

Fund Fact Sheet

TISCO Master Pooled Registered Provident Fund



TISCO Asset Management Co., Ltd.

Policy Name : Secured Fixed Income Policy
(MRT-SF)

Policy Type : Fixed Income Policy

This policy is not currently offered for sale.



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 return which is close to return from bank deposits and can accept the return which may be lower than the return from investment in general fixed income policy.
- Members who seek for investment with low to moderate risk level. 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?

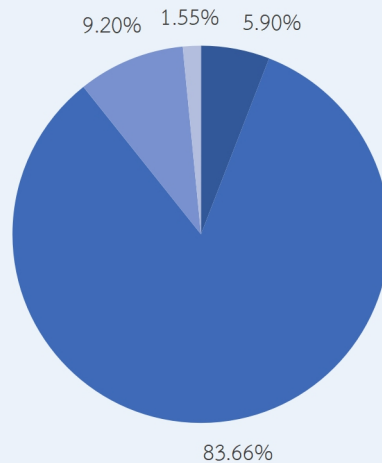
- Seek advice from fund committees
- See additional information via www.thaipvd.com



Investment Portion

Investment Policy

- Invest in bank deposit, fixed income instruments such as government bonds, state owned enterprise bonds and debt instruments issued by financial institutions. (not invest in corporate debentures)



- Group 1 : All deposits in financial institution 611.63 million Baht
- Group 2 : Thai government fixed income instruments 8,668.15 million Baht
- Group 3 : Debt instruments or other assets which some features linked to debt instruments 952.75 Baht
- Others * 160.35 million Baht

Total Investment Amount	10,392.88	Million Baht
Total Net Asset Value	10,360.75	Million Baht

Top 5 Holding

Asset	Credit Rating	% per NAV
1 DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2566/25	Baa1	31.19
2 DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2567/23	Baa1	12.75
3 DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2566/26	Baa1	12.70
4 DEBT MANAGEMENT GOVERNMENT BOND FY. B.E. 2564/11	Baa1	8.36
5 GOVERNMENT BOND FY. B.E. 2568 NO. 10	Baa1	8.00

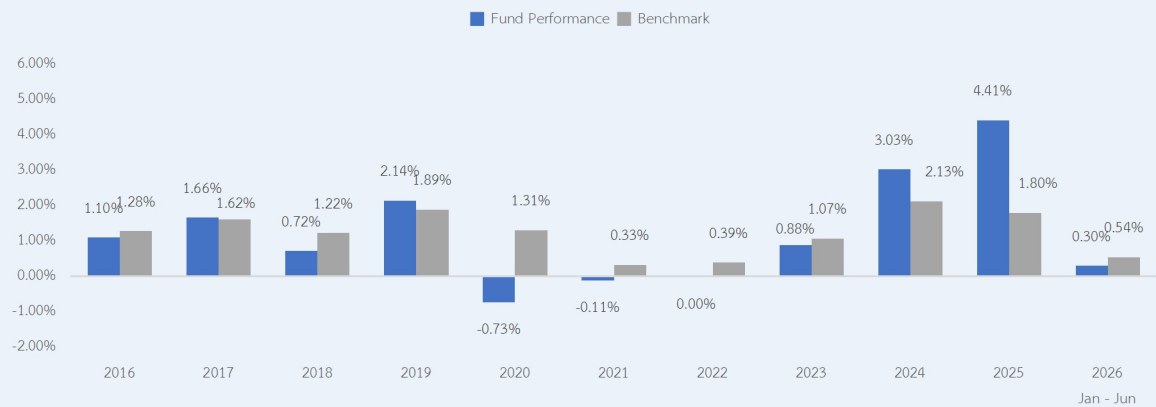
Remark: Data as of June 30, 2026. Members may inquire the fund committee for updated information.

* 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
- 65% of 1-yr return of ThaiBMA Zero Rate Return Government Bond Index

2. Standard Deviation (3-year annualized ex-post SD) = 2.40% per Year

3. Tracking Error : TE = -



Key Investment Risk

Risks of secured fixed income policy may occur from:

- Credit Risk
- Liquidity Risk
- Market 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 0.40% per year of NAV Maximum rate 0.40% per year of NAV
- Total expense	Actual charged rate 0.54% per year of NAV Maximum rate 0.54% per year of NAV
Investment through mutual funds.	No
Total expense charged from mutual funds managed by TISCO Asset Management Co., Ltd.	No

Remark: - Management fee is exclusive of VAT

Fees charged from the fund of each employer

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Fees charged from fund members

Reference ID issuance fee for E-Provident Fund	Waived
Fund maintaining fee	500 Baht (per year)
Installment payment fee	500 Baht
- One time charged	
- Fee charged per installment	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, 9 th 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.