

# Fund Fact Sheet

THE PROVIDENT FUND RAJABHAT UNIVERSITY GROUP ALREADY REGISTERED



SCB Asset Management Co., Ltd.

Foreign Equity Policy (PVDRUGFE)

Equity Fund / Feeder Fund

Foreign Risk Exposure



Why is it important to choose on investment strategy?



Who is a good fit for this Investment strategy?



Portfolio Breakdown



Fund performance



Investment risk



Fees



Other information

Management Company Name : SCB Asset Management Co., Ltd.

Address : 7-8th Floor. SCB Park Plaza 1,18 Ratchadapisek Road, Chatuchak, Bangkok 10900 Thailand

Telephone : 0 2777 7777

Website : <https://www.scbam.com>



## Why is it important to choose on investment strategy?

Because each PVD Member has varied goals and risk tolerance levels, he or she should select investment strategies that are appropriate for a person's age and comfort level in order to maximize the likelihood of a comfortable retirement. For example, for members who have long-term investment horizon and the ability to withstand the price volatility, diversifications of investment into a mix of asset classes would yield a higher long-term return than investing solely in fixed income. On the other side, for those members approaching retirement and in need of capital preservation, fixed income allocation would lower the investment risks.



## Who is a good fit for this Investment strategy?

- Members who can accept the volatility of share prices that may surge or decrease to the level lower than the initial investment value and result in investment losses.
- Members who have a medium to long investment horizon and aim to earn better return than investment in general debt instrument over the long term.

### Who **isn't** a good fit for this Investment strategy

- Members who aims at receiving certain amount of return or protecting full amount of investment principal.



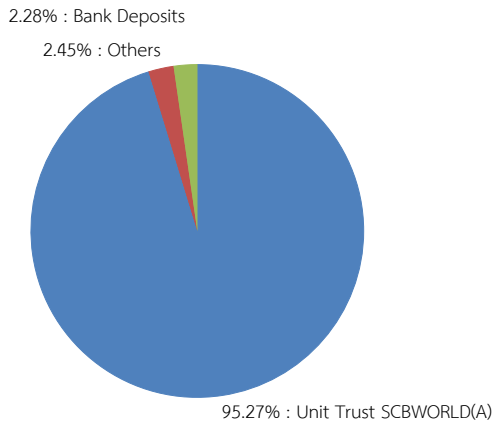
### What should you do if you are unsure about this investment strategy?

- Contact Fund Committee.
- Learn more about how to choose an investment strategy at [www.thaipvd.com](http://www.thaipvd.com)

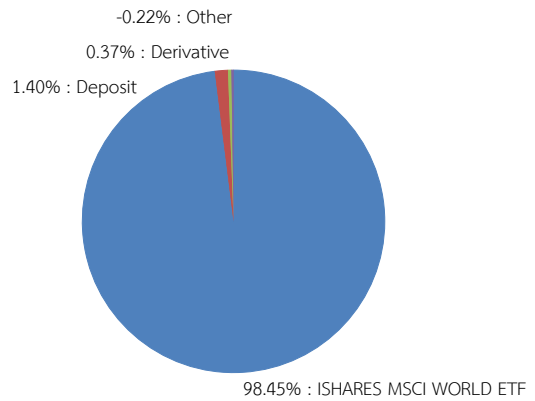


## Portfolio Breakdown

The Fund's policy is to invest solely in the investment units of SCB World Equity Index (Accumulation), on average, at least 80% of its NAV in any accounting year; and to invest the remaining portion in other financial instruments, or by entering into derivatives contracts, or in securities as prescribed by the SEC Office, in an appropriate proportion during a certain period of time.



Asset Allocation of Provident fund



Asset Allocation of SCB WORLD EQUITY INDEX (ACCUMULATION)

### Top 5 Holdings (% of NAV)

Name	credit rating	% NAV	Remark
SCB WORLD EQUITY INDEX (ACCUMULATION)		95.27	<a href="#">mutual fund information</a>

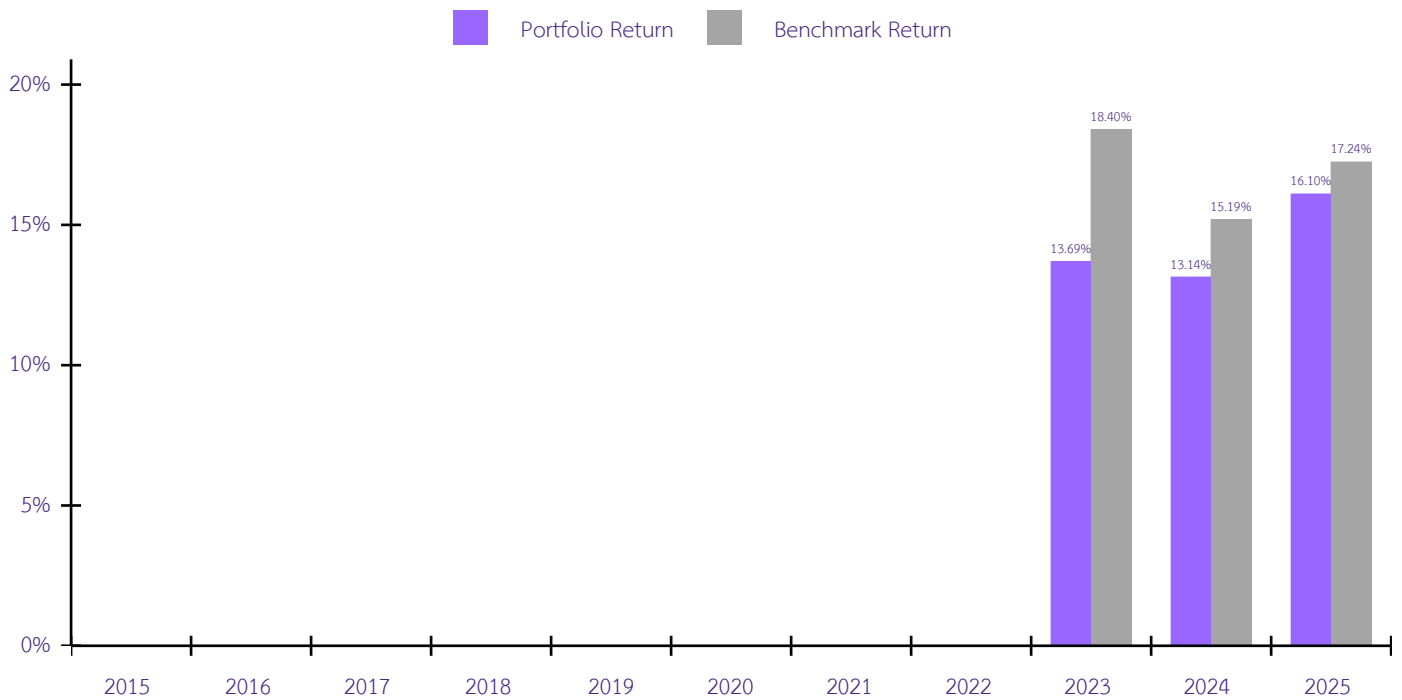
Remark : Data As of December 31,2025

For more information Mutual fund [www.scbam.com/en/](http://www.scbam.com/en/)



## Fund performance

\* Past performance of the fund is not a guarantee for future performance. \*



Since SCBAM Operated 01/01/23

Remark : Return is annualized except for since inception return, which is cumulative.

1. The benchmark return is calculated using

100% Bloomberg Developed Markets Large Mid Cap Net Return Index adjusted with the FX hedging cost to calculate return into Thai Baht on investment date (95%) and adjusted with the exchange rate to compare with Thai Baht on return calculation date (5%). Note : Changed benchmark from Jan 1, 2025 onward.

2. The standard deviation is -% per annum.

(The standard deviation is not applicable since this investment strategy is set up for less than three calendar years, and data points are insufficient to determine the value per AIMC performance calculation standard.)



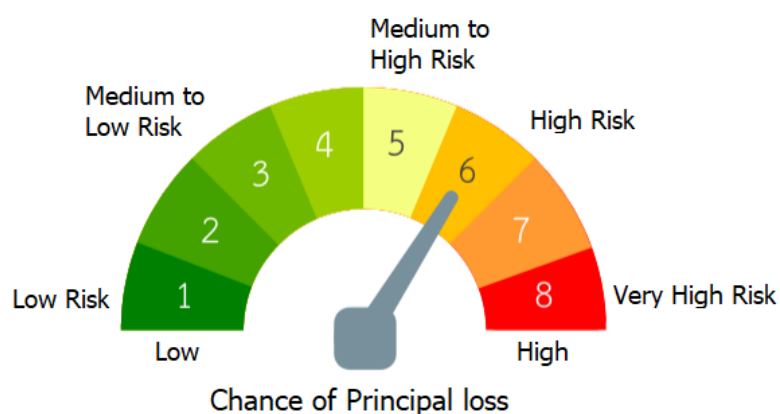
## Investment risk

The Fund is subject to short-term return volatility and may experience losses. However, the return can outperform inflation over a long period of time.

The policy risk are as following

- Market Risk
- Business Risk
- Liquidity Risk
- High Sector Concentration Risk
- High Country Concentration Risk
- Exchange Rate Risk

The Diagram Showing the Risk Position of investment policy





## Fees

### PVD's Expense Ratio (per investment strategy)

Data As of December 31,2025

PVD's Expense Ratio (excluding mutual fund's expenses (if any))

- Management Fee
- Registrar Fee
- Custodian Fee
- Other expenses
- Total Expenses

None.

1 policy 49 Bath/year  
2 policy 100 Bath/year

0.0200% per year of the fund's net asset value

Calculated according to actual payment.

0.0848% per year of the fund's net asset value

Total Expense Ratio is determined from Kor Chor 1.1's total expenses expressed as a percentage of fund average's NAV as of reporting date (annualized)

\*Investment in mutual fund(s)

Yes  No

\*SCBAM mutual fund's total expense ratio is applied for the portion of this strategy that is invested in SCBAM mutual funds.

Yes  No

Mutual Fund	(%)	Actually charged (%)	Maximum (%)
SCBWORLD(A)	95.27%	1.0974%	1.2900%

\* Remark: Excluding Property Fund / REIT / Infrastructure Fund



## Fees

### PVD's Expense Ratio (per Employer)

None

### Chargeable to Member

Fee for Maintain Money in a Fund (If any)	500 baht / year
Installment Payment Service Fee (If any)	
- Fee fo Initial Installment	500 baht
- Installment Fee	100 baht / period
Fee for Changing Invesment Policy (If any)	50 baht / time (In case of changing the policy more than 4 times a year or according to the agreement)



## Other information

Advice on the selection/changing of investment policy/plan

Please contact SCB Call Center Tel. 0 2777 7777

Changing the investment policy

Members can switch the investment policy according to the time schedule and channel as specified by the Provident Fund Committee or via PVD Online.

Maintaining savings in the Fund

Please contact SCB Call Center Tel. 0 2777 7777