

**SSI SUSTAINABLE COMPETITIVE ADVANTAGE FUND (SSI-SCA)**

November, 2023

**FUND INFORMATION**

<b>Name of the Fund</b>	<b>SSI Sustainable Competitive Advantage Fund</b>
<b>Fund code</b>	<b>SSI-SCA</b>
<b>Inception date</b>	26/09/2014
<b>Fund operating period</b>	Unlimited
<b>Fund size</b>	<b>VND 535.76 billion (~ USD 22.084 million)</b> (as of 30 November 2023)
<b>Fund Management Company</b>	SSI Asset Management Co., Ltd <a href="https://www.ssiam.com.vn">https://www.ssiam.com.vn</a>
<b>Supervisory Bank</b>	Standard Chartered Bank (Vietnam)
<b>Transfer Agent</b>	Viet Nam Securities Depository And Clearing Corporation (VSDC)
<b>Distributors</b>	SSIAM, SSI, VCBS, BVSC, MBS, HSC, VNDS, FINCO, MAS, TVS
<b>Redemption gate per trading period</b>	10%/ Net Asset Value
<b>Minimum subscription amount</b>	VND 10,000 (ten thousand dong)
<b>Targeted Return</b>	13% - 15% /year

**INVESTMENT OBJECTIVES & STRATEGY**

The Fund pursues long-term capital appreciation and regular return through investment in companies with sustainable competitive advantages and fixed income assets.

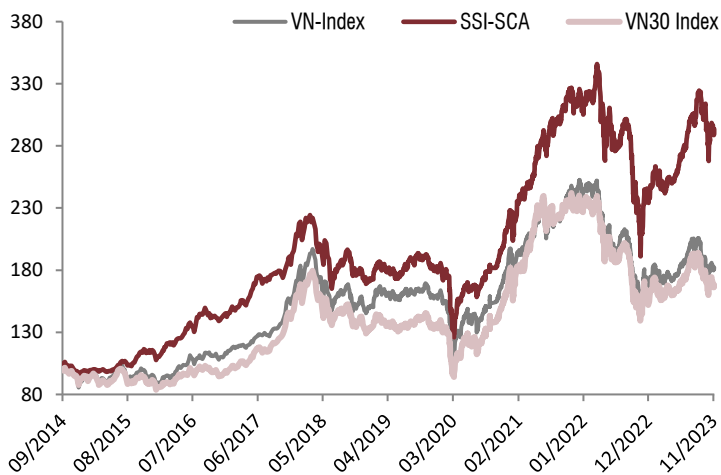
The Fund shall apply active investment strategy, focusing on listed securities of companies with sustainable competitive advantages, high market share, good corporate governance, healthy financial conditions, good capabilities of operation in disadvantageous market conditions and attractive valuation compared with the potential growth in the future of the company.

The Fund shall also invest in fixed income securities with high credit rating to preserve capital and bring stable income for the Fund.

**FUND PERFORMANCE**

Period	Date	1 month	3 months	YTD	Since inception*
Date	30/11/2023	31/10/2023	31/08/2023	31/12/2022	
NAV/unit	<b>29,191.47</b>	<b>8.96%</b>	<b>-7.00%</b>	<b>22.60%</b>	<b>191.91%</b>
VN-Index	1,094.13	<b>6.41%</b>	<b>-10.61%</b>	<b>8.64%</b>	<b>80.85%</b>
VN30	1081.70	<b>4.07%</b>	<b>-11.63%</b>	<b>8.85%</b>	<b>66.51%</b>

(\*) Since inception date 26/09/2014. Data as of 30/11/2023, calculated in VND


**FUND MANAGERS**
**Bui Van Tot, CFA – Portfolio Manager**

E: totbv@ssi.com.vn

**FEES**
**Subscription Fee**

From VND 1 million to VND 1 billion	0.75%
> VND 1 billion to VND 10 billion	0.50%
> VND 10 billion	0.25%

**Redemption Fee**

Holding period below 12 months	1.25%
Holding period from 12 to 24 months	0.75%
Holding period above 24 months	Free

**Switching fee**

Free

**Transfer fee**

Free

**Subscription Fee applied for flexible SIP (SIPLH)**

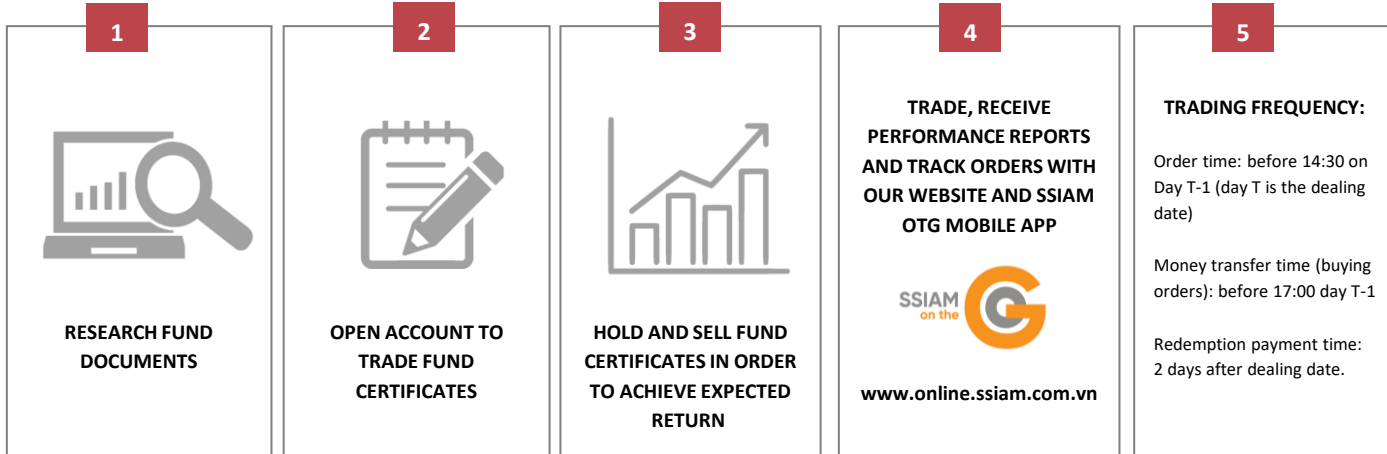
Free

**Fee applied for exiting systematic investment plan (SIP) before reaching the minimum investment period**

0.75%

**Redemption fee applied for flexible SIP**

Holding period below 12 months	2.00%
Holding period from 12 to 24 months	1.25%
Holding period above 24 months	Free

**INVESTMENT PARTICIPATION PROCEDURE**

**TRADING OVERVIEW**

**Dealing date:** Every Working Day (Day T)

**Cut-off time:** 2:30 pm on Day T-1

**Trading confirmation:** Day T+1

**DETERMINE NAV**

Day T-1	Day T	Day T+1	Day T+2
2:30 pm – Cut-off time	Fund Certificates Dealing Date	Receive the trade confirmation	Redemption payment

**SUBSCRIPTION ORDER**

Subscription amount	Minimum VND 10,000 (not including transfer fee) Account name : <b>SSI-SCA</b> Bank : <b>Standard Chartered Bank (Vietnam) Limited</b>
Money transfer	Number account : <b>in accordance to each Distributor's account:</b> <a href="https://ssi.com.vn/en/ssiam/dealing-ssi-sca">https://ssi.com.vn/en/ssiam/dealing-ssi-sca</a> Description : <b>[Name] [Account Number] buy SSI-SCA</b>

**REDEMPTION ORDER**

Redemption payment	Redemption payments (after tax, fees and bank charges) shall be made directly to Investors' bank accounts within two (02) days from the Dealing Date.
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**DISCLAIMER**

*Investors should carefully read the Prospectus, Fund Charter, and relevant documents before making investment decisions and pay attention to fees when trading fund certificates.*

*Please update us as soon as possible on any change of the Investor's information in the Part I of the Investor Profile provided to SSIAM.*

*Fund certificates are not certificates of deposits, negotiable instruments, or valuable papers as prescribed in the banking sector, fixed income assets or guaranteed investment income assets.*

*The price of fund certificates may fluctuate according to market movements and investors may incur losses on their initial investment given unfavorable market conditions. This document should not be used for the purpose of accounting and tax recording or to make investment decisions. Please note that the past performance of investments is not necessarily indicative of future performance. The NAV per unit and the Fund's income can increase or decrease and could not be guaranteed by SSIAM. Investors should do their own research and/or consult experts' advice to make appropriate investment decisions*