

Fund name : **Bualuang Money Market Retirement Mutual Fund**

Risk Level : 2 (Low Risk)

AIMC Category : Money Market - General

Fund Code : MM-RMF

Bloomberg Code : BBLMMRM:TB

Registered Date : November 12, 2008

Investment Policy : The Fund focuses on investing in fixed income instruments with credit ratings of the instrument or the issuer in top 3 ratings for long-term and in top 2 ratings for the short-term, at the national and/or international scale. The Fund invests in government, financial institution and private sector fixed income instruments and/or local and overseas deposits. Investment in fixed income instruments as well as securities or other assets shall have specified call option or a tenure or maturity date more than 397 days from the date of investment. The Fund shall maintain the weighted average, at any given time, not more than 92 days. The Fund shall invest in derivatives for hedging but the Fund shall not invest in structured note. The ratio of overseas investment, averaged in an accounting year, shall not be more than 40% of NAV.

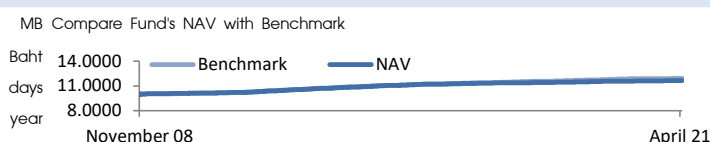
Dividend Payment Policy : None

Types of investor : The investors who expect investments with long-term obligation for retirement income with emphasis on maintenance of principle investment and consistent returns. 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. The investors who expect returns as close to deposits and can accept returns lower than general fixed income fund. The investors who want investments with high liquidity. The investors who want investments with lower risk.

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

Fund performance and Portfolio composition

Net Asset Value (NAV) : 2,725.58
 NAV per unit : 11.6400
 Number of days since registered date: 4,552.00
 Portfolio Duration : 0.14



Past Performance

Fund	% Cumulated return			% Per annum				
	3 months	6 months	Year to date	1 year	3 years	5 years	10 years	Since Inception
MM-RMF	0.03%	0.09%	0.04%	0.28%	0.58%	0.61%	1.28%	1.22%
Benchmark	0.09%	0.19%	0.12%	0.40%	0.95%	1.04%	1.53%	1.42%
	% Per annum							
Standard Deviation	0.02%	0.03%	0.02%	0.03%	0.04%	0.05%	0.10%	0.17%

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

Ranked by return*	50th - 75th Percentile	50th - 75th Percentile	-	50th - 75th Percentile	75th - 95th Percentile	75th - 95th Percentile	75th - 95th Percentile	-
Ranked by Standard deviation**	5th - 25th Percentile	50th - 75th Percentile	-	25th - 50th Percentile	1st - 5th Percentile	1st - 5th Percentile	1st - 5th Percentile	-

Benchmark : The 1-month Zero Rate Return at 50% . The average return of the 3-month fixed deposit account of BBL, SCB and Kbank at 40% and The 1-month USD interbank rate (SIBOR1M) less the cost of currency hedging and plus 1-month averaged credit spread of bonds with A credit Rating at 10%.

*Top rank = Best Performance

**Top Rank = The lowest of

In addition, the Management Company may compare with the average return of the 3-month fixed deposit account of BBL, SCB and Kbank. At 100% of the nav standard deviation

Asset Allocation

Asset and Sector (% of NAV) :

Fixed Income	103.73%
MOF/BOT	78.36%
State Enterprise/Corporate	11.58%
Deposit/Promissory Note	13.79%
-	-
Others	-3.73%

5 largest corporate debt holdings (% of NAV)

	(Credit Rating)	
Mitr Phol Co., Ltd.	A+	8.98%
FRASERS PROPERTY (THAILAND) PUBLIC COMPANY LIMITED	A-	1.86%
ICBC (Thai) Leasing Co., Ltd.	AAA	0.74%
-	-	-
-	-	-

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 Expenses	Total Expenses
Maximum not exceeding	0.5350	0.0428	0.1284	1.4338	2.1400
Real Fees	0.2140	0.0268	0.1070	0.0457	0.3935

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	0.50	For holding period of 1 year or less : 0.50 (minimum 50 baht)	RMF under BBLAM : Exempted With RMF under other Management Company Switching out : 200 baht per transaction , Switching in : Equal to front -end fee
Real Fees	Exempted	For holding period over 1 year : 50 baht per transaction	RMF under BBLAM : Exempted With RMF under other Management Company Switching out : Not more than 200 baht per transaction Switching in : Exempted

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.