## TMB debuts TMB Smart Port, Thailand's First Fully Integrated Service for Investment Portfolio Management

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TMB or Thai Military Bank (PCL) debuts TMB Smart Port, the first full service for investment portfolio management of the Thai banking industry, specifically designed to adjust the investment portfolio according to the market conditions. This new service is ideal for people who are interested in investing in funds, but do not know how to manage their portfolios and do not have time to watch the market. It constantly offers remarkable returns. Simply start an investment of just 100,000 baht. This service reinforces the bank's slogan saying "Everyday Everyone Get MORE with TMB"

Mrs Kidakarn Chudsuwan, Head of Mutual Funds Products, TMB, said that "TMB has taken another step with new investment service for investing in mutual funds in the form of portfolio investment. This service is based on the strengths of TMB as an Open Architecture that enables the selection of over 30,000 quality funds from leading international and local asset management companies (AMCs). Then, these funds will be cued in suitable tranches, where customers do not have to choose by themselves. TMB Smart Port is a good aid in long-term investment by allocating investment proportion to various types of assets instead of throwing all the money into one type of assets or just only one fund. The goal is to reduce and diversify the risk of market volatility, while also maximising the benefits of yield for customer's preference. It has been very well received now as customers are interested in this concept."

"According to the study of investment behaviours, it was found that 9 out of 10 people who were interested and wished to invest were still reluctant to invest. The main reason is they do not know how to start, and they feel that investing is merely complicated. Moreover, they don't know which fund to choose nor which asset management company is financially healthy. Besides, in the past, investments in the form of portfolios were reserved for investors who had a plenty of money or 20-50 million baht or more. Therefore, it is difficult for those who are interested in general funds to get access to investments in the form of portfolio arrangements with risk-diversified managed by professionals. They will select funds, monitor, and adjust portfolios to suit the risks and returns intended for long-term investments. TMB sees these problems and, therefore, designs the latest investment service platform that is the solution for those interested in investing under the name "TMB Smart Port". It is the first fully integrated investment portfolio management service in Thailand that contains five standard investment portfolios in line with risk appetite that each individual investor can tolerate, with a troop of world-class experts to look after and adjust proper investment proportion at least once per quarter or when there are circumstances that significantly affect the market. Customers do not have to keep an eye on the market volatility by themselves while having an opportunity to earn consistent margins over the long run.

TMB Smart Port is featured in the simplicity (Simple) that customers can invest in port-based funds easily in just a few steps, and expertise (Smart Solution) that comes with a strategy of risk diversifications (Strategic Allocation) by skimming off funds to set up an appropriate portfolio, diversify risks systematically as well as enlarge opportunities to generate reliable and sustainable ROI. Even without time to manage your own portfolios, the international specialists (Superior

Advisory) from Amundi, No.1 Asset Management Company in Europe with over 5,000 experts who monitor and manage your portfolios regularly. Investors can start their TMB Smart Port investment at only 100,000 baht without any Front End Fee.

"However, in order to allow customers to receive complete investment information for decision-making that meet their financial goals, TMB recommends customers to inquire about TMB Smart Port service at all branches of TMB, where customers can consult and receive in-depth investment information, including service conditions and overall market situations for optimal benefit of risk and return management which is believed to help build up confidence and enhance opportunities for investors to achieve their financial goals faster. We strongly hope that TMB Smart Port service will be an investment choice for customers to cease all the hassles of investments and extend growth opportunity.

For more information, parties interested in using TMB Smart Port, please contact all branches of TMB nationwide or visit https://www.tmbbank.com/tmbadvisory/tmbsmartport or TMB Investment Line Tel. 1558 Press # 9.