



# MONTHLY FUND UPDATE

## Bualuang Equity 25% Retirement Mutual Fund



Risk Level  
Moderate-to-High Risk

5

**AIMC CATEGORY** Conservative Allocation **FUND CODE** B25RMF  
**BLOOMBERG CODE** BBL25RM:TB **MORNINGSSTAR RATING OVERALL**



**Registered Date** November 21, 2007  
**Investment Policy** The Fund invests in fixed income instruments, deposits or securities or other assets as specified by the Office of the SEC, not less than 75% of the NAV, and equity securities of companies with strong fundamental and high return on investment potential, not more than 25% 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.

**Dividend Payment Policy** None  
**Types of investor** The investors who expect investments with long-term obligation for retirement income and can accept moderate risks expecting returns that the Fund will receive from interest or gain from investments in fixed income instruments as well as gain dividends or gain from investments in securities. Moreover, since this is a retirement mutual fund, investors should invest continuously for no less than 5 years until they reach the age of 55 in order to receive the tax benefits.

**Risk Factors** Investor should study and understand the terms and conditions of RMF. The investment includes the risks of business, liquidity, market and credit, therefore investor needs to inquire additional information and request for the prospectus.

### Asset Allocation

#### Asset and Sector (% of NAV) :

|                            |               |                        |               |
|----------------------------|---------------|------------------------|---------------|
| <b>Fixed Income</b>        | <b>75.83%</b> | <b>Equity</b>          | <b>22.30%</b> |
| MOF/BOT                    | 40.29%        | ENERGY & UTILITIES     | 3.42%         |
| State Enterprise/Corporate | 33.07%        | FINANCE AND SECURITIES | 2.66%         |
| Deposit/Promissory Note    | 2.47%         | FOODS & BEVERAGES      | 2.14%         |
| <b>Others</b>              | <b>1.88%</b>  | CONSTRUCTION MATERIALS | 2.00%         |
|                            |               | PROPERTY DEVELOPMENT   | 1.94%         |

#### 5 Largest Stock Holdings (% of NAV)

|   |           |       |
|---|-----------|-------|
| Minor International Pcl.                    | Excellent | 1.34% |
| Jmt Network Services Public Company Limited | Very Good | 1.32% |
| Siam Commercial Bank Pcl.                   | Excellent | 1.27% |
| Energy Absolute Pcl.                        | Excellent | 1.07% |
| Toa Paint (Thailand) Public Company Limited | Excellent | 0.99% |

#### Compare Fund's NAV with Benchmark



### Fund performance and Portfolio composition

|                                       |          |      |
|---------------------------------------|----------|------|
| Net Asset Value (NAV) :               | 4,281.94 | MB   |
| NAV per unit :                        | 15.3387  | Baht |
| Number of days since registered date: | 5,305    | days |
| Portfolio Duration :                  | 1.47     | year |

### Past Performance

| Fund      | % Cummulated return |          |              | % Per annum |         |         |          |                 |
|-----------|---------------------|----------|--------------|-------------|---------|---------|----------|-----------------|
|           | 3 months            | 6 months | Year to date | 1 year      | 3 years | 5 years | 10 years | Since Inception |
| B25RMF    | -0.89%              | 0.79%    | -0.39%       | 1.13%       | 0.84%   | 0.84%   | 2.34%    | 2.99%           |
| Benchmark | -0.46%              | 1.54%    | 0.09%        | 1.59%       | 2.05%   | 2.23%   | 3.42%    | 4.34%           |

|                    | % Per annum |       |       |       |       |       |       |       |
|--------------------|-------------|-------|-------|-------|-------|-------|-------|-------|
| Standard Deviation | 3.73%       | 3.27% | 3.39% | 2.91% | 4.11% | 3.51% | 3.41% | 3.59% |

### Compared to AIMC Category Performance Compare with that of AIMC in the same category (percentiles)

| Ranked by return*              | 5th - 25th Percentile  | 5th - 25th Percentile  | - | 5th - 25th Percentile  | 25th - 50th Percentile | 25th - 50th Percentile | 50th - 75th Percentile | - |
|--------------------------------|------------------------|------------------------|---|------------------------|------------------------|------------------------|------------------------|---|
| Ranked by Standard deviation** | 50th - 75th Percentile | 50th - 75th Percentile | - | 50th - 75th Percentile | 25th - 50th Percentile | 25th - 50th Percentile | 50th - 75th Percentile | - |

Benchmark : One-year fixed deposit rate for less than 5 million baht (Avg of BBL, KBANK and SCB)7.50% , ThaiBMA Short-term Government Bond Total Return Index 18.75% , ThaiBMA MTM Government Bond Total Return Index - Maturity 1-3 years 37.50% , ThaiBMA MTM Corporate Bond Total Return Index (A- up) - Maturity 1-3 years 11.25% , SET Total Return Index 25.00%

\*Top rank = Best Performance

\*\*Top Rank = The lowest of standard deviation

### Fees Charged to the Fund (% of NAV per year) (For more information please refer to the fund's prospectus and fund fact sheet)

|                       | Management | Trustee | Registrar | Other Expense | Total Expenses |
|-----------------------|------------|---------|-----------|---------------|----------------|
| Maximum not exceeding | 1.3375     | 0.0428  | 0.1284    | 1.4338        | 2.9425         |
| Real Fees             | 0.8025     | 0.0375  | 0.1284    | 0.0185        | 0.9868         |

### Fees Charged to the Unitholders (% of unit value) (For more information please refer to the fund's prospectus and fund fact sheet)

|                       | Front-end Fee | Back-end Fee  | Switching Fee   |
|-----------------------|---------------|---|---|
| Maximum not exceeding | 1.00          | For holding period of 1 year or less : 1.00 (minimum 50 baht)<br>For holding period over 1 year : 50 baht per transaction               | RMF under BBLAM : Exempted<br>RMF under other Management Company<br>Switching out : 200 baht per transaction ,<br>Switching in : Equal to front-end fee |
| Real Fees             | Exempted      | For holding period of 1 year or less : Not more than 1.00 (minimum 50 baht)<br>For holding period over 1 year : 50 baht per transaction | RMF under BBLAM : Exempted<br>RMF under other Management Company<br>Switching out : Not more than 200 baht per transaction ,<br>Switching in : Exempted |

As of May 31, 2022

Morningstar Rating Overall prepared by Morningstar / The CG Scoring is a presentation of information from the perspective of outsider to the standard of corporate governance of listed companies, but is not any assessment of the performance or operation of the listed companies. Investors are advised to study the product characteristics including the investment policy, returns conditions, risks and fund performance before deciding to invest. Past Performance of the mutual fund cannot be guaranteed of its future performance.

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