

BCAP SET Index Retirement Mutual Fund (BCAP-SET RMF)

Fund Type / Group Fund

- Equity Fund / Index Fund / Retirement Mutual Fund / Cross Investing Fund / Not Exposed to Foreign Investment Risk
- Group Fund : Equity General

Investment Policy and Strategy

- The fund will invest in equity instruments, with a policy to invest in securities that are components of the underlying index (SET Total Return Index) or Derivatives which the underlying asset is a constituent of the SET Total Return Index, including securities that are in or out of the underlying securities on average in the accounting year, not less than 80% of NAV. The fund has passive management strategy and may considers to use the Optimization strategy for the fund performance returns that are close to the SET Total Return Index.
- The fund may invest in securities lending, Reverse Repo, or invest in derivatives for Efficient Portfolio Management.
- The fund will not invest in non-investment, unrated securities, Unlisted Securities and Structured Note.
- The fund may invest in units of other mutual funds under the management of the asset management company, up to 20% of the fund's NAV.
- Investment strategy : Passive Management/Index Tracking with the goal of maintaining a tracking error of no more than 3.00% per year.

Risk Level



High Risk

Investing mainly in equity on average not less than 80% of NAV in fund's accounting year

About the Fund

Registration Date 13 November 2024

Dividend Policy None

Maturity None

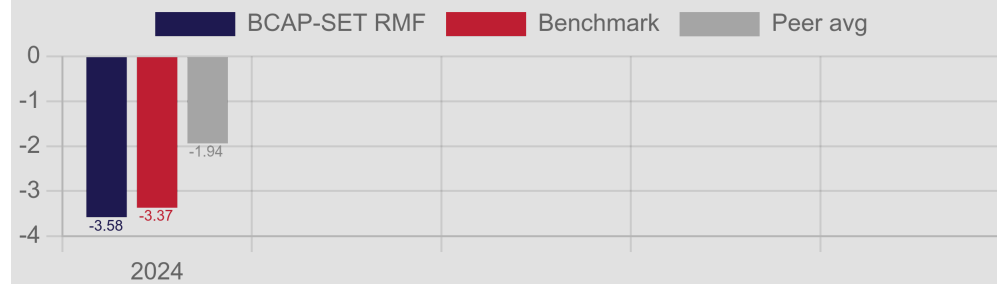
List of Fund Managers

Mr.Maethee Mekaroonreung (13 November 2024)

Benchmarks

SET Total Return Index (SET TRI) 100.00%

Performance of Fund and Benchmark over the Past 5 Calendar Years (% p.a.)



Note: The fund has not been established for 1 calendar year, so information is not available.

Cumulative Performance (% p.a.)

	YTD	3 Month	6 Month	1 Year
BCAP-SET RMF	-16.05	-16.05	N/A	N/A
Benchmark	-16.15	-16.15	N/A	N/A
Avg. for similar fund type	-14.08	-14.08	N/A	N/A
SD of BCAP-SET RMF	16.85	16.85	N/A	N/A
SD of Benchmark	16.97	16.97	N/A	N/A

	3 Year	5 Year	10 Year	Since Inception
BCAP-SET RMF	N/A	N/A	N/A	-19.05
Benchmark	N/A	N/A	N/A	-18.98
Avg. for similar fund type	N/A	N/A	N/A	N/A
SD of BCAP-SET RMF	N/A	N/A	N/A	15.20
SD of Benchmark	N/A	N/A	N/A	15.38

Notice

- Investment in a fund is not a cash deposit.
- The fund's past performance does not guarantee future performance.

Anti-Corruption Progress Indicator :
 Certified by CAC
 Investors may review details about
 liquidity management tools in the
 fund's full prospectus.

Full Prospectus



www.bcap.co.th

Subscription Investment Units

Subscription Dates : Every trading day

- Selling Agent/ Dollar Cost Averaging* : 8.30 – 15.30 hrs.*

- Bangkok Bank Mobile Banking : Every day, 24 hrs. a day**

Minimum Initial Purchase Amount : 500 Baht

Minimum Subsequent Purchase Amounts : 500 Baht

*Depend on each selling agent

**Subscription and redemption order after 4 p.m. onwards or on holiday will be operate in the next trading day

Redemption Investment Units

Redemption Date : Every trading day

- Selling Agent : 8.30 – 15.30 hrs.*

- Bangkok Bank Mobile Banking : Every day, 24 hrs. a day**

Minimum Redemption Amount : None

Minimum Outstanding Amount : None

Period of Acceptance of Redemption : Within T+5 business days normally money will be received within T+3 business days (T= Order Date)

Fees charged to the Fund (% of NAV per year)

Fee	Maximum	Actual
Management	1.605%	0.642%
Total Expense Note	2.14%	0.842%
- The aforementioned fees and expense are inclusive of VAT and any other similar taxes (if any)		
- In case the Fund invests in the investment units of other funds under the management of the Management Company for more details can be found at other information.		
- The fund has not yet completed a full accounting period, the section 'Total Expenses' shows only the actual fees charged to the fund (% per year), including the management fee, Trustee fee, and registrar fee. The rates shown do not yet include other expenses (% per year). Other expenses (% per year) will be displayed in the accounting period report."		

Fees Charged to the Unitholders (% of Sale Value)

Fee	Maximum	Actual
Front-end	1.07%	Currently not charged
Back-end		
- 1 year or less	Not more than 1.00% (minimum Baht 50)	Not more than 1.00% (minimum Baht 50)
- Over 1 year	Baht 50 per transaction	Baht 50 per transaction
Switching in		
- RMF under BCAP	Not charged	Not charged
- RMF under other Management Company	Equal to the front-end fee	Not charged
Switching out		
- RMF under BCAP	Not charged	Not charged
- RMF under other Management Company	Baht 200 per transaction	Baht 200 per transaction
Transfer	None	None
Note		
- The aforementioned fees and expenses are inclusive of VAT and any other similar taxes (if any).		
- Management Company may charge the Front-end Fee and the Back-end Fee to each group of investors differently for more details can be found at other information.		
- In case the Fund invests in the investment units of other funds under the management of the Management Company for more details can be found at other information.		
- The Management Company shall notify the Unitholders at least 7 days prior Before opening the service for switching investment units between the Asset Management Companies its website: www.bcap.co.th and/or any other channel later. For more information, please refer to the prospectus.		

Proportion of types of assets to be invested

	% NAV
1. Common Stock	90.45
2. Cash	1.95
3. Infrastructure Fund	1.92
4. Real Estate Investment Trust	1.70

TOP 5 Holding Assets

	% NAV
1. PTT PUBLIC COMPANY LIMITED (PTT)	6.01
2. DELTA ELECTRONICS (THAILAND) PUBLIC COMPANY LIMITE (DELTA)	5.43
3. ADVANCED INFO SERVICE PUBLIC COMPANY LIMITED (ADVANC)	5.37
4. GULF ENERGY DEVELOPMENT PUBLIC COMPANY LIMITED (GULFI)	3.74
5. AIRPORTS OF THAILAND PUBLIC COMPANY LIMITED (AOT)	3.57

Statistics

Maximum drawdown	-19.68 %
Recovering Period	N/A
Portfolio Turnover Ratio	0.04
Sharpe Ratio	N/A
Alpha	-0.07
Beta	0.98
Tracking Error	N/A
Tracking Difference	N/A

Foreign Country Exposure

	% NAV
-	

Top 5 Sectors

	% NAV
1. Services	21.34
2. Resources	19.16
3. Financials	17.35
4. Technology	16.79
5. Property & Construction	7.86

Credit Rating (%)

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Other information

Fees charged to the Fund

In case the Fund invests in the investment units of other funds under the management of the Management Company (Destination Fund), the Management Company will not double charge the management fee of the Destination Fund. For example:

The Initial Fund NAV of Baht 1,000 million and charges the management fee at 1.00% of the Initial Funds' NAV. It allocates investments to the Destination A Fund in the amount of Baht 100 million which charges the management fee at the rate of 0.70% of the Destination A Fund's NAV. Moreover, the Initial Fund also allocates investments to Destination B Fund in the amount of Baht 100 million which charges the management fee at the rate of 1.80% of the Destination B Fund's NAV. The remaining money that the Initial Fund received from raising funds from investors, the Management Company will invest in other types of asset within the scope of the investment policy.

The Management Company's methods for calculating management fee based on the NAV of the Initial Fund are as follows:

1. On the part of investment in the Destination A Fund in the amount of Baht 100 million, the Management Company will charge the management fee at the rate of 0.30% of the amount of Baht 100 million (0.30% is calculated from the difference between the management fee charged by the Initial Fund [1.00%] and the management fee of the Destination A Fund [0.70%]).
2. On the part of investments in the Destination B Fund in the amount of Baht 100 million, the Management Company will rebate the management fee at the rate of 0.80% of the amount of Baht 100 million (0.80% is calculated from the difference between the management fee charged by the Initial Fund [1.00%] and the management fee of the Destination B Fund [1.80%]).
3. For investments in other types of asset in the amount of Baht 800 million, the Management Company will charge to the Initial Fund at the rate of 1.00% of the sum of Baht 800 million.

Fees Charged to the Unitholders

1. At the rate not more than the percentage of the value of the Investment Units and the Management Company may charge the Front-end Fee and the Back-end Fee to each group of investors differently as follows:
 - 1.1) The Management Company will waive the Front-end Fee and the Back-end Fee for provident funds and/or private funds and/or funds under the management of the Management Company.
 - 1.2) For customers who do not fall in the category of No. 1.1, the Management Company will charge the Front-end Fee and the Back-end Fee at the rate of 100% of the actual Front-end Fee and the Back-end Fee.
2. If the Fund (Initial Fund) invests in the investment units of a fund under the same management (Destination Fund), it will not double charge the Front-end Fee of the Destination Fund. For example, if the Initial Fund's NAV is Baht 1,000 million and it allocates investments to the Destination Fund in the amount of Baht 100 million, the Management Company will charge the Front-end Fee/Back -end fee from the Baht 1,000 million at the rate specified by the Initial Fund only. The Destination Fund will not double charge the Front-end Fee/Back-end fee from the Initial Fund.

GLOSSARY

Maximum Drawdown: the fund's largest percentage loss over the past 5 years (or since inception if the fund has been operating for less than 5 years) measured from peak NAV/unit to lowest NAV/unit during a decline. The Maximum Drawdown helps provide some indication of the risk of potential loss when investing in the fund.

Recovery Period: the time it takes to regain losses; this data provides information about how long it took to climb back from the largest loss to a former peak.

Portfolio Turnover Ratio: illustrates how active the portfolio is traded during a particular period. This is calculated by dividing the value of total purchases in 1 year or the value of total sales in 1 year, whichever is lower, by the fund's average NAV over the same period being measured. A fund with a high Portfolio Turnover ratio denotes that its portfolio managers actively trades the securities in the portfolio; this incurs considerable trading costs which should be taken into consideration in comparison with the performance of fund to ascertain whether the active trading activity is well justified.

Sharpe Ratio: the ratio between excess return achieved by the fund compared to investment risks taken. It is determined from the difference between the fund's return and the Risk-Free Rate, compared to the fund's volatility (Standard Deviation). The Sharpe Ratio reflects the excess return the fund generates given its risk exposure. A fund with a higher Sharpe Ratio denotes a better-managed fund since it is able to generate a higher return over a similar risk exposure.

Alpha: excess return generated by the fund when compared to its benchmark index. A high Alpha figure illustrates that the fund is able to achieve a higher return than the benchmark due to the fund managers' ability to select good investments and appropriate timing.

Beta: magnitude and direction of the performance of securities in the portfolio relative to the market's return. A Beta lower than 1 denotes that the return of the securities in the portfolio is less sensitive to changes in the market's return. A Beta higher than 1 indicates that the return of the securities in the portfolio deviates by a larger magnitude in comparison to changes in the market's return.

Tracking Error: the fund's ability to replicate the performance of its benchmark index is measured as Tracking Error. A low figure shows that the fund can efficiently match the benchmark's movement and generate similar performance. A fund with a high tracking error will generally have average returns that deviate from the benchmark index.

Tracking Difference (TD): the discrepancy between Fund return and Benchmark return.

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