

B Senior Citizen Mixed Fund

B-SENIOR

Type of Mutual Fund / Peer group of Mutual Funds

- Mixed Fund
- Exposed to Local and Foreign Investment Risk
- Conservative Allocation

Investment Policy and Strategy

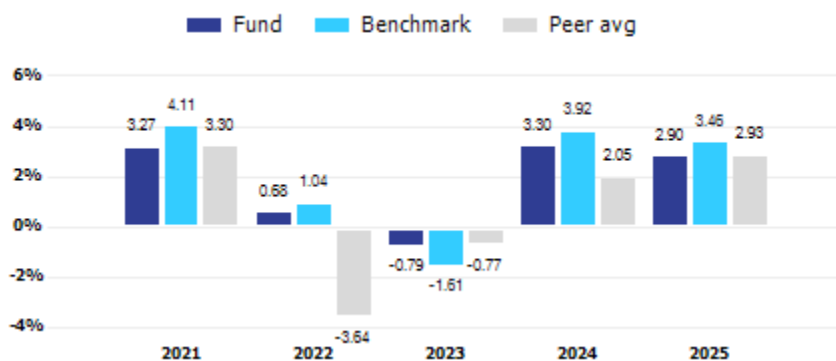
Local Investment:

- Fixed income instruments and/or deposits averaged in an accounting year not less than 70% of the NAV. Nevertheless, the Fund may invest in structured note with characteristic of callable bond or puttable bond and embedded derivatives in such structured note.
- Equity securities investment averaged in an accounting year not more than 30% of the NAV.
- Investment units of mutual funds.

Foreign Investment:

- Investment units of mutual funds.
- The Fund shall invest in derivatives to hedge depend on the discretion of the Fund Manager.
- Ratio in foreign investment averaged in an accounting year not more than 15% of the NAV.
- Expects consistent return higher than inflation rate and enhancing return by investment in other securities.

Calendar year performance (% per annum)



Past performance at specific periods (as of 28 February 2026)

	YTD	3M	6M	1Y*
Fund	4.67	5.63	6.59	9.15
Benchmark	5.49	6.10	8.24	11.63
Peer group average	2.91	3.40	3.94	6.55
Fund standard deviation	4.05	3.47	2.96	3.00
Benchmark standard deviation	3.36	3.03	2.87	3.27
	3Y*	5Y*	10Y*	Since inception*
Fund	3.25	2.82	2.62	2.82
Benchmark	3.82	3.30	3.01	2.90
Peer group average	2.10	0.97	1.35	N/A
Fund standard deviation	2.61	2.73	3.05	2.82
Benchmark standard deviation	2.63	2.41	2.71	2.68

* % per annum

Risk Level



Moderate-to-High Risk

Investing in equities, fixed income instruments or alternative assets.

Fund Information

Registration Date	16 August 2013
Class Launch Date	-
Dividend Payment Policy	No dividend
Fund Duration	Indefinite
FX hedging	Dynamic hedging
Performance fee	No

Fund Managers

1. Ms.Priyanuch Klongkumnuankarn (16 August 2013)
2. Ms.Dusadee Pupatana (18 July 2022)

Benchmarks

(as detailed on page 3)

Warning

- Investments in the mutual fund are not deposits.
- The mutual fund's past performance does not guarantee future results.

Anti-corruption participation : Certified by CAC

Morningstar Fund Rating ★★★★★

Prospectus (Thai version)



"Investors can study liquidity risk management tools in the prospectus."

<https://www.bblam.co.th/?cid=2119>

Subscription of Units

Subscription Date:	Every business day
Business Hours:	8.30 - 15.30 hrs.
Minimum First	500 baht
Subscription:	
Minimum Subsequent	500 baht
Subscription:	

Redemption of Units

Redemption Date:	Every business day
Business Hours:	8.30 - 15.30 hrs.
Minimum Redemption	None
Amount:	
Minimum Outstanding	None
Amount:	
Payment Period*:	T+3

Remark: The redemption payment period is within 5 business days from the date of redemption. (T+5),

Currently T+3

T= Trading Days

Fees Charged to the Fund (% of NAV per annum)

These fees may reduce investment returns. Investors are advised to consider these fees carefully before investing.

Item	Not more than	Actual
Management Fee	0.8025	0.5350
Trailer fee: Yes		
Total Expenses	2.1400	0.6604

Remark: The Fees are inclusive of VAT and any other similar applicable taxes.

The Management Company may consider changing the actual fees to be in line with the strategy or management expenses.

Fees Charged to the Unitholders (% of trading value)

The fees below are charged directly to investors upon each subscription, redemption, or switching transaction.

Item	Not more than	Actual
Front-end fee	None	None
Back-end Fee	None	None
Switching-in Fee	None	None
Switching-out Fee	None	None
Transfer Fee	50 baht per 1,000 units or fractions of 1,000 units	50 baht per 1,000 units or fractions of 1,000 units

Remark: The Fees are inclusive of VAT and any other similar applicable taxes.

The Management Company may consider changing the actual fees to be in line with the strategy or management expenses.

Statistical Information

Maximum drawdown	-3.25 %
Recovering Period	N/A
FX Hedging	N/A
Portfolio Turnover Ratio	1.52
Sharpe Ratio	N/A
Alpha	N/A
Beta	N/A
Tracking Error	N/A
Average Maturity of Debt Instruments	N/A
Yield to Maturity	N/A

Country Allocation

	% NAV
UNITED STATES	5.56

Top 5 Sector Allocation

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Portfolio Breakdown

	% NAV		% NAV
Bonds	34.21	Mutual Fund Units SPDR SP	5.56
Debentures	31.81	Common Shares DELTA	5.04
Common Shares	17.92	Bonds C26416A4	2.71
Mutual Fund Units	9.06	Government Bonds LB294A	2.69
Treasury Bills	5.26	Government Bonds LB284A	2.59
Other Assets / Liabilities	1.73		
Deposits	0.01		

Top 5 Holdings**Credit Rating Breakdown (%)**

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Investment exceeding 20% of NAV in other funds (domestic funds and/or foreign funds)

Other Information

Benchmarks : Used for represent Portfolio Composition

1. One-year fixed deposit rate (After-tax) for less than 5 million baht (Avg of BBL, KBANK and SCB) : 7.00%
2. ThaiBMA Short-term Government Bond Total Return Index : 17.50%
3. ThaiBMA MTM Government Bond Net Total Return Index - Maturity 1-3 years : 35.00%
4. ThaiBMA MTM Corporate Bond Net Total Return Index (A- up) - Maturity 1-3 years : 10.50%
5. SET Total Return Index : 20.00%
6. PF&REIT Total Return Index : 5.00%
7. LBMA Gold Price PM in USD adjusted by the exchange rate to calculate the returns in Baht as of the date of calculation : 5.00%

Subscription and Redemption of Unit Linked Product

- Life Insurance Company or Selling Agents : Bangkok Life Assurance PLC. Tel. 0-2777-8888
- Subscription and Redemption

Subscription	: Every trading day of the Fund	Redemption	: Every trading day of the Fund
Minimum first purchase	: None	Minimum redemption amount	: None
Minimum subsequent purchase	: None	Minimum outstanding amount	: None
		Receipt of redemption money	: within 5 business days from the date following the date of redemption

- Front-end Fee / Back-end Fee : None

The Life Insurance Company may consider collecting additional fees or expenses according to the condition prescribed in the unit linked insurance policy or determined by the Life Insurance Company.

Subscription Channel

- BBLAM/ Selling Agents/Dollar Cost Averaging* : 8.30 - 15.30 hrs.
- Bangkok Bank Internet Banking/ Bangkok Bank Mobile Banking/ Bangkok Bank ATM/ Bangkok Bank Call Center/ BF Fund Trading** : Every day, 24 hrs. a day ***

Redemption Channel**Normal Redemption**

- BBLAM/ Selling Agents : 8.30 - 15.30 hrs.
- Bangkok Bank Internet Banking/ Bangkok Bank Mobile Banking/ Bangkok Bank ATM/ Bangkok Bank Call Center/ BF Fund Trading** : Every day, 24 hrs. a day ***

Monthly Redemption with Pre-order Orders

Orders can be placed every business day; the redemption shall take effect on the last business day of the month.

- BBLAM/ Selling Agents : 8.30 - 15.30 hrs.
- Bangkok Bank Internet Banking: Every day, 24 hrs. a day (Except the last business day of the month within 16.00 hrs.)

Remark:

** Subscription orders after 15.00 hrs. on the Trading Day or subscription orders on holidays, the orders shall be considered as orders for the next Trading Day using the price calculated at the end of the next Trading Day, and Redemption orders after 15.30 hrs. on the Trading Day or redemption orders on holidays, the orders shall be considered as orders for the next Trading Day using the price calculated at the end of the next Trading Day.

*** Subscription/Redemption orders (except BF Fund Trading) after 16.00 hrs. on the Trading Day or subscription/redemption orders on holidays, the orders shall be considered as orders for the next Trading Day using the price calculated at the end of the next Trading Day.

Investors are able to access the semi-annual and annual report of the Mutual fund via www.bblam.co.th

Explanation

Maximum Drawdown refers to the maximum percentage of loss of the mutual fund over the past five years (or since inception if the fund has been established less than five years), as measured from NAV per unit from peak to trough when NAV per unit declines. Maximum Drawdown is the information that helps determine the risk of loss from investing in the mutual fund.

Recovering Period refers to the recovering period as information for investors on how long it will take for the fund to recover, measuring from the point of maximum loss to the point of recovery of initial investment.

FX Hedging refers to the percentage of investments denominated in foreign currencies and are hedged against foreign exchange risk.

Portfolio Turnover Ratio refers to the frequency of securities trading in the mutual fund's portfolio over a period. The calculation is based on the lower amount between the total amount of securities purchased and the total amount of securities sold within a one-year period, divided by the average NAV of the mutual fund in the same period. The mutual fund with a high Portfolio Turnover Ratio indicates the higher frequency of securities trading by the fund managers, causing higher cost of securities trading. Therefore, the ratio must be compared with the mutual fund's performance to assess the worthiness of such securities trading.

Sharpe Ratio is the ratio between the mutual fund's marginal return compared with its investment risk, calculated from the difference between the rate of return of the mutual fund and the risk-free rate, in comparison with the mutual fund's standard deviation. The Sharpe Ratio reflects the increase in the rate of return that the mutual fund should receive to compensate the risk received by the mutual fund. A mutual fund with a higher Sharpe Ratio will indicate better investment management efficiency as it has higher returns under the same risk level.

Alpha refers to the excess return of a mutual fund upon comparison with the benchmarks. Having high Alpha means the fund can generate higher returns than the benchmarks, due to the efficiency of the fund managers in selecting or finding an appropriate timing to invest in securities.

Beta refers to the level and direction of changes in the rate of return of securities in the mutual fund's investment portfolio by comparing with market movements. Beta lower than 1 indicates that the change in the rate of return of the securities in the investment portfolio is lower than market movements for that group of securities and vice versa.

Tracking Error indicates the effectiveness of the fund's returns in tracking the benchmarks. If the Tracking Error is low, it means that the mutual fund is efficient in generating returns close to the benchmarks. A mutual fund with high Tracking Error will have the average return deviating more from its benchmarks.

Yield to Maturity refers to the rate of return on investment in debt instruments held until maturity. It is calculated based on the interests to be received in the future throughout the lifespan of the instruments and the principals to be repaid, discounted as the present value. It is used to measure the rate of return of a fixed income fund, calculated from the weighted average of yield to maturity of each debt instrument in which the fund invested. Since the yield to maturity is in percentage per year, it can be used to compare the rates of return between fixed income funds with an investment policy to hold debt instruments until maturity and with similar investment characteristics.

Selling Agents:

- Bangkok Bank PLC. Tel. 1333 Bualuang Securities PLC. Tel. 0-2231-3777 or 0-2618-1000
- Bangkok Life Assurance PLC. Tel. 0-2777-8999 Asia Plus Securities Co., Ltd. Tel. 0-2680-1234
- Phillip Securities (Thailand) PLC. Tel. 0-2635-1700 Kiatnakin Phatra Securities PLC. Tel. 0-2305-9449
- DBS Vickers Securities (Thailand) Co., Ltd. Tel. 0-2657-7000 Krungsri Securities PLC. Tel. 0-2659-7000
- Finnomena Mutual Fund Brokerage Securities Co., Ltd. Tel. 0-2026-5100 Ext. 1
- InnovestX Securities Co., Ltd. Tel. 0-2949-1000 KGI Securities (Thailand) PLC. Tel. 0-2658-8889
- Pine Wealth Solution Securities Co., Ltd. Tel. 0-2095-8999 Yuanta Securities (Thailand) Co., Ltd. Tel. 0-2009-8000
- KKP Dime Securities Co., Ltd. Line: @dime.finance Email: contact@dime.co.th
- DAOL Securities (Thailand) PLC. Tel. 0-2351-1800 Maybank Securities (Thailand) PLC. Tel. 0-2658-5050
- Kasikom Securities PCL Tel. 0-2796-0011

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