



REGULAR SAVING PLAN

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Welcome what's next

Why should you invest?

Whether your goal is to own a car, buy a house, send your children to college, or retire at an early age, **investing is essential in reaching your financial objectives** in life.



Where should you start off?

- 1 Know yourself**
 - What's your financial objectives?
 - When do you want to achieve the goals?
- 2 Be familiar with investment options**
 - Stocks, mutual fund, derivatives, LTF/ETF, and bonds
- 3 Understand the market and investment knowledge**
 - Make good and logical decisions of buying and selling
- 4 Build/Plan your own portfolio**
 - Choose the right mix of asset classes by considering how long you have to invest and level of risk appetite
- 5 Start investing**
 - Start talking to our experts!

What we recommend for new investors...

Regular Saving Plan (RSP)



Regular Saving Plan (RSP) invests a fixed amount of funds every month into buying shares or unit trusts. RSP uses an investment method called dollar-cost averaging to protect the investor from most of the volatility of stocks.



Merits of RSP

- ✓ Invest without significant capital
- ✓ Harnesses the benefit of compounding
- ✓ Get complete control over your monthly investment amount
- ✓ Learn to avoid pitfalls of timing the market

Funds offered at Citi

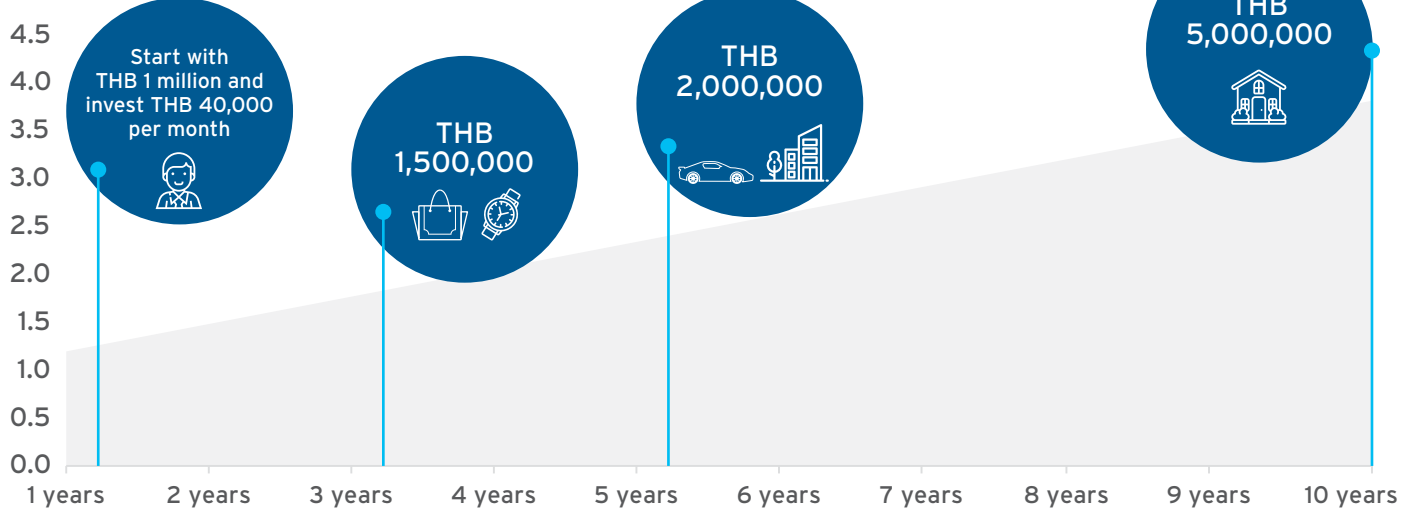


*For illustration purposes only, final decision is subjected individual investor.

Disclaimer: Investment contains certain risk, please study prospectus before investing. Not an obligation of, or guaranteed by, Citibank. Not bank deposits. Subject to investment risks, including possible loss of the principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.

Small, but steady steps throughout your lifetime journey with RSP

(In THB million)



Based on Citi Moderate Portfolio allocation, the 10 year average annualized return is 7.12%.

Please also note that this scenario is assumed to have no portfolio rebalancing.

Source Recommended Citi Asset Allocation (Moderate) Q1 '20 ; Morningstar (Moderate) Q1 '20

Citi's Recommended Asset Allocation

Conservative Investors

- Fixed Income 92%
- Cash 8%

Moderate Investors

- Fixed Income 42%
- Equity 55%
- Cash 3%

Aggressive Investors

- Fixed Income 23%
- Equity 74%
- Cash 3%

Which risk-level are you?

Recommended Funds

Fixed Income

Krungsri Global Collective Smart Income

Equity

SCB Low Volatility Equity

Cash

KTAM Short Term Fixed Income Plus

Source: Recommended Citi Asset Allocation (Moderate) Q1 '20

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Recommended Funds

Krungsri Asian Income Hedged



Schroders

- Feeds into Schroder Asian Income (Master Fund), which invests in Asian assets including equities, Real Estate Investment Trust (REITs) and fixed income securities
- Captures strong potential through a diversified portfolio which aimed at providing investors with both income and long-term capital growth
- Provides sustainable income with a payout of 4.5%* p.a. (*as at the record date of 31 Jan '20) for Master Fund



Source: Schroders (The annualized payout rate shown is as at the last record date of 31 Jan '20)

SCB US S&P 500 (Dividend)



ALLIANCEBERNSTEIN

- Feeds into SPDR S&P 500 ETF Trust under that management of State Street Global Advisor listed for trading in NYSE
- Aims to passively track S&P 500 index and replicate its performance before fees and expenses



SCB Low Volatility Equity



ALLIANCEBERNSTEIN

- Feeds into AB Low Volatility Equity (Master Fund), which aims to seek long terms capital growth by investing in a portfolio of global equity securities that offer long term return potential, while seeking to limit volatility and emphasize downside protection
- Investment philosophy is to buying high quality, stable companies at the right price, which can beat the market with reduced volatility



Krungsri Global Collective Smart Income



PIMCO

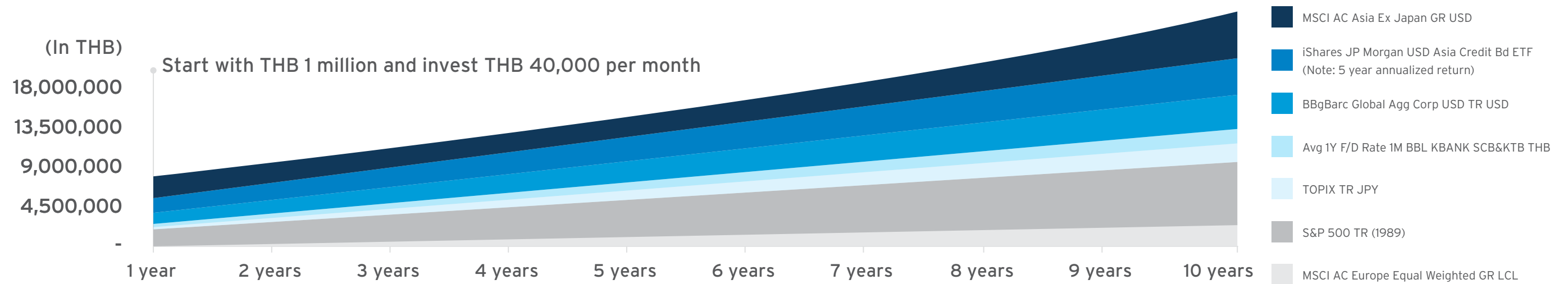
- Feeds into PIMCO GIS Income, which aims to provide consistent income distribution and capital appreciation, which utilizes a broad range of fixed income securities such as securitized assets, investment grade credits, high yields and Emerging Market bonds
- Seeks to reduce downside risk versus other credit-oriented strategies.
- Focus on income as a driver of total return



Source: Morningstar Rating as of Mar '20

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Recommended Index Funds for RSP



Index Funds	Allocation	RSP Per month (except year 1)	1 year BOP	Return 10 Year AVG (%)	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years
MSCI AC Europe Equal Weighted GR LCL	7%	2,800	70,000	7.67%	72,514	113,083	156,875	204,146	255,174	310,256	369,715	433,898	503,181	577,969
S&P 500 TR (1989)	18%	7,200	180,000	13.31%	191,397	254,212	325,918	407,772	501,210	607,873	729,631	868,621	1,027,282	1,208,398
TOPIX TR JPY	2%	800	20,000	8.67%	20,814	57,660	97,831	141,626	189,372	241,427	298,179	360,051	427,507	501,048
Avg 1Y F/D Rate 1M BBL KBANK SCB&KTB THB	3%	1,200	30,000	1.64%	30,227	64,580	99,501	134,998	171,083	207,763	245,050	282,953	321,482	360,648
BBgBarc Global Agg Corp USD TR USD	20%	8,000	200,000	5.47%	205,091	251,051	299,588	350,848	404,983	462,155	522,533	586,299	653,641	724,761
iShares JP Morgan USD Asia Credit Bd ETF (Note: 5 year annualized return)	22%	8,800	220,000	5.21%	225,330	271,768	320,685	372,211	426,487	483,660	543,883	607,320	674,142	744,530
MSCI AC Asia Ex Japan GR USD	28%	11,200	280,000	6.15%	288,029	340,814	396,939	456,614	520,064	587,529	659,261	735,532	816,628	902,854
Total	100%	40,000	1,000,000		1,033,402	1,353,168	1,697,335	2,068,215	2,468,374	2,900,662	3,368,252	3,874,674	4,423,863	5,020,208

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