

Summary Prospectus (Fact Sheet)



BBL Asset Management Co., Ltd. "BBLAM"

Anti-Corruption Progress indicator: Certified by CAC

**Bualuang Thai Equity Super Savings Fund
(BEQSSF)**

Equity Fund

Super Savings Fund

Cross Investing Fund

Not Exposed to Foreign Investment Risk



What are you about to invest in?



Who is suitable for this fund?



Special Risk Considerations



Portfolio of the Fund



Fees



Fund Performance



Other Information

Investment in Mutual Fund **is not** the same as bank deposits.



What are you about to invest in?

Investment Policy:

The Fund invests in listed securities on the Stock Exchange of Thailand (SET) and/or the Market for Alternative Investment (mai), averaged in an accounting year not less than 80% of the NAV.

For the remaining portion, the Fund shall invest in other equity securities, unlisted securities, fixed income instruments, financial instruments, deposit, alternative asset and/or investment units of CIS, infra fund, property fund/ REITs, private equity fund and/or ETF as well as securities or other assets as specified or approved by the Office of the SEC. The Fund may also invest in investment units of mutual funds under the same management averaged in an accounting year not more than 20% of the NAV.

Nevertheless, the Fund shall not invest in derivatives and structured note.

Fund Management Strategy:

The Fund expects returns higher than the Benchmark. (Active Management)



Who is suitable for this fund?

- The investors who can accept high price fluctuation of the securities that the Fund invests, which may increase or decrease until lower than the investment value and cause loss.
- The investors who want the investments with long-term obligation for savings with expecting long-term returns higher than generally investing in fixed income instruments. In compliance with SSF rule, the investors must hold the Investment Units no less than 10 years to receive the tax benefits.

What kind of investor is **not suitable** for this Fund?

- The investors who have to use this investment money within 10 years.
- The investors who aim to receive certain amount of return or protect full amount of principal.

What you should do if you don't understand investment policy and risks of this Fund.

- Read the full Prospectus or inquire from the selling agents and the Management Company.
- **Do not invest without sufficient understanding on the characteristics and risks of this Fund.**

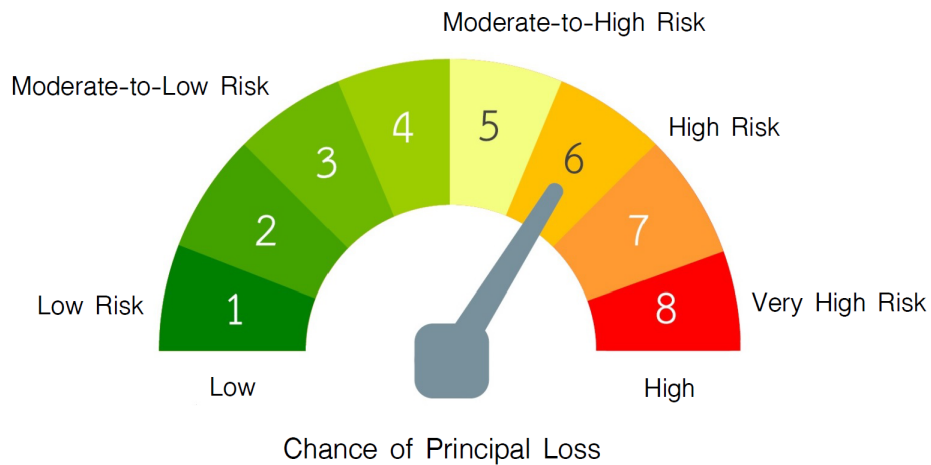


Special Risk Considerations

Important Warnings

- Investors may not sell, transfer, mortgage the SSF investment units or use the SSF investment units as collateral.
- Investors may not receive tax benefits if the terms and conditions are not met and may be required to return the tax benefits received within the required time period or a penalty may be imposed as per the Revenue Code.
- Investors should study and understand the terms and conditions of SSF Investment Units including making additional inquiries and request for an investment handbook from the Management Company or the Selling Agents.
- The Fund may invest in investment units of other mutual funds under the same management. This may cause a conflict of interest from such investment policy.
- In the event of unusual circumstances, investors may not be able to redeem the Investment Units or receive the redemption proceeds within the period of time specified in this Prospectus.
- The Fund's performance does not relate to the financial status or performance of the Management Company or the Selling Agents.
- In the event that there is any redemption of Investment Units more than two-third of the total investment units sold, the Management Company shall use its discretion to dissolve the Fund and stop accepting subscription/ redemption order.
- Any person or the same group of persons may/will hold investment units of the Fund more than one-third of the total investment units. Thus, if they redeem the investment units, the Fund may have a risk resulting to dissolve the Fund. Investors can review such information at www.bblam.co.th.
- In the event that the Management Company has entered into an obligation or agreement with a foreign state and/or the government of a foreign state or if it is required to comply with a law or a regulation of a foreign state regardless of the effective date of such obligation (e.g. the United States Foreign Account Tax Compliance Act (FATCA)), the Unitholder(s) acknowledge and agree that the Management Company may act or perform its obligation according to the relevant law and/or regulation to which the Management Company is subject, including but not limited to disclosing information of the Unitholder(s) or withholding and withholdable payment payable to the Unitholder(s), and may act or perform any other action necessary for complying with such relevant law and/or regulation to which the Management Company is subject.

Risk Level of the Mutual Funds



Note: The Fund has a net exposure in equities, averaged in an accounting year not less than 80% of the NAV.

Major Risk Factors

Market Risk

Standard Deviation	≤5%	5-10%	10-15%	15-25%	>25%
	Low		High		
Stocks Focus Group	General	Large Cap	Mid / Small	Sector	
	Low		High		

High Concentration Risk

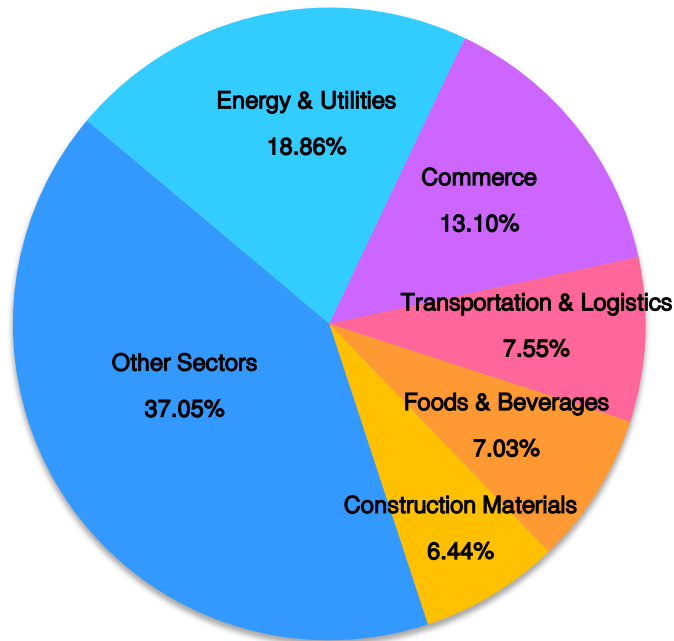
Total Issuer Concentration	≤10%	10-20%	20-50%	50-80%	>80%
	Low		High		
Total Sector Concentration	≤20%	20-50%	50-80%	>80%	
	Low		High		

[Click to see Explanation on Risk Factors](#)



Portfolio of the Fund

% of NAV



Top 5 holding assets

Assets	% of NAV
1. Common Shares: PTT	6.87
2. Common Shares: CPALL	6.54
3. Bond: BOT	5.35
4. Common Shares: BDMS	4.31
5. Common Shares: ADVANC	3.85

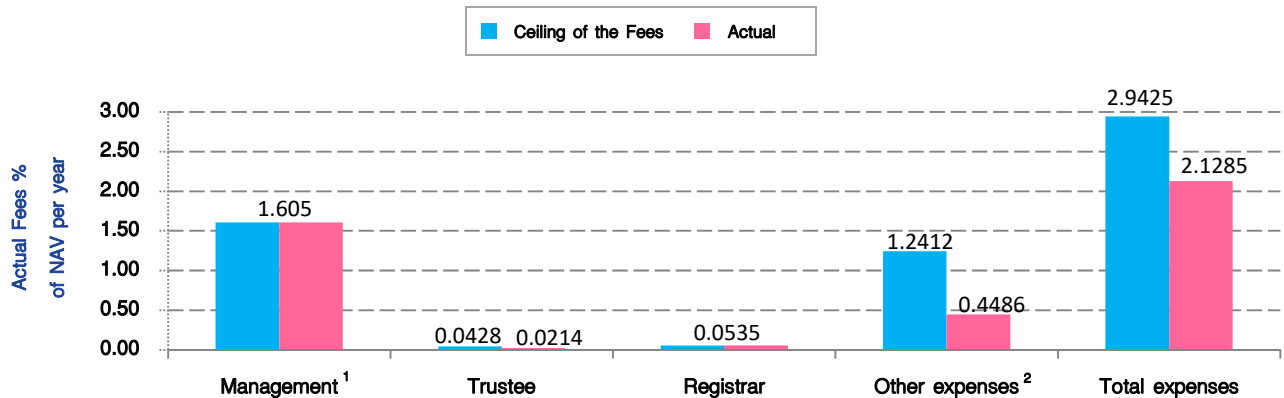
Note: Data as of 30 June 2020. You can view the latest data at www.bblam.co.th.



Fees

*Fees affect the returns to the investors,
thus, investors should consider such fees before investing.*

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



¹ In case the Fund (the Initial Fund) invests in investment units of mutual funds under the same management (the Destination Fund), the Management Company shall not charge the management fee duplicate with the Destination Fund. For example, the Initial Fund has net asset value of 1,000 million Baht and invest 100 million Baht in the Destination Fund, the Management Company shall charge the management fee from (1) 900 million Baht at the rate determined by the Initial Fund (2) 100 million Baht at the rate determined by the Destination Fund. Including the case that the Destination Fund may invest in any investment unit of any other mutual fund under the same management, the Management Company will not charge the fee as well.

² Other expenses include advertising expenses as actual incurred from 10 April (registration date) - 30 June 2020.

Fees Charged to the Unitholders (% of unit value)

Item	Not more than	Actual
Front-end Fee ¹	1.00	Exempted ²
Back-end Fee ¹		
» For holding period of 1 year or less	1.00 (minimum 50 Baht)	Not more than 1.00 (minimum 50 Baht)
» For holding period over 1 year	50 Baht per transaction	50 Baht per transaction
Switching Fee	- Not available -	- Not available -

¹ In case the Fund (the Initial Fund) invest in investment units of mutual funds under the same management (the Destination Fund), the Management Company shall not charge duplicate with the Destination Fund. For example, the Initial Fund has net asset value of 1,000 million Baht and invest 100 million Baht in the Destination Fund, the Management Company shall charge the front-end fee from invest 1,000 million at the rate determined by the Initial Fund with the Destination Fund shall not charge the front-end fee from the Initial Fund. Including the case that the Destination Fund may invest in any investment unit of any other mutual fund under the same management, the Management Company will not charge the fee as well.

² The Management Company reserves the right to charge the fee not more than 1.00% and will inform the investors in advance.

In case of switching out from the Initial Fund, the Unitholders who redeem the investment units of the Destination Fund will pay back-end fee according to the duration of holding the investment units of the Destination Fund.

Note: Such Fees include VAT, special business tax or other taxes. Currently, VAT is 7%. If it is changed, the Management Company will reserve the right to update the above fees in accordance with such change which is considered to have received the resolution from the Unitholders.

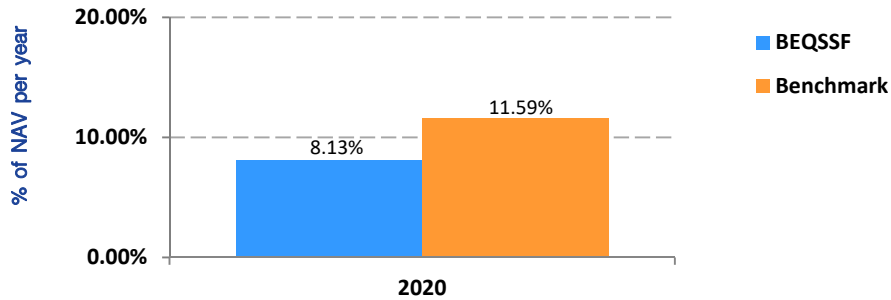


Fund Performance

Past performance is not guarantee future results.

1. Benchmark: SET TRI

2. Annual performance



* BEQSSF has been registered on 10 April 2020.

3. Maximum drawdown (since inception) : -6.43%

4. Standard deviation of the fund performance (since inception) : 15.57% per year

5. AIMC Category for Peer Group Fund Performance : Equity General

6. Cumulative performance

- Cumulative performance as of 30 June 2020

Fund	Since Inception
Return of BEQSSF	8.13%
Return of Benchmark	11.59%
SD of BEQSSF	15.57%
SD of Benchmark	21.58%

Note: BEQSSF has been registered on 10 April 2020.

- Category performance of Equity General as of 30 June 2020

Peer Percentile	Return (%)						Standard Deviation (%)					
	3M	6M	1Y	3Y	5Y	10Y	3M	6M	1Y	3Y	5Y	10Y
5th Percentile	28.00	-7.05	-13.22	-0.23	2.38	9.66	18.84	28.46	20.94	13.10	11.92	12.04
25th Percentile	20.06	-11.47	-17.72	-2.34	0.70	8.43	22.08	33.32	24.47	16.31	13.76	15.54
50th Percentile	17.73	-14.00	-19.52	-3.58	-0.18	7.39	24.48	35.33	25.98	17.44	14.86	16.13
75th Percentile	15.35	-15.67	-22.15	-5.48	-1.71	5.55	25.92	37.36	27.36	18.84	16.00	16.58
95th Percentile	11.87	-19.15	-27.64	-9.04	-4.64	3.68	29.48	42.47	29.83	21.63	18.23	18.09

You can view the data latest at www.bblam.co.th

This English version of this prospectus is only for informational purposes. Interpretation and construction must still be based on the Thai Text.



Other Information

Dividend Payment Policy	No dividend
Trustee	KASIKORNBANK Public Company Limited
Registration Date	10 April 2020
Fund Maturity	Indefinite
Fund Size	5,000 Million Baht
Subscription and Redemption of Investment Units	<p><u>Subscription of Investment Units</u> : Every business day</p> <p>» BBLAM/ Selling Agents/ Dollar Cost Averaging* : 8.30 - 15.30 hrs.</p> <p>» Bualuang iBanking : Every day, 24 hrs. a day</p> <p>Minimum first purchase : 500 Baht</p> <p>Minimum subsequent purchases : 500 Baht</p> <p>* Transaction via BBL branches and BLA.</p> <p><u>Redemption of Investment Units</u> : Every business day</p> <p>» BBLAM/ Selling Agents : 8.30 - 15.30 hrs.</p> <p>» Bualuang iBanking : Every day, 24 hrs. a day</p> <p>Minimum redemption amount : None</p> <p>Minimum outstanding amount : None</p> <p>Receipt of redemption money : Within 5 business days from the date following the date of redemption</p> <p>Date of calculation of NAV : T (T=Trading Day)</p>
	<p>Investors can view the NAV from the following sources:</p> <ul style="list-style-type: none"><input checked="" type="checkbox"/> Announcements at the BBLAM's office or the offices of the selling agents.<input checked="" type="checkbox"/> Krungthep Thurakit Newspaper, Manager Newspaper<input checked="" type="checkbox"/> Bualuang Phone Tel. 1333<input checked="" type="checkbox"/> BBLAM Tel. 0-2674-6488 press 8 or www.bblam.co.th<input checked="" type="checkbox"/> NAV Center at www.thaimutualfund.com

Fund Manager	<table border="1"> <thead> <tr> <th data-bbox="564 172 1098 210">Fund Manager</th> <th data-bbox="1098 172 1497 210">Date of Fund Management</th> </tr> </thead> <tbody> <tr> <td data-bbox="564 210 1098 248">Mr. Peerapong Jirasevijinda</td> <td data-bbox="1098 210 1497 248">10 April 2020</td> </tr> <tr> <td data-bbox="564 248 1098 286">Miss Sudarat Tippayatordtana</td> <td data-bbox="1098 248 1497 286">10 April 2020</td> </tr> <tr> <td data-bbox="564 286 1098 324">Miss Rungnapa Satiannukul</td> <td data-bbox="1098 286 1497 324">10 April 2020</td> </tr> <tr> <td data-bbox="564 324 1098 362">Mr. Jeff Suteesopon</td> <td data-bbox="1098 324 1497 362">10 April 2020</td> </tr> <tr> <td data-bbox="564 362 1098 400">Miss Wanalee Treesamphan</td> <td data-bbox="1098 362 1497 400">10 April 2020</td> </tr> <tr> <td data-bbox="564 400 1098 439">Mr. Chatchawan Simathamnan</td> <td data-bbox="1098 400 1497 439">10 April 2020</td> </tr> </tbody> </table>	Fund Manager	Date of Fund Management	Mr. Peerapong Jirasevijinda	10 April 2020	Miss Sudarat Tippayatordtana	10 April 2020	Miss Rungnapa Satiannukul	10 April 2020	Mr. Jeff Suteesopon	10 April 2020	Miss Wanalee Treesamphan	10 April 2020	Mr. Chatchawan Simathamnan	10 April 2020
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Portfolio Turnover Ratio (PTR)	0.21 Click to see PTR Explanation														
Selling Agents	<input checked="" type="checkbox"/> Bangkok Bank Public Company Limited Tel.1333 <input checked="" type="checkbox"/> Bualuang Securities Public Company Limited Tel. 0-2231-3777 or 0-2618-1000 <input checked="" type="checkbox"/> Bangkok Life Assurance Public Company Limited Tel. 0-2777-8999 <input checked="" type="checkbox"/> Capital Nomura Securities Public Company Limited Tel. 0-2638-5500 <input checked="" type="checkbox"/> Asia Plus Securities Company Limited Tel. 0-2680-1234 <input checked="" type="checkbox"/> Phillip Securities (Thailand) Public Company Limited Tel. 0-2635-1700 <input checked="" type="checkbox"/> Kiatnakin Phatra Securities Public Company Limited Tel. 0-2305-9449 <input checked="" type="checkbox"/> DBS Vickers Securities (Thailand) Company Limited Tel. 0-2657-7000 <input checked="" type="checkbox"/> Krungsri Securities Public Company Limited Tel. 0-2659-7000 <input checked="" type="checkbox"/> Finnomena Mutual Fund Brokerage Securities Company Limited Tel. 0-2026-5100 press 1 <input checked="" type="checkbox"/> SCB Securities Company Limited Tel. 0-2949-1999 <input checked="" type="checkbox"/> KGI Securities Public Company Limited Tel. 0-2658-8889														
Inquiry/ Receiving Prospectus/ Launching Complaints	BBL Asset Management Company Limited 175 Sathorn City Tower Flr. 7 th , 21 st and 26 th South Sathorn Road, Thungmahamek, Sathorn, Bangkok 10120 Tel. 0-2674-6488 Website: www.bblam.co.th Email: crm@bblam.co.th														
Transactions that could lead to Conflict of Interest	The Fund may invest in investment units of mutual funds under the same management. The Management Company will take precautions to ensure that all conflict of interests from such investment policy are mitigated for the maximum benefits of the Unitholders of both Initial and Destination Fund. You can check the transactions that could lead to conflict of interest at www.bblam.co.th .														

- Investing in Investment Units is not a money deposit, it is not under the protection of the Deposit Protection Agency and involves risk which investors may not receive the full initial investment amount.
- Approved for establishment and under the supervision of the Office of the SEC.
- The information in this Prospectus shall not be considered that the Office of the SEC certifies the accuracy of the information in the Prospectus or guarantees the price or the return on the Investment Units being offered. However, the Management Company has carefully reviewed the information in the Summary Prospectus as at 18 August 2020 as the responsible person for the management of the Fund and hereby certifies that such information is accurate, not false and not misleading.

More Explanation

Risk Factors

▪ **Market Risk** means the risk that the values of securities which the Fund has invested may increase or decrease due to outside factors such as economic/investment situations, political factors both internally and internationally which could be considered from the Standard Deviation (SD) of the Fund. If the Fund has a high SD, it is an indicator that the Fund has high a fluctuation from the changes in the prices of securities.

▪ **High Issuer Concentration Risk** means the risk determined by concentrated investment in instruments of any issuer, counterparty or other obligated person of such instrument or contract more than 10% of NAV.

However, such concentrated investment does not include the case of investing in the following assets:

1. Thai government fixed income instruments
2. Foreign government instruments with investment grade credit rating.
3. Deposits or equivalent instruments that person who accept deposits or the issuer with investment grade credit rating.

▪ **High Sector Concentration Risk** means the risk determined by concentrated investment in some specific sectors more than 20% of the NAV. In the events of unusual circumstance that affect the sector, the Fund may have higher volatility performance compare to Funds with more diversified sectors.

Portfolio Turnover Ratio (PTR) is calculated from the lower amount between sums of value of buying and selling assets of the Fund in a past accounting period divided by averaged net asset value in the same period. It is beneficial for the investors to acknowledge about trading values and the Fund's strategy. In example, the passive fund shall have low PTR, while the active fund shall have high PTR. Assets that are used in calculating PTR shall have liquidity for investment such as equity, bonds etc.