

Investor Classification

Class	Investor's Risk Profile	Recommended Risk Level
A (Below 15 Scores)	You are of low risk profile who expects no risk with slightly higher returns from investment than interests received from bank deposits, while preferring short investment horizon.	1 You may invest within risk level 2-8 and no higher than 20% of your total investment.
B (15-21 Scores)	You are of medium-low risk profile that expects minimal risk with consistent returns from investment, while focusing on investment protection.	1 - 4 You may invest within risk level 5-8 and no higher than 20% of your total investment.
C (22-29 Scores)	You are of medium-high risk profile that can tolerate some investment loss at times.	1 - 5 You may invest within risk level 6-8 and no higher than 20% of your total investment.
D (30-36 Scores)	You are of high risk profile that can accept high risk, market volatility and investment loss, while expecting long term growth in your investment value and returns.	1 - 7 You may invest within risk level 8 and no higher than 20% of your total investment.
E (Above 37 Scores)	You are of very high risk profile that can accept very high risk with chances to obtain high returns, and can accept a significant portion of investment loss.	1 - 8

Basic Asset Allocation Instruction

Type of Investor (Score)	Risk Profile	Asset Allocation				
		Deposit and Short-term debt	Government debt with tenor of more than 1 year	Corporate debt	Equity	Alternative investment*
A (Less than 15 scores)	Low risk	>60%		<20%	<10%	<5%
B (Between 15-21 scores)	Medium to low risk	<20%	<70%		<20%	<10%
C (Between 22-29 scores)	Medium to high risk	<10%	<60%		<30%	<10%
D (Between 30-36 scores)	High risk	<10%	<40%		<40%	<20%
E (37 scores or higher)	Very high risk	<5%	<30%		>60%	<30%

* Including consumer products and derivatives products

Risk Levels in Different Types of Mutual Funds

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
Low	1	Money Market Fund invests domestically - Not Applicable	-For domestic investment, investing in debt instruments and/or cash deposits and/or other assets or other earnings as specified by the Office of the SEC and must be payable at call or at sight, or have a maturity date of no longer than 397 days from the investment date; and the portfolio duration at any period must not exceed 92 days.
Medium-Low	2	Money Market Fund - Aberdeen Standard Cash Creation Fund**	- The Fund has an investment policy to invest in partial off-shore securities but not more than 50% of NAV by specifically invest in debt instruments and/or cash deposits and/or other assets or other earnings as specified by the Office of the SEC and must be payable at call or at sight, or have a maturity date of no longer than 397 days from the investment date; and the portfolio duration at any period must not exceed 92 days.
	3	Government Bond Fund - Not Applicable	- Investing mainly in government bonds with net exposure on average in any accounting period at least 80% of NAV.
	4	Fixed Income Fund - Aberdeen Standard Smart Income – Retirement Mutual Fund - Aberdeen Standard Income Creation Fund	- Investing in cash deposits or other fixed income instruments with net exposure at any period at least 80% of NAV. - Fixed income fund which has investment policy to invest in non-investment grade/unrated debt instruments not more than 20% of NAV.
Medium-High	5	Fixed Income Fund - Not Applicable Mixed Fund - Aberdeen Standard Flexible Capital Fund Aberdeen Standard Value Fund	- Fixed income fund which has investment policy to invest in non-investment grade/unrated debt instruments at least 20% and not more than 60% of NAV. - Mixed fund which diversifies investment in other assets with net exposure in equity, fixed income securities, or alternative assets*.

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
High	6	<p>Mixed Fund - Not Applicable</p> <p>Equity Fund</p> <ul style="list-style-type: none"> - Aberdeen Standard Growth Fund - Aberdeen Standard Siam Leader Fund - Aberdeen Standard Small Cap Fund - Aberdeen Standard Thai Equity Dividend Fund - Aberdeen Standard Smart Capital – Retirement Mutual Fund <p>Foreign Investment Fund</p> <ul style="list-style-type: none"> - Aberdeen Standard Asia Pacific Equity Retirement Mutual Fund* - Aberdeen Standard Asia Pacific Equity Fund* - Aberdeen Standard American Growth Fund* - Aberdeen Standard American Growth - Smaller Companies Fund* - Aberdeen Standard China Gateway Fund* - Aberdeen Standard European Growth Fund* - Aberdeen Standard India Growth Fund* - Aberdeen Standard Japan Opportunities Fund* - Aberdeen Standard Global Emerging Growth Fund* - Aberdeen Standard World Opportunities Fund* <p>Foreign Investment Fund invests in Fixed Income</p> <ul style="list-style-type: none"> - Aberdeen Standard Euro High Yield Bond Fund* 	<p>- Mixed fund investing mainly in equity with net exposure at least 80% of NAV.</p> <p>- Mixed fund with net exposure in alternative assets at least 60% of NAV and not more than 80% of NAV.</p> <p>-Investing mainly in equity with net exposure at least 80% of NAV.</p> <p>-Investing mainly in units of a foreign fund (Master Fund) with net exposure in average of any accounting period of at least 80% of NAV. The master fund has a policy to invest in equity or equity-related securities.</p> <p>-Fixed income fund with net exposure in non-investment grade /unrated debt instruments at least 60% of NAV.</p> <p>-Investing mainly in units of a foreign fund (Master Fund) with net exposure in average of any accounting period of at least 80% of NAV. The Master Fund will invest at least two-thirds of the fund's assets in fixed interest securities which are Sub-Investment Grade and denominated in Euro and issued by corporations or government related bodies.</p>

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
High	6	<ul style="list-style-type: none"> - Aberdeen Standard Emerging Opportunities Bond Fund* <p>Long Term Equity Fund</p> <ul style="list-style-type: none"> - Aberdeen Standard Long Term Equity Fund (Investments in LTF from 1 Jan 2020 onwards cannot be used for a tax deductible) - Aberdeen Standard Long Term Equity Fund 70/30 (Investments in LTF from 1 Jan 2020 onwards cannot be used for a tax deductible) <p>Super Savings Fund Aberdeen Standard Thai Equity Super Savings Fund</p>	<p>-Fixed income fund with net exposure in non-investment grade /unrated debt instruments at least 60% of NAV.</p> <p>-Investing mainly in units of a foreign fund (Master Fund) with net exposure at least 80% of its NAV in average, in any accounting period. The master fund will invest at least two-thirds of its portfolio in fixed interest securities which are issued by corporations with their registered office in, and/or government related bodies domiciled in an Emerging Market country.</p> <p>-Long Term Equity Fund (LTF) with net exposure in equity in average of any accounting period at least 65% of NAV.</p> <p>-Long Term Equity Fund (LTF) with net exposure in equity in average of any accounting period at least 65% and not more than 70% of NAV.</p> <p>-Investing in equity with net exposure at least 80% of its NAV, in average, in any accounting period and investing in listed securities on the Stock Exchange of Thailand on average in accounting period at least 65% of the fund's NAV.</p>
	7	<p>Sectorial Fund</p> <ul style="list-style-type: none"> - Not Applicable 	<p>-Investing in equity in some particular sector with net exposure in average of any accounting period at least 80% of NAV.</p>
Very High	8	<p>Alternative Investment</p> <ul style="list-style-type: none"> - Not Applicable 	<p>-Investing with net exposure in alternative assets, for example, REITs / infrastructure fund / property fund / commodity index, gold, oil, etc. in average of any accounting period of at least 80% of NAV.</p>

Risk profile	Fund Risk Level	Fund Type / Fund Name	Type of securities to be mainly invested
Very High	8	Mixed Fund - Not Applicable	-Investing with net exposure in alternative assets in average of any accounting period of at least 80% of NAV.

*Alternative assets, for example, REITs / infrastructure fund / property fund / commodity index, gold, oil, / private equity, etc

Please study product's features, conditions and relevant risks before making investment decision.

*Investment in a foreign investment fund (FIF) is subject to currency risk and may get a return lower than the amount initially invested. Currency is hedged upon the Fund Manager's discretion. Presently, no currency hedge is made by the Fund.

Aberdeen Standard Emerging Opportunities Bond Fund and Aberdeen Standard Euro High Yield Bond Fund

- This fund concentrates its investment in instruments containing credit and liquidity risks which may result in heavy investment loss to investors.

- Currency is hedged upon the Fund Manager's discretion. Presently, the fund manager employs partial hedge in the currency.

- Investing in this fund involves high risk or complexity which will be different from investing in general fund. Despite the fact that the investor may have previous investment experience or previous transaction in capital market product, the investor should understand the feature, risk and specific condition of this fund and should seek for additional advice from the distributors or the management company before making a decision to invest.

**Aberdeen Standard Cash Creation Fund – Investing in investment units is not a money deposit and involves risks. Investors may get a return in an amount higher or lower than the amount initially invested.

Investor should study tax benefit as stated in the investment Handbook of the fund. (Retirement Mutual Fund, Super Savings Fund, Long Term Equity Fund)

Aberdeen Standard Asset Management (Thailand) Limited – Certified by CAC/Under supervision by the parent company to comply with law.