Data as of June 30, 2026

Fund Fact Sheet

TISCO Master Pooled Registered Provident Fund

TISCO Asset Management Co., Ltd.

Policy Name : Fixed Income Policy (MRT-F)

Policy Type : Fixed Income Policy

Why Choose the Investment Policy

Who is this Policy Suitable for?

Asset Allocation

Fund Performance

Key Investment Risks

Fees and Expenses

Other information

TISCO Asset Management Co.,Ltd.

48/16-17 TISCO Tower 9th Fl., 48/16-17 North Sathorn Road,Silom, Bangrak, Bangkok 10500

Tel 02 633 6000 Website : www.tiscoasset.com

Why choose the investment policy

Due to various expectations on returns and risk acceptable level, each provident fund member should have an opportunity to choose and adjust the investment policies according to each member's change in age and risk acceptable level to create a chance of growth in provident fund proceeds which shall be sufficient to support the member's living after retirement.

The factors that must be considered when choosing the investment policy are the investment period, risk level and returns, monthly savings and sufficient amount of money for the post retirement.

For example, young-age fund member with longer investment period and high risk acceptable level, should have an opportunity to invest in equity policy with a chance to obtain higher return in the long run compared the return from fixed-income policy investment. On the other hand, fund members, who shall reach their retirement age in the near future, should be able to invest in fixed-income policy to match their needs of principal preservation and to minimize the loss from equity price fluctuation.

Therefore, the employee's choice concept allows each member to choose suitable investment policy in relevant to investment period , risk level the expected returns, the ability of savings and the needed money for the post retirement.

Who is this policy suitable for?

Suitable for

- Members who expect to receive higher return than bank deposits and can accept returns which may be lower than investment in stock. However, there is a risk of inadequate money for post-retirement living.

Not Suitable for

- Members who expect to receive high return.

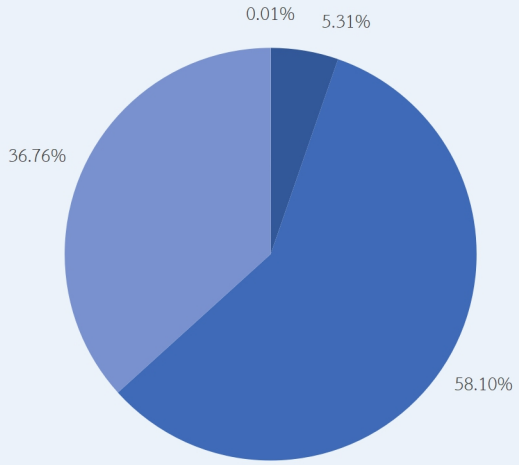
How to have more understanding of the investment policy and its risk level?

- Seek advice from fund committees
- See additional information via www.thaipvd.com

Investment Portion

Investment Policy

- Invest in bank deposit and general fixed income instruments (government bonds, state owned enterprise bonds, debt instruments issued by financial institutions and corporate debentures which are invested through unit trusts of mutual fund under TISCO Asset management Co.,Ltd. not exceeding 50% of total net asset value)



Group 1 : All deposits in financial institution 4,570.10 million Baht

Group 2 : Thai government fixed income intruments 49,981.48 million Baht

Group 3 : Debt intruments or other assets which some features linked to debt instruments 31,624.51 Baht

Others * 11.04 million Baht

Total Investment Amount	**86,187.13**	**Million Baht**
Total Net Asset Value	**86,032.29**	**Million Baht**

Top 5 Holding

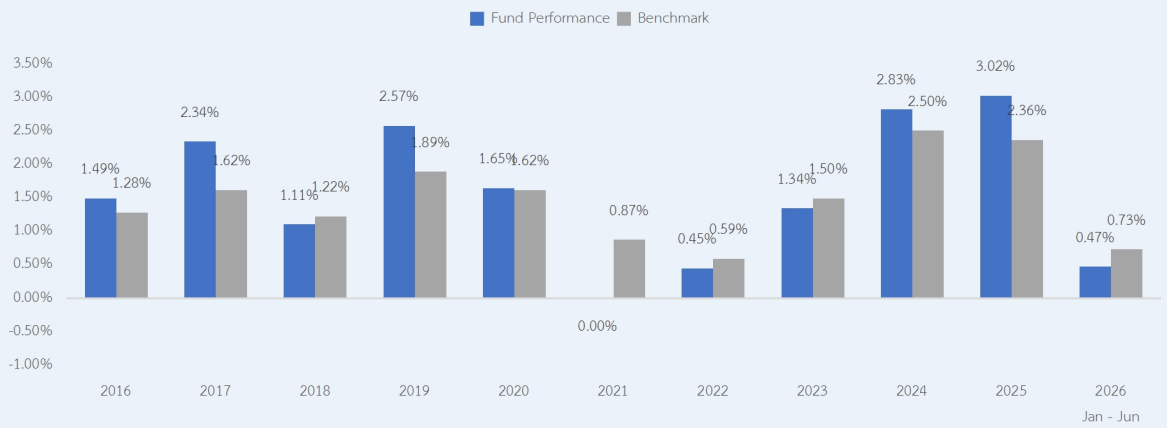
Asset	Credit Rating	% per NAV
1 DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2567 NO.23	Baa1	9.73
2 DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2566/26	Baa1	8.93
3 TISCO FIXED INCOME SELECT FUND FOR PVD		7.35
4 GOVERNMENT BOND FY. B.E. 2568 NO. 10	Baa1	6.57
5 DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2561/2	Baa1	6.37

Remark: Data as of June 30, 2026. Members may inquire the fund committee for updated information.

* Debenture partial settlement with common shares, under Thai Airways' rehabilitation plan, completed on December 23, 2024

Fund Performance

* Past performance does not guarantee future results *



Remark: * In 2026, net yield is accumulated for a period of time, not annualized, according to AIMC 's Standard

1. Benchmark

- 35% of 12-months average fixed deposit rate for amount 1 million Baht of 4 banks namely BBL, KTB, KBANK and SCB offered to provident fund
- 35% of 1-yr return of ThaiBMA Zero Rate Return Government Bond Index
- 30% of Mark-to-Market (MTM) return of ThaiBMA MTM Corporate Bond (A- up) Sub Group 1 (1 < TTM <=3))

2. Standard Deviation (3-year annualized ex-post SD) = 0.74% per Year

3. Tracking Error : TE = -

Key Investment Risk

Risks of fixed income policy may occur from:

- Credit Risk
- Liquidity Risk
- Market Risk
- Exchange Rate Risk
- Country and Political Risk
- Repatriation Risk
- Leverage Risk

(Further explanation can be found from the end of this report.)

Risk Spectrum

Fees and Expenses

Fees charged from each investment policy of the fund As of June 30, 2026	
Fees according to each investment policy under the provident fund management. (Mutual fund fees are excluded (if any))	
- Management fee	Actual charged rate 0.20% per year of NAV Maximum rate 0.20% per year of NAV
- Total expense	Actual charged rate 0.24% per year of NAV Maximum rate 0.24% per year of NAV
Investment through mutual funds.	YES
Total expense charged from mutual funds managed by TISCO Asset Management Co., Ltd.	YES
Remark : - Management fee is exclusive of VAT	

Total expenses of mutual funds managed by TISCO Asset Management Co., Ltd.	Investment proportion (% of NAV)	Actual charged (%)	Maximum (%)
TISCO Fixed Income Select Fund for PVD	7.35	0.41	5.00
TISCO 1 Year Bond Fund for PVD	2.05	0.40	5.00

Further information of the mutual funds, please visit https://www.tiscoasset.com/th/mf/fund_info/fund-info.jsp

Remark :

- Fees are charged as percentage (%) of average net asset value of the fund in each accounting period .
- Front-end fee of the investment in mutual fund is waived.
- Mutual funds fee are charged according to the actual investment.
- The mentioned fees are inclusive of VAT, specific business taxes and other taxes.

Fees charged from the fund of each employer
-

Fees charged from fund members	
Reference ID issuance fee for E-Provident Fund	Waived
Fund maintaining fee	500 Baht (per year)
Installment payment fee - One time charged - Fee charged per installment	 500 Baht 100 Baht per installment
Investment switching fee	Waived

Others

Channels for more information in choosing / switching investment policies/plans	**Marketing - Provident fund business** **TISCO Asset Management Co., Ltd.** 48/16-17 TISCO Tower, 9th fl., North Sathorn Road, Silom, Bangrak, Bangkok 10500 Tel. 02 633 6161 (Business day: Monday-Friday 08.30 am. – 5.00 pm.) Website: www.tiscoasset.com Email: tasset_pvd@tisco.co.th
Channels for receiving information about investment policy switching	More information regarding the investment policy, time period and channel for switching the investment policy, please contact the fund committee or asset management company or study from E-Provident fund system. (This is in accordance with the conditions of using services of each employer.)
Channels for additional savings	Any queries regarding fund maintaining / installment payment / transfer to RMF for PVD or others, please contact our client services team 02 633 6161. (Business day: Monday-Friday at 08.30 am. – 5.00 pm.)

This document complies with Association of Investment Management Companies (AIMC) Performance Measurement and Presentation Standards.
Past performance is not indicative of future performance.

Additional explanation of risks

- Credit risk is the risk arising from the issuer's inability to repay the principal or interest within the specified time frame.
- Liquidity risk is the risk arising from the fund's inability to sell those instruments at an appropriate price or within the required time frame.
- Market risk is the risk arising from the price of securities or assets invested by the fund being affected by the volatility of various economic factors such as economic conditions, industry conditions, politics, money market conditions and capital markets, liquidity in the money market, adjustment of product price which is a factor in production or war, etc.
- Exchange rate risk is the risk arising from an increase or decrease in the exchange rate of one currency compared to another since the fund invests in investment units of foreign funds that are traded in foreign currencies. This shall cause the returns to be uncertain because the foreign currency that the fund invests in must be exchanged into Baht.
- Country and political risk is the risk arising from the political instability, economy, money market and capital market of various countries which the fund has invested.
- Repatriation risk is the risk that the fund shall not be able to fully bring investment back to the country as expected.
- Leverage risk is the risk from investing in derivatives for hedging and to enhance investment management (Efficient Portfolio Management). The duration and proportion of hedging investment shall depend on the forecast of the future trend of the fund management company which may not be able to prevent all risks as well as the risk that the price of the underlying asset moves against expectations. If the forecast is wrong, this may cause the losing of the opportunity to receive higher returns. In addition, regarding efficient portfolio management, the fund management company shall consider the market conditions at that time, regulations, and other related factors such as stock price direction, interest rate and exchange rate conditions including the cost of investing in futures contracts.