

FUND FACTS

Name of the Fund	SSI Bond Fund
Fund code	SSIBF
Nature of the Fund	Open ended fund
Inception date	30/08/2017
Fund Management Company	SSI Asset Management Co., Ltd https://www.ssiam.com.vn
Supervisory Bank	BIDV, Ha Thanh Branch
Transfer Agent	Vietnam Securities Depository Centre (VSD)
Minimum subscription amount	VND10,000 (ten thousand)
Fund operating period	Unlimited
Fund size	VND 458.01 billion (~USD 19.1 million) (As of 31 August 2023)
Expected return	9% – 10% / year

INVESTMENT OBJECTIVES

The Fund's investment objective is to optimize returns for investors on the basis of exploiting investment opportunities in fixed income instruments.

The Fund shall apply active investment strategies based on comprehensive assessments of macroeconomic policy, economic outlook, industry growth and financial health of issuers. The fund portfolio will be structured towards diversification, combining low to high-risk assets to achieve investment objectives in long term. In addition, the Fund Management Company shall exploit market opportunities to increase wealth for the Fund in short term.

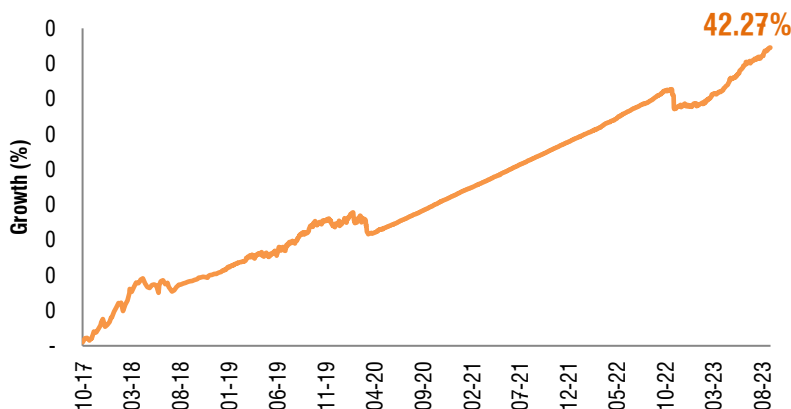
The Fund shall invest of at least 80% its total net assets in T-bills, bonds, valuable papers, and other fixed-income instruments. Duration of the bond portfolio will be average duration of asset group for long-term investment objectives and asset group for short-term investment objectives and better liquidity.

FUND PERFORMANCE

Period	Date	1 month	2 months	3 months	4 months	5 months	6 months	Since inception*
Date	31/08/2023	31/07/2023	30/06/2023	31/05/2023	30/04/2023	31/03/2023	28/02/2023	
NAV/unit	14,226.44	14,095.30	14,031.15	13,917.46	13,780.89	13,616.42	13,558.43	10,000
Return	0.93%	1.39%	2.22%	3.23%	4.48%	4.93%	42.26%	0.93%
Return (Annualized) (Before deduction of taxes and fees)	10.95%	8.19%	8.81%	9.59%	10.69%	9.77%	7.04%	10.95%

(* Since inception date 30/08/2017. Data as of 31/08/2023, calculated in VND.

NAV/CCQ GRAPH



FEES

Subscription fee	0%	
Redemption fee	Holding Period	
	1 month – 2 months	0.24%/year
	3 month – 24 months	0.48% - 3.6%/year
	More than 24 months	Exempted
Switching fee	Exempted	
Transfer fee	Exempted	
Subscription fee applied for Systematic Investment Plan (SIP) or Flexible SIP	Exempted	

FUND MANAGERS

Nguyen Xuan Quynh – Portfolio Manager

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SSI Asset Management Company Ltd. (SSIAM)

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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
2.30pm: 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 : SSIBF
	Bank : BIDV – Ha Thanh Branch
Money transfer	Number account : in accordance to each Distributor's account: https://ssi.com.vn/en/ssi/trading-ssibf
	Description : [Name] [Account Number] buy SSIBF

REDEMPTION ORDER

Redemption payment	Redemption payments (after tax and fees) 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 A 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.

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