

Summary Prospectus (Fact Sheet)



Bualuang Mixed 70/30 Super Savings Fund (BM70SSF)

BBL Asset Management Co., Ltd. "BBLAM"

Anti-Corruption Progress indicator: Certified by CAC

Mixed 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), with averaged in an accounting year not less than 65% but not more than 70% of the NAV. The calculation of the proportion of investment in listed securities on SET and/or mai does not include investment in shares under IPO for listing in the said market.

For the remaining portion, the Fund shall invest in fixed income instruments, financial instruments, deposit, alternative asset and/or investment units of other mutual funds as well as securities or other assets 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.**

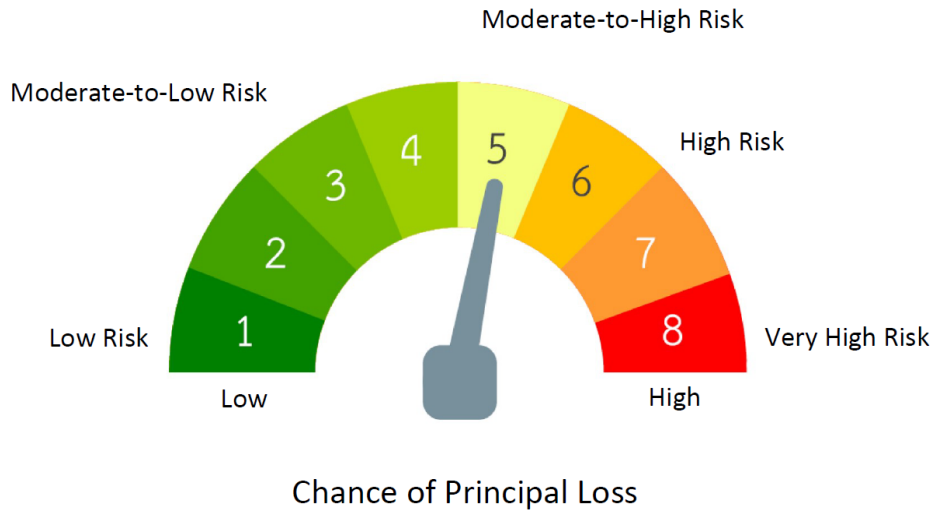


Special Risk Considerations

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.
- Reinvestment: Since the issuer may redeem their bonds prior to the stated maturity date in order to take advantage of lower financing costs when interest rates fall. It results that the Fund has to reinvest the proceeds at a lower rate than the original investment.
- 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, fixed income instruments or alternative assets.

Major Risk Factors

Credit Risk

Majority of Credit Rating

GOV/ AAA	AA, A	BBB	Non-investment grade/ unrated
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Low

High

Note: Shading in case that the Funds invested in the credit rating exceed 20% of the NAV

Market Risk

Standard Deviation

$\leq 5\%$	5-10%	10-15%	15-25%	$> 25\%$
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Low

High

High Concentration Risk

Total Issuer

$\leq 10\%$	10-20%	20-50%	50-80%	$> 80\%$
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Concentration

Low

High

Total Sector

$\leq 20\%$	20-50%	50-80%	$> 80\%$
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Concentration

Low

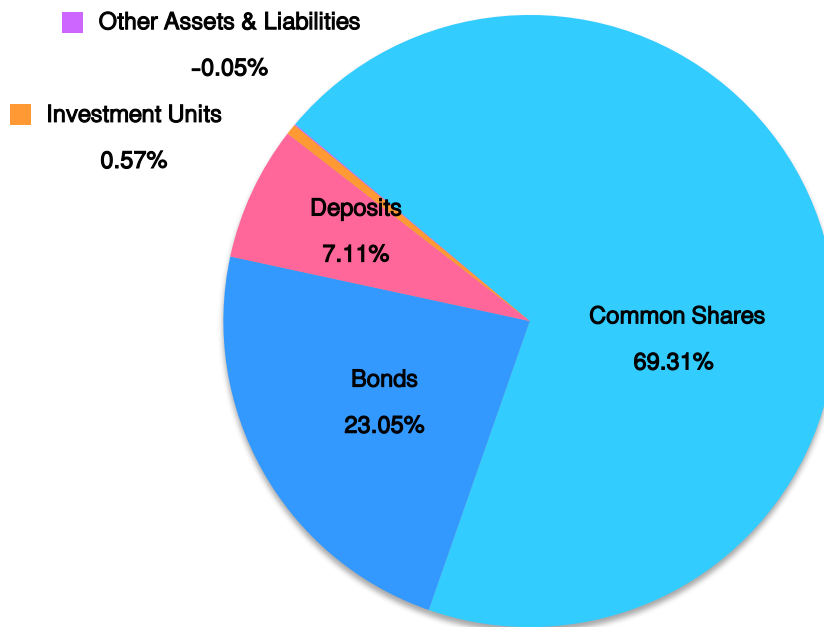
High

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



Portfolio of the Fund

% of NAV



Top 5 holding assets

Assets	% of NAV
1. Bond: BOT	20.45
2. Common Shares: CPALL	5.24
3. Common Shares: PTT	5.01
4. Common Shares: BDMS	3.42
5. Common Shares: ADVANC	3.07

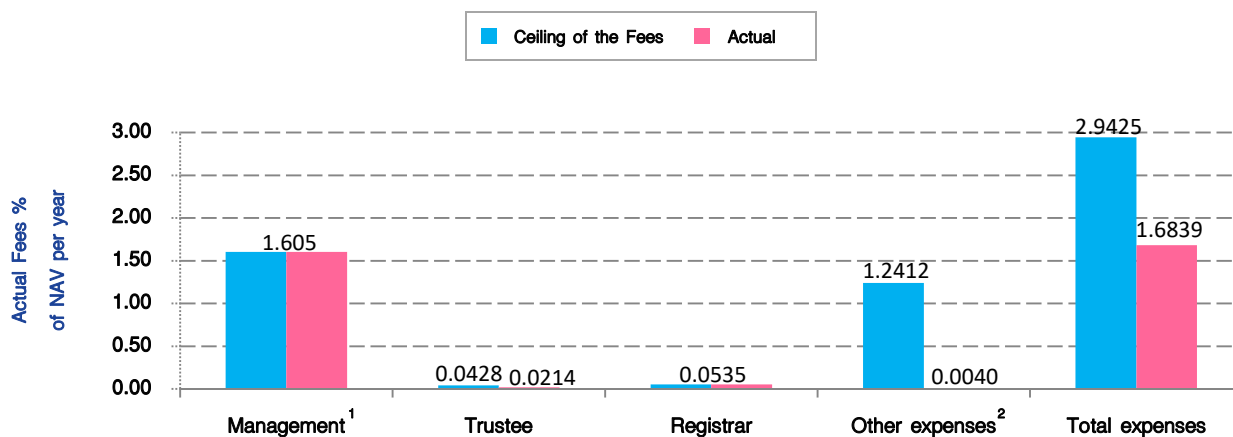
Note: Data as of 30 June 2020. You can view the latest data at www.bblam.co.th.



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 5 June (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.

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



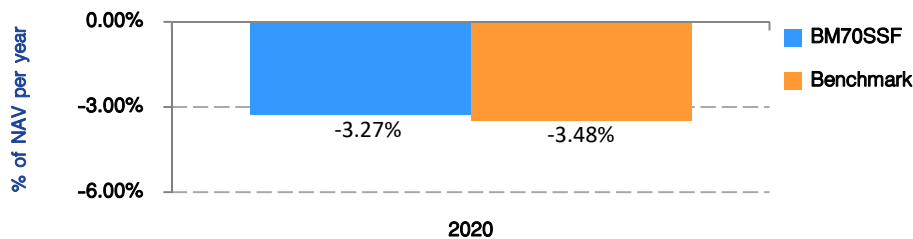
Fund Performance

Past performance is not guarantee future results.

1. Benchmark: SET TRI

- (1) SET TRI: 70%,
- (2) The 1-3 years ThaiBMA MTM Government Bond Index (Net Total Return): 30%

2. Annual performance



* BM70SSF has been registered on 5 June 2020.

3. Maximum drawdown (since inception) : -3.87%

4. Standard deviation of the fund performance (since inception) : 9.50% per year

5. AIMC Category for Peer Group Fund Performance : Moderate Allocation

6. Cumulative performance

- Cumulative performance as of 30 June 2020

Fund	Since Inception
Return of BM70SSF	-3.27%
Return of Benchmark	-3.48%
SD of BM70SSF	9.50%
SD of Benchmark	11.89%

Note: BEQSSF has been registered on 5 June 2020.

- Category performance of Moderate Allocation as of 30 June 2020

Peer Percentile	Return (%)						Standard Deviation (%)					
	3M	6M	1Y	3Y	5Y	10Y	3M	6M	1Y	3Y	5Y	10Y
5th Percentile	12.49	-2.03	-1.25	1.92	2.29	6.07	6.23	8.64	6.33	5.09	4.27	5.51
25th Percentile	10.52	-3.83	-3.22	0.53	1.60	5.40	8.53	11.14	8.56	6.45	5.55	7.49
50th Percentile	6.67	-5.16	-6.23	-0.31	0.98	4.81	10.36	15.27	11.59	8.46	7.42	8.95
75th Percentile	5.63	-6.82	-9.24	-1.25	0.26	3.96	13.35	19.03	13.97	10.61	9.14	10.03
95th Percentile	0.86	-11.84	-16.34	-5.46	-3.16	2.32	19.12	27.81	20.42	13.45	11.26	11.92

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

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Other Information

Dividend Payment Policy	When the Fund has retained earnings and shall not result in accumulated loss in the accounting period. The dividend paid from (1) dividend/ interest received or (2) not exceeding 30% of the retained earnings/ net profit, whichever is lower.
Trustee	KASIKORNBANK Public Company Limited
Registration Date	5 June 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="528 172 1023 219">Fund Manager</th> <th data-bbox="1023 172 1501 219">Date of Fund Management</th> </tr> </thead> <tbody> <tr> <td data-bbox="528 219 1023 275">Mr. Peerapong Jirasevijinda</td> <td data-bbox="1023 219 1501 275">5 June 2020</td> </tr> <tr> <td data-bbox="528 275 1023 331">Miss Sudarat Tippayatordtana</td> <td data-bbox="1023 275 1501 331">5 June 2020</td> </tr> <tr> <td data-bbox="528 331 1023 387">Mrs. Atikarn Bhanijkasem</td> <td data-bbox="1023 331 1501 387">5 June 2020</td> </tr> <tr> <td data-bbox="528 387 1023 443">Miss Priyanuch</td> <td data-bbox="1023 387 1501 443">5 June 2020</td> </tr> <tr> <td data-bbox="528 443 1023 499">Klongkumnuankarn</td> <td data-bbox="1023 443 1501 499">5 June 2020</td> </tr> <tr> <td data-bbox="528 499 1023 555">Miss Chanikarn Leelathammarat</td> <td data-bbox="1023 499 1501 555">5 June 2020</td> </tr> <tr> <td data-bbox="528 555 1023 611">Miss Rungnapa Satiannukul</td> <td data-bbox="1023 555 1501 611">5 June 2020</td> </tr> <tr> <td data-bbox="528 611 1023 667">Mr. Jeff Suteesopon</td> <td data-bbox="1023 611 1501 667">5 June 2020</td> </tr> <tr> <td data-bbox="528 667 1023 723">Miss Arunee Sillapakarnprakit</td> <td data-bbox="1023 667 1501 723">5 June 2020</td> </tr> <tr> <td data-bbox="528 723 1023 779">Miss Sirarat Arunjit</td> <td data-bbox="1023 723 1501 779">5 June 2020</td> </tr> <tr> <td data-bbox="528 779 1023 835">Mr. Panyapat Prakoonhungsit</td> <td data-bbox="1023 779 1501 835">5 June 2020</td> </tr> <tr> <td data-bbox="528 835 1023 891">Miss Wanalee Treesamphan</td> <td data-bbox="1023 835 1501 891">5 June 2020</td> </tr> </tbody> </table>	Fund Manager	Date of Fund Management	Mr. Peerapong Jirasevijinda	5 June 2020	Miss Sudarat Tippayatordtana	5 June 2020	Mrs. Atikarn Bhanijkasem	5 June 2020	Miss Priyanuch	5 June 2020	Klongkumnuankarn	5 June 2020	Miss Chanikarn Leelathammarat	5 June 2020	Miss Rungnapa Satiannukul	5 June 2020	Mr. Jeff Suteesopon	5 June 2020	Miss Arunee Sillapakarnprakit	5 June 2020	Miss Sirarat Arunjit	5 June 2020	Mr. Panyapat Prakoonhungsit	5 June 2020	Miss Wanalee Treesamphan	5 June 2020
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Miss Wanalee Treesamphan	5 June 2020																										
Portfolio Turnover Ratio (PTR)	0.25 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																										

<p>Transactions that could lead to Conflict of Interest</p>	<p>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.</p>
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- 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

- **Credit Risk** is considered from credit rating of the financial instrument which indicates the ability to repay debt of the issuers. Credit rating is evaluated from past performance and financial status of the issuers. The followings are the meaning of credit rating of long-term debt.

Credit Rating	TRIS	Fitch	Moody's	S&P	Description
Investment grade	AAA	AAA(thai)	Aaa	AAA	The Highest Credit rating with the lowest risk of default
	AA	AA(thai)	Aa	AA	Very highest Credit rating with very low risk of default
	A	A(thai)	A	A	Low risk of default
	BBB	BBB(thai)	Baa	BBB	Moderate risk of default
Non-investment grade	Below	Below	Below	Below	Very High risk of default
	BBB	BBB	BBB (thai)	BBB	

- **Market Risk**

- (1) **Fixed Income Instruments:** is caused by changes of interest rate which is related to external factors such as economic investment conditions, domestic and international political factors etc. The price of fixed income instruments will move in opposite direction to the interest rate for example, if the interest rate in money market tends to increase, the interest rate of new issue fixed income instruments will also increase. Therefore the market price of fixed income instruments issued earlier will be lower. The fund with longer portfolio duration will be exposed to the price fluctuation more than the fund with shorter portfolio duration.
- (2) **Equity Instruments:** 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.

Risk Factors (Cont.)

- **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.