



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

As of 30 December 2019

Fund Risk Level: Level 5 Moderate to High Risk

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 each 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 investment 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 1.00% of investment unit value the day before transaction but not less than 200 baht

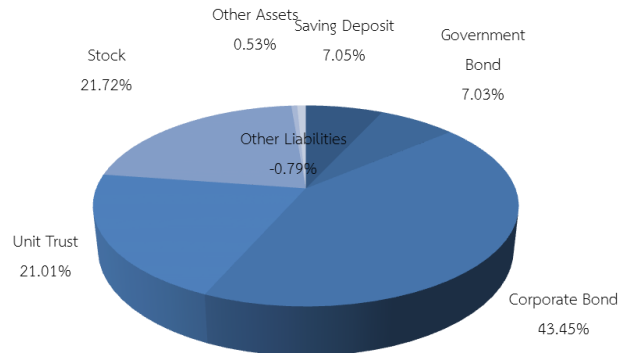
Note: The fees and expenses charged above include VAT, specific business tax or any other taxes related with fees and expenses.

Warnings & Recommendation

- Investment contains some degree of risks. The investor should study the fund's prospectus before investing.
- 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.
- 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.
- 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



Top 5 Holding (By Company)

Securities/Issuer	Credit Rating/ Credit Rating Agency	Proportion
DIGITAL TELECOMMUNICATIONS INFRASTRUCTURE FUND		7.17%
BOT62/2/3Y	AAA	6.36%
THAI AIRWAYS INTERNATIONAL PUBLIC COMPANY LIMITED(NO.1/2019SERIES3 DUE2022)	A/TRIS	3.00%
TESCO LOTUS RETAIL GROWTH FREEHOLD AND LEASEHOLD P		2.85%
IMPACT GROWTH REAL ESTATE INVESTMENT TRUST		2.81%

Remarks: The information is as of December 30, 2019. Current information can be found on the website www.tiscoasset.com

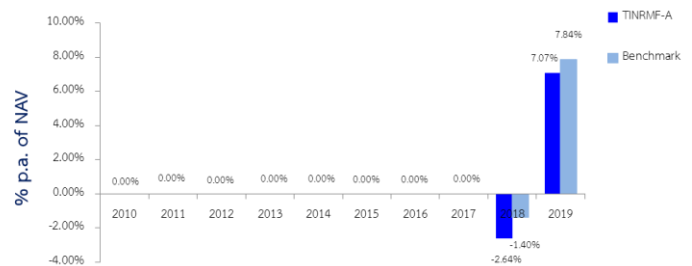
Fund Performance (%)

	Past Performance and Benchmark Return												
	Year to Date	%					% p.a.						Since Inception
		3 Months	Percentile	6 Months	Percentile	1 Years	Percentile	3 Years	Percentile	5 Years	Percentile	10 Years	
Fund Return	7.07%	-2.06%	50th	-0.83%	25th	7.07%	25th	n.a.		n.a.		n.a.	3.20%
Benchmark Return	7.84%	-0.82%	25th	0.64%	25th	7.84%	25th	n.a.		n.a.		n.a.	4.77%
Fund Standard Deviation	3.78%	4.10%	25th	4.52%	25th	3.78%	25th	n.a.		n.a.		n.a.	3.68%
Benchmark Standard Deviation	1.96%	1.70%	5th	2.04%	5th	1.96%	5th	n.a.		n.a.		n.a.	2.38%

Benchmark : An average of 1) 1-3 year ThaiBMA net Government Bond Yield (75%) 2) SET Total Return Index (12.50%) 3) PF&REIT Total Return Index (12.50%)

Remarks: The information is as of December 30, 2019.

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.

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