



MONTHLY FUND UPDATE

Bualuang Money Market Retirement Mutual Fund



Risk Level
Low Risk

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AIMC CATEGORY Money Market - General
BLOOMBERG CODE BBLMMRM:TB

FUND CODE MM-RMF

Registered Date Investment Policy

November 12, 2008

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.

Asset Allocation

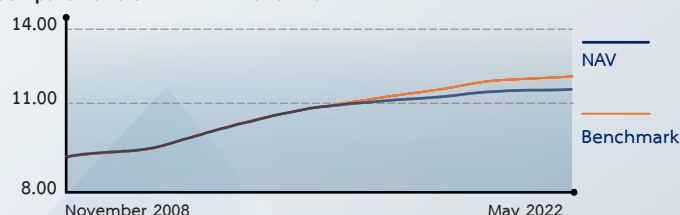
Asset and Sector (% of NAV) :

Fixed Income	97.01%
MOF/BOT	35.29%
State Enterprise/Corporate	41.81%
Deposit/Promissory Note	19.91%
Others	2.99%

5 Largest Stock Holdings (% of NAV)

Eastern Water Resources Development And Management PCL.	A+	7.65%
PTTEP TREASURY CENTER COMPANY LIMITED	AAA	7.34%
FRASERS PROPERTY (THAILAND) PUBLIC COMPANY LIMITED	AA-	4.90%
Phahonyothin Asset Management Co., Ltd.(Guaranteed by TTB)	T1+	4.56%
Government Housing Bank	AAA(tha)	4.48%

Compare Fund's NAV with Benchmark



Fund performance and Portfolio composition

Net Asset Value (NAV) :	3,514.46	MB
NAV per unit :	11.6620	Baht
Number of days since registered date:	4,948	days
Portfolio Duration :	0.16	year

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	0.11%	0.15%	0.14%	0.19%	0.38%	0.49%	1.03%	1.14%
Benchmark	0.12%	0.22%	0.19%	0.41%	0.65%	0.86%	1.29%	1.34%

% Per annum								
Standard Deviation	0.04%	0.03%	0.03%	0.03%	0.04%	0.04%	0.09%	0.17%

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

Ranked by return*	1st - 5th Percentile	25th - 50th Percentile	-	50th - 75th Percentile	75th - 95th Percentile	95th - 100th Percentile	75th - 95th Percentile	-
	75th - 95th Percentile	75th - 95th Percentile	-	75th - 95th Percentile	1st - 5th Percentile	1st - 5th Percentile	1st - 5th Percentile	-
Ranked by Standard deviation**								

Benchmark : Three-Month fixed deposit rate for less than 5 million baht (Avg of BBL, KBANK and SCB) 10.00% , ThaiBMA Commercial Paper Index (A- up) Total Return Index 10.00% , ThaiBMA Zero Rate Return Index - 1 month 70.00% , Thai Baht Interest Rate Fixing 1-month plus 1-month averaged credit spread of bonds with Credit Rating A 10.00%

*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	0.5350	0.0428	0.1284	1.4338	2.1400
Real Fees	0.2140	0.0268	0.1070	0.0159	0.3637

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

Aligned • Alongside • Always