

Fund Fact Sheet

THE PROVIDENT FUND RAJABHAT UNIVERSITY GROUP ALREADY REGISTERED



SCB Asset Management Co., Ltd.

Fixed Income Policy (PVDRUGFI)
Fixed Income Fund Feeder Fund
Thai and 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 expect higher investment return than bank deposits and can accept a possible lower return than equity investment as well as the risk of lacking adequate savings to pay for living expenses in retirement.

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

- Members who expect high investment return.



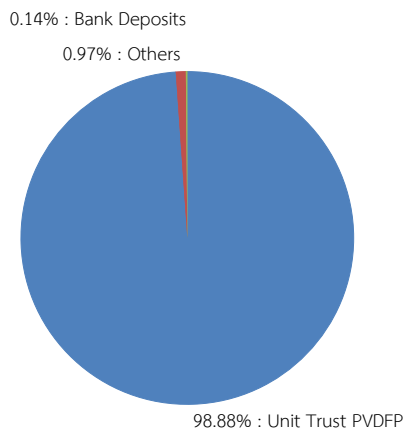
What should you do if you are unsure about this investment strategy?

- Contact Fund Committee.
- Learn more about how to choose an investment strategy at www.thaipvd.com

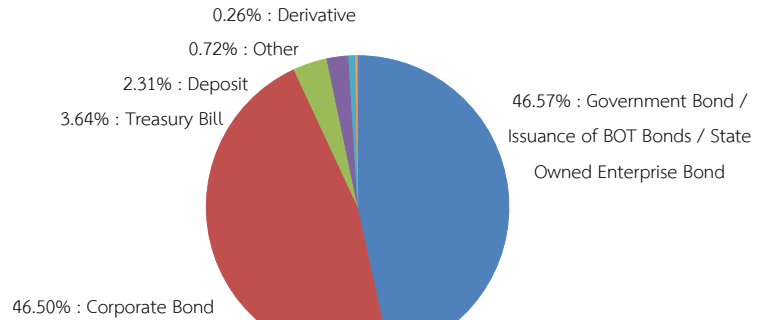


Portfolio Breakdown

The Fund's policy is to invest solely in the investment units of SCB Fixed Income Plus Fund for PVD (Accumulation), on average, at least 80% of the Fund's NAV in any accounting year; and to invest the remaining portion in other financial instruments, or by entering into derivatives contracts, or in alternative 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 FIXED INCOME PLUS FUND FOR PVD (ACCUMULATION)

Top 5 Holdings (% of NAV)

Name	credit rating	% NAV	Remark
SCB FIXED INCOME PLUS FUND FOR PVD (ACCUMULATION)		98.88	mutual fund information

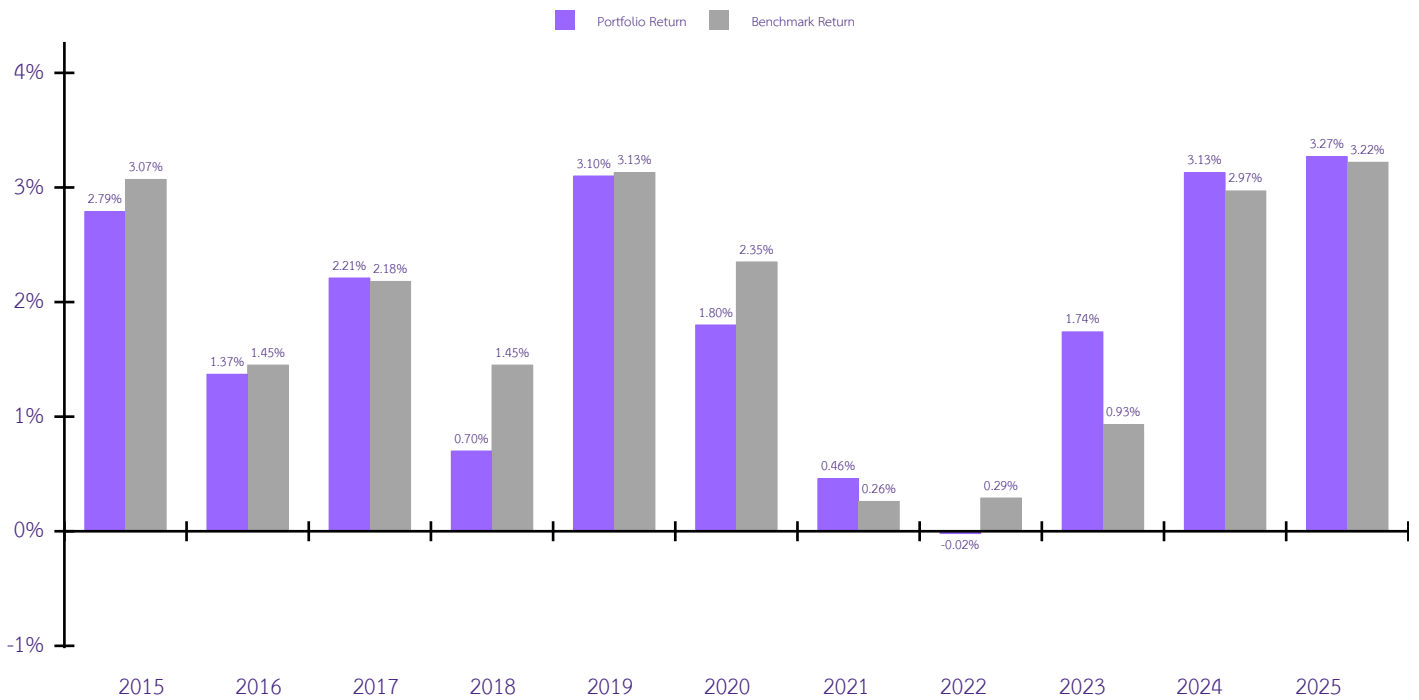
Remark : Data As of December 31,2025

For more information Mutual fund www.scbam.com/en/



Fund performance

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



Since SCBAM Operated 01/03/12

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

1. The benchmark return is calculated using

70% Total Return of ThaiBMA Government Bond Index-Maturity Sub Group 1 (1 TTM 3)

20% Total Return of ThaiBMA Government Bond Index-Maturity Sub Group 1 (1 TTM 3) + 0.40%

10% Return of ThaiBMA Zero Rate Return "ZRR" Government Bond Index 1 Month

2. The standard deviation is 1.0494% per annum.



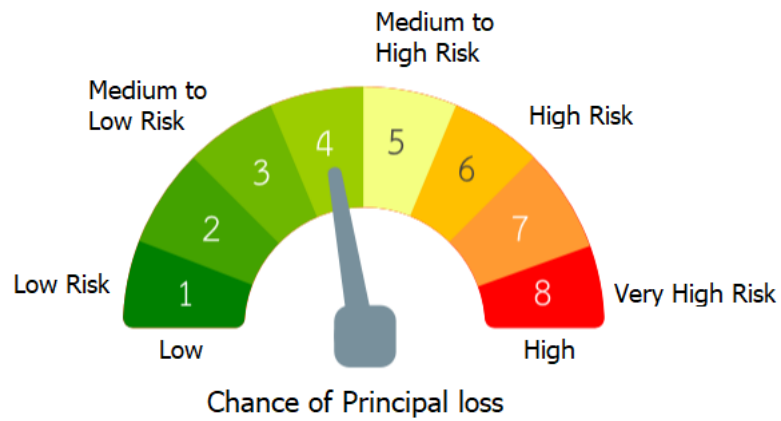
Investment risk

Chances of losing the principal amount in the Fund are slim in the short run. However, the capital growth in the long run may not be sufficient to cover the retirement expenses.

The policy risk are as following

- Credit Risk
- Market Risk
- Business Risk
- Liquidity Risk
- Derivatives 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.

0.0474% 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 (%)
PVDFP	98.88%	0.4617%	1.2335%

* 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 for initial installment	500 Baht
- Installment Fee	100 Baht / period
	50 Baht/time
Fee for changing investment policy (If any)	(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