's management strategy: The Fund aims to achieve performance close to the benchmark (Passive Management/Index Tracking).

#### Past Performance and Benchmark for the Past 5 Calendar Years (% p.a.)



Remark: In the year the Fund was registered, the performance will be shown from the date of registration of the Fund until the end of calendar year.

#### Pin-Back Performance

	YTD	3 Mths	6 Mths	1 Yr <sup>1</sup>	3 Yrs <sup>1</sup>	5 Yrs <sup>1</sup>	10 Yrs <sup>1</sup>	Since Inception <sup>1</sup>
SCBSMART4	1.66	1.66	4.82	1.55	-1.32	1.37	2.14	1.91
Benchmark	1.85	1.85	5.11	2.17	0.93	2.53	3.32	3.57
Average in the same group <sup>2</sup>	1.47	1.47	2.70	0.14	-1.05	-0.38	1.52	N/A
Portfolio SD	2.00	2.00	3.13	4.17	4.94	6.62	5.45	5.56
Benchmark SD	1.80	1.80	3.11	4.13	4.89	6.73	5.37	5.29

Remark: <sup>1</sup> % per year

<sup>2</sup> Average in the same group according to the AIMC category of mutual funds

SCBAM shall calculate the benchmark return by using the index data at the end of the day.

#### Risk Spectrum



Invest in equity instruments, debt instruments and/or alternative assets, with the ratio of equity investments less than 80% of NAV.

#### Fund Facts

Inception Date	26 September 2012
Share class launch date	26 September 2012
Dividend payment policy	Yes
Fund Maturity	None

#### Fund Manager

Mrs.Wilai Chayangkasen	1 December 2016
Mr.Anutr Amranand	6 December 2017

#### Benchmark

(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) MSCI AC World Daily Total Return Net USD 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%).

#### Notice

- Investment in mutual funds is not a money deposit.
- Past performance of the fund is not a guarantee for future performance.

Certified by the CAC (Thailand's Private Sector Collective Action)

Coalition Against Corruption: CAC

#### Morningstar Fund Rating

Overall Rating 4 stars : Thailand Fund Moderate Allocation : 31 MARCH, 2024



Prospectus



Investors can study liquidity risk management tools in the Prospectus.

www.scbam.com

Subscription		Redemption		Statistical data	
Subscription Date:	Every trading day	Redemption Date:	Every trading day	Maximum Drawdown	-17.71%
Office Hours:	From business opening time - 15.30 hrs. SCB EASY APP from business opening time - 16.00 hrs.	Office Hours:	From business opening time - 15.30 hrs. SCB EASY APP from business opening time - 16.00 hrs.	Recovering Period	8 Months
Minimum Initial Subscription:	1,000 Baht	Minimum Redemption:	1,000 Baht	FX Hedging	-
Minimum Subsequent Subscription:	1,000 Baht	Minimum Balance:	1,000 Baht	Portfolio Turnover	2.32
		Period of Payment:	T+5 (Settlement within 5 tradings day after redemption date)	Sharpe ratio	-
			(The Management Company reserves the right to change the settlement period, which will not exceed 7 business days from the redemption date.)	Alpha	-
				Beta	-
				Tracking Error	-
				<b>Foreign Investment Allocation</b>	
				Country	% NAV
				No foreign investment	

Fees Collected from the Fund (%p.a. of NAV) (included of VAT)		
Fees	Maximum not exceeding	Actual Charged
Management Fee	3.68	0.96
Total Expense	4.28	1.20

Remark : - The Management Company may consider changing the actual charged fees to reflect its strategy or administrative costs.

- Amend the registrar fee from 0.06955 to 0.06527, to be effective from 1 May 2024 onwards.

Fees Collected from Unit holders (% of Trading Value) (included of VAT)		
Fees	Maximum not exceeding	Actual Charged
Front-end fee	1.07	1.07
Back-end fee	2.14	waived
Switch In fee	1.07	1.07
Switch Out fee	2.14	waived
Transfer fee	Baht 10 per 1,000 units	Baht 10 per 1,000 units

Remark: - The Management Company may consider changing the actual charged fees to reflect its strategy or administrative costs.

- Brokerage Fees for trading securities upon purchasing/selling/switching investment units shall not exceed 0.75% of investment unit value (waived).

Asset Allocation		Top 5 Holdings	
Asset	% NAV	Securities	% NAV
UNIT TRUST	51.13	SCB WORLD EQUITY INDEX (ACCUMULATION)	12.67
LOCAL REIT, PROPERTY FUND	16.35	SCB US EQUITY FUND (DIVIDEND)	7.31
BOND, BOT BOND	15.94	SCB SET INDEX FUND (ACCUMULATION)	6.80
PN, BE, DEBENTURE, COMMERCIAL PAPER	6.66	DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2566/25	5.32
LOCAL INFRA FUND	4.49	SCB GLOBAL STRATEGIC INVESTMENT FUND (ACCUMULATION)	5.10
OTHER ASSET	4.29		
CUSTODIAN BANK, TERM & SAVING DEPOSIT, CERTIFICATE OF DEPOSIT	1.13		

#### Definition

**Maximum Drawdown** refers to the highest percentage loss of the fund over the past 5 years (or since inception if the fund has been established for less than 5 years). It is calculated from the highest unit value to the lowest unit value during the period that the unit value is declining. The Maximum Drawdown is an indicator of the risk of loss from investing in the fund.

**Recovering Period** is used to give investors an idea of how long it will take from the time of maximum loss of the fund to the recovery of initial investment.

**FX Hedging** refers to the percentage of investments denominated in foreign currency that are hedged against exchange rate risk.

**Portfolio Turnover Ratio (PTR)** indicates the trading frequency of securities in the investment portfolio of the fund over a given period. It is calculated by taking the lower value between the total amount of new securities purchased and the total amount of securities sold over the past 1 year, divided by the average NAV of the same period. The fund with high PTR reflects frequent trading by the fund manager which leads to high trading costs. Investors should compare this data with the fund performance in order to evaluate the worthiness of such trading strategy.

**Sharpe Ratio** is the ratio between the excess return of the fund and the investment risk. It is calculated from the difference between the investment return of the fund and the risk-free rate of return divided by the investment risk. The Sharpe Ratio reflects how much returns the fund will receive to offset the investment risk of the fund. The fund with a higher Sharpe Ratio means that it is managed more efficiently because it generates higher excess returns given the same level of investment risk.

**Alpha** is the excess return of the fund relative to the return of its corresponding benchmark. A high alpha indicates that the fund generates higher return than its benchmark which is resulted from the efficiency of the fund manager in securities selection or determining the right timing for investment.

**Beta** is a measure of the returns of securities in the portfolio in relation to the market as a whole. A beta of less than 1 indicates that the returns of the fund's portfolio are less volatile than the overall market. On the other hand, a beta of greater than 1 indicates that the returns on the portfolio are more volatile than the market return.

**Tracking Error** The rate of return of the fund has the efficiency to replicate the corresponding benchmark. If the tracking error is low, it implies that the fund is able to generate similar returns to its benchmark efficiently. The fund with high tracking error will have an average rate of return that is more deviated from the benchmark.

**Yield to Maturity (YTM)** is the rate of return for investing in a debt instrument assuming that the investor holds the asset until its maturity date. It is calculated from the coupon payments to be earned by the investor over the remaining term of the instrument plus the face value due at maturity which are discounted to a present value. YTM is used to measure the rate of return of a fixed income fund which is based on the weighted average YTM of each debt instrument in the portfolio of the fund. As YTM is expressed as an annual percentage rate, it can be used for performance comparison among the fixed income funds with a 'buy and hold' investment strategy and similar investment characteristics.

SCB Asset Management Co.,Ltd.

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