TISCO Income Plus RMF (Class A) (TINRMF-A)

General Information

Fund Type: Mixed Retirement Mutual Fund
AIMC Category: Aggressive Allocation
Registered Date: 5 September 2018
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+3 (after the redemption date)
Dividend Policy: None

Investment Policy

The fund shall invest in local and/or foreign equities, debt instruments, hybrid instruments, bank deposits, property funds, REITs, infrastructure funds, other financial instruments and/or other securities or assets as stated or approved by the Securities and Exchange Commission. The management company will invest in each security or asset in the proportion of 0-100% of NAV, which the proportion of such investment will be at the discretion of the management company depending on the circumstances of each moment. In addition, the fund may invest in foreign securities or assets of not exceeding 79% of its NAV and may invest in investment units of other funds which are under management of the management company of not exceeding 100% of its NAV.

The fund may invest in derivatives for efficient portfolio management purpose based on the prevailing market conditions, regulations, and other relevant factors such as the direction of securities prices, interest rate, exchange rate conditions or the cost of investing in derivatives contracts, etc.

In the event that the fund invests in foreign securities or assets, the fund will invest in derivatives for hedging purpose, depending on the discretion of the management company.

Fees and Expenses

- **Fee Charged to the Fund (% p.a. of NAV)**
  - Management Fee: 1.0700%
  - Trustee Fee: 0.032100%
  - Registrar Fee: 0.171200%

- **Fee Charged to Unit holders (% of investment unit value)**
  - Front-end Fee: None
  - Back-end Fee: None
  - Switching In Fee: None
  - Switching Out Fee: 1.000% of investment unit value the day before transaction but not less than 200 baht

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

Warnings & Recommendation

1. Investment contains some degree of risks. The investor should study the fund's prospectus before investing.
2. Investors of Retirement Mutual Fund not being complied with investment conditions shall not be entitled to receive tax benefits and have to 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 Fund, and seek additional details and ask for the investment guidebook from the Management Company or selling agents.
4. The Management Company reserves the right to reject or halt the subscription order, allocation and/or transfering of investment units directly or indirectly for US citizens.

Details of Portfolio

Assets Allocation

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>DIGITAL TELECOMMUNICATIONS INFRASTRUCTURE FUND</td>
<td></td>
<td>8.22%</td>
</tr>
<tr>
<td>BOT63/5/364D</td>
<td></td>
<td>5.51%</td>
</tr>
<tr>
<td>BANGKOK EXPRESSWAY AND METRO PLC. (NO.1/2018 TRANCHE 2 DUE B.E. 2023)</td>
<td>A/TRIS</td>
<td>4.16%</td>
</tr>
<tr>
<td>GLOBAL POWER SYNERGY PUBLIC COMPANY LIMITED NO.1/2019 SERIES 1 DUE 2022</td>
<td>AA/TRIS</td>
<td>3.33%</td>
</tr>
<tr>
<td>FRASERS PROPERTY THAILAND INDUSTRIAL FREEHOLD&amp;LEASE</td>
<td></td>
<td>2.39%</td>
</tr>
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Remarks: The information is as of June 30, 2020. Current information can be found on the website www.tiscoasset.com

Fund Performance (%)

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.