TISCO Fixed Income RMF (Class A) (TFIRMF-A)

General Information

Fund Type: Fixed Income Fund
Arimco Category: Mid Term General Bond
Registered Date: 3 October 2002
Subscription & Redemption Period: Every working day during 8:30 - 15:00
Minimum Amount for Subscription: 1,000 Baht
Minimum Amount for Redemption: None
Settlement Day: T+2 (after the redemption date)
Dividend Policy: None

Investment Policy

100% of the fund invests in Government Bond, T-bills, NCD, B/E, hybrid instruments, debt instruments, deposits and other assets as stated or approved by the Securities and Exchange Commission. This fund will not invest in structured noted and derivatives.

Fees and Expenses

- **Fee Charged to the Fund (% p.a. of NAV)**
  - Management Fee: 0.5350%
  - Trustee Fee: 0.026750%
  - Registrar Fee: 0.133750%

- **Fee Charged to Unit holders (% of investment unit value)**
  - Front-end Fee: None
  - Back-end Fee: None
  - Switching In Fee: None
  - Switching Out Fee: None

  Note: The fees and expenses charged above include VAT, specific business tax or any other taxes related with fees and expenses.

Warnings & Recommendation

1. Investors may not dispose of, transfer, pledge, or place as a security investment units of Retirement Mutual Fund.
2. Investors of Retirement Mutual Fund not being complied with investment conditions shall not be entitled to receive tax benefits and shall return such benefits within specified period or will be subject to surcharge and penalties according to the Revenue Code.
3. Investors should study terms and conditions before investing in Retirement Mutual Funds. Additional details and tax guides can be asked from the Management Company or selling agents.
4. The Management Company reserves the right to reject or halt the subscription order, allocation and/or transferring of investment units directly or indirectly for US citizens.

Top 5 Holding (By Company)

<table>
<thead>
<tr>
<th>Securities/Issuer</th>
<th>Credit Rating/ Credit Rating Agency</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>TLOAN60/03/5.37Y</td>
<td>AAA</td>
<td>13.65%</td>
</tr>
<tr>
<td>TLOAN61/12/5.54Y</td>
<td>AAA</td>
<td>13.17%</td>
</tr>
<tr>
<td>TLOAN62/04/5.30Y</td>
<td>AAA</td>
<td>4.17%</td>
</tr>
<tr>
<td>TLOAN59/01/5.93Y</td>
<td>AAA</td>
<td>3.38%</td>
</tr>
<tr>
<td>TISCO FINANCIAL GROUP PLC NO.1/2020 SERIES31 (DUE OCT8,2020)</td>
<td>A- /TRIS</td>
<td>2.28%</td>
</tr>
</tbody>
</table>

Remarks: The information is as of June 30, 2020. Current information can be found on the website www.tiscoasset.com

Fund Performance (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Top Performance and Benchmark Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>1 Year</td>
<td>2.59%</td>
</tr>
<tr>
<td>2 Year</td>
<td>7.59%</td>
</tr>
<tr>
<td>3 Year</td>
<td>13.17%</td>
</tr>
<tr>
<td>5 Year</td>
<td>29.64%</td>
</tr>
<tr>
<td>10 Year</td>
<td>62.64%</td>
</tr>
</tbody>
</table>

Benchmark: An average of 1) an average of (less than 5 million Baht) 1-year personal fixed deposit (KBAHK, BBL, and SCB) (40%) 2) 1 year Zero Rate Return Index (40%) 3) 1-3 year ThaiBMA Corporate Bond Index (MIT) with credit rating A- up (20%)

Remarks: The information is as of June 30, 2020.

Calendar year performance

*The calendar year performance of the year that the fund was set up is the performance from the inception date until the last business day of that year.
**Past performance do not determine future performance.
***Current information can be found on the website www.tiscoasset.com.