TISCO Secured Fixed Income RMF
(TSFIRMF)

General Information

- **Fund Type**: Fixed Income Fund, Retirement Fund
- **AIMC Category**: Mid Term General Bond
- **Registered Date**: 27 December 2001
- **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 bonds, T-bills, NCD, B/E, hybrid instruments, debt instruments, deposits and other assets as stated or approved by the Securities and Exchange Commission. But the fund shall not invest in debt instruments issued/accepted/avalued or guaranteed by private companies, including subordinated debentures issued by financial institutions.

Fees and Expenses

- **Fee Charged to the Fund (% p.a. of NAV)**
  - Management Fee: 0.4280%
  - Trustee Fee: 0.026750%
  - Registrar Fee: 0.135750%
- **Fee Charged to Unit holders (% of investment unit value)**
  - Front-end Fee: None
  - Back-end Fee: None
  - Switching In Fee: None
  - Switching Out Fee: No switching fee for the first 4 transactions in each calendar year.

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.

Details of Portfolio

**Assets Allocation**

- Corporate Bond: 0.44%
- Other Securities: 6.40%
- Other Assets: 16.38%
- Saving Deposit: 54.51%
- Other Assets: 3.06%
- Government Bond: 16.38%

**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>TLOAN9/05/5.34Y</td>
<td>AAA</td>
<td>11.64%</td>
</tr>
<tr>
<td>GUARANTEED DEBENTURES OF PTTEP TREASURY CENTER COMPANY LIMITED NO. 1/2562 D</td>
<td>AAA/TRIS</td>
<td>8.31%</td>
</tr>
<tr>
<td>BOT62/2/2Y</td>
<td>AAA</td>
<td>6.94%</td>
</tr>
<tr>
<td>BOT62/1/3Y</td>
<td>AAA</td>
<td>5.26%</td>
</tr>
<tr>
<td>TLOAN61/12/5.34Y</td>
<td>AAA</td>
<td>5.10%</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 (%)**

- **Top 5 Performance and Benchmark Return**
  - Top 5: 33.33%, 23.33%, 21.99%, 23.22%, 3.55%
  - Benchmark: 3.52%, 3.33%, 3.33%, 3.33%, 3.33%

**Calendar year performance**

- **Top 5**
  - 2019: 3.33%
  - 2018: 3.52%
  - 2017: 3.52%
  - 2016: 3.33%
  - 2015: 3.33%
- **Benchmark**
  - 2019: 3.33%
  - 2018: 3.33%
  - 2017: 3.33%
  - 2016: 3.33%
  - 2015: 3.33%

*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.