

Portfolio recommendation for unit linked insurance

2H 2026

Asset classes	Funds	Risk Level	Asset allocation				
1	2	3	4	5			
Global Equity	ES-GQG SCBLEQA	10%	14%	18%	28%	34%	16%
Emerging Markets Asia Equity	ES-ASIA-A KF-ACHINA-A	6%	10%	15%	15%	5%	
Thai Equity	K-VALUE-A(A)				5%	10%	
Thai Fixed Income	K-PLAN1	45%	30%	20%	10%		
Global Fixed Income	ES-GINCOME-R	45%	40%	35%	20%	10%	
Real Estate	SCBPINA			5%	5%	5%	
Commodities	SCBGOLDH		5%	5%	5%	5%	
Total		100%	100%	100%	100%	100%	
3-year annualised return		3.97%	6.49%	7.63%	10.00%	11.21%	
3-year annualised standard deviation		3.06%	4.64%	6.00%	7.93%	9.11%	
Benchmark*: 3-year annualised return		3.35%	6.71%	8.48%	11.81%	14.39%	
Benchmark*: 3-year annualised standard deviation		3.07%	5.11%	6.98%	9.55%	11.77%	

Returns and risks are calculated from net return (net-of-fees return) until 30th June 2026 in THB provided by Lipper. Accumulated returns are calculated based on recommended weighted average for each portfolio model, which fees and expenses charged directly to mutual funds are reflected in portfolio performance. Returns represent historical performances over the specified period. Past performance does not guarantee future results.

The 3-year statistics of K-VALUE-A (A), which was launched on July 3, 2025, are calculated based on the historical performance of K-VALUE-A (D), representing the same fund offered under a different share class.

*Benchmark: 1) iShares MSCI ACWI ETF 2) iShares MSCI Emerging Markets Asia ETF 3) SET Total Return Index 4) ThaiBMA Government Bond (1-3yr) Return Index 5) iShares Core Global Aggregate Bond ETF 6) iShares Global REIT ETF 7) iShares Gold Trust

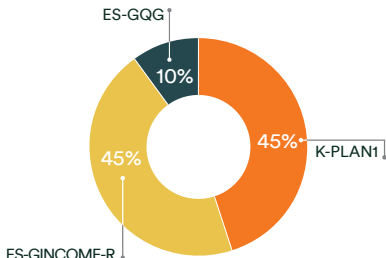
Risk level 1

Low risk • Suitability score below 15

Recommended portfolio

- Global Equity ES-GQG 10%
- Thai Fixed Income K-PLAN1 45%
- Global Fixed Income ES-GINCOME-R 45%

- 3-year annualised return 3.97%
- 3-year annualised standard deviation 3.06%
- Benchmark: 3-year annualised return 3.35%
- Benchmark: 3-year annualised standard deviation 3.07%



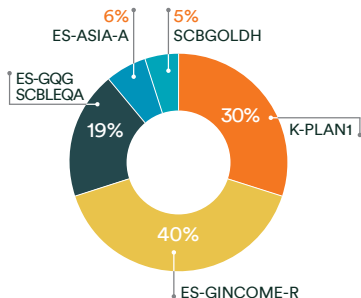
Risk level 2

Medium to low risk • Suitability score between 15 and 21

Recommended portfolio

- Global Equity ES-GQG 14%, SCBLEQA 5%
- Thai Fixed Income ES-ASIA-A 6%
- Thai Fixed Income K-PLAN1 30%
- Global Fixed Income ES-GINCOME-R 40%
- Commodities SCBGOLDH 5%

- 3-year annualised return 6.49%
- 3-year annualised standard deviation 4.64%
- Benchmark: 3-year annualised return 6.71%
- Benchmark: 3-year annualised standard deviation 5.11%



Disclaimer

Investment contains risks including possible loss of principal. • Diversified model portfolios and asset allocation do not guarantee investment returns or protect against loss. • Past performance is not an indicative of future performance. • The model portfolios are provided for general information and illustrative purposes only. • Investors should carefully study the fund prospectus and consider fund features, investment policy, performance, risk factors and other relevant information before making investment decisions. • An underlying fund's net asset value (NAV) will fluctuate. Thus, the weightings of actual portfolios invested in accordance with the model portfolio may deviate from the target weightings of model portfolios. Investors may rebalance portfolios to maintain exposures to target weights of model portfolios. • There is no guarantee that any investment strategy or model portfolio illustrated will be successful or achieve any particular level of results. Actual performance of investments over different investment time horizons may be higher or lower than the performance shown herein. • Feel free to call customer support if you would like further information. We're here to help daily, 8am – 8pm. Call 1351.

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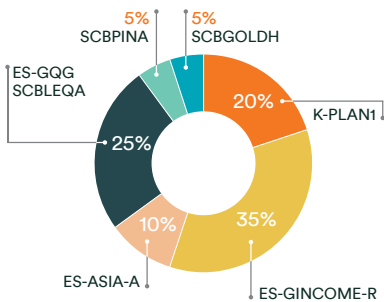
Risk level 3

Medium to high risk • Suitability score between 22 and 29

Recommended portfolio

- Global Equity ES-GQG 18%, SCBLEQA 7%
- Emerging Markets Asia Equity ES-ASIA-A 10%
- Thai Fixed Income K-PLAN1 20%
- Global Fixed Income ES-GINCOME-R 35%
- Real Estate SCBPINA 5%
- Commodities SCBGOLDH 5%

- 3-year annualised return 7.63%
- 3-year annualised standard deviation 6.00%
- Benchmark: 3-year annualised return 8.48%
- Benchmark: 3-year annualised standard deviation 6.98%



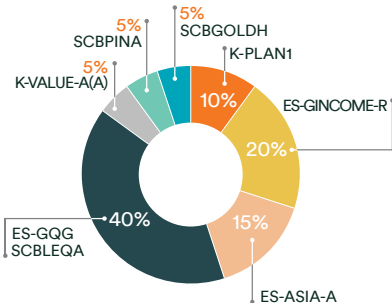
Risk level 4

High risk • Suitability score between 30 and 36

Recommended portfolio

- Global Equity ES-GQG 28%, SCBLEQA 12%
- Emerging Markets Asia Equity ES-ASIA-A 15%
- Thai Equity K-VALUE-A(A) 5%
- Thai Fixed Income K-PLAN1 10%
- Global Fixed Income ES-GINCOME-R 20%
- Real Estate SCBPINA 5%
- Commodities SCBGOLDH 5%

- 3-year annualised return 10.00%
- 3-year annualised standard deviation 7.93%
- Benchmark: 3-year annualised return 11.81%
- Benchmark: 3-year annualised standard deviation 9.55%



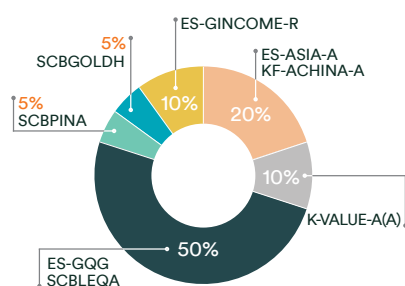
Risk level 5

Very high risk • Suitability score 37 or above

Recommended portfolio

- Global Equity ES-GQG 34%, SCBLEQA 16%
- Emerging Markets Asia Equity ES-ASIA-A 15%, KF-ACHINA-A 5%
- Thai Equity K-VALUE-A(A) 10%
- Global Fixed Income ES-GINCOME-R 10%
- Real Estate SCBPINA 5%
- Commodities SCBGOLDH 5%

- 3-year annualised return 11.21%
- 3-year annualised standard deviation 9.11%
- Benchmark: 3-year annualised return 14.39%
- Benchmark: 3-year annualised standard deviation 11.77%



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