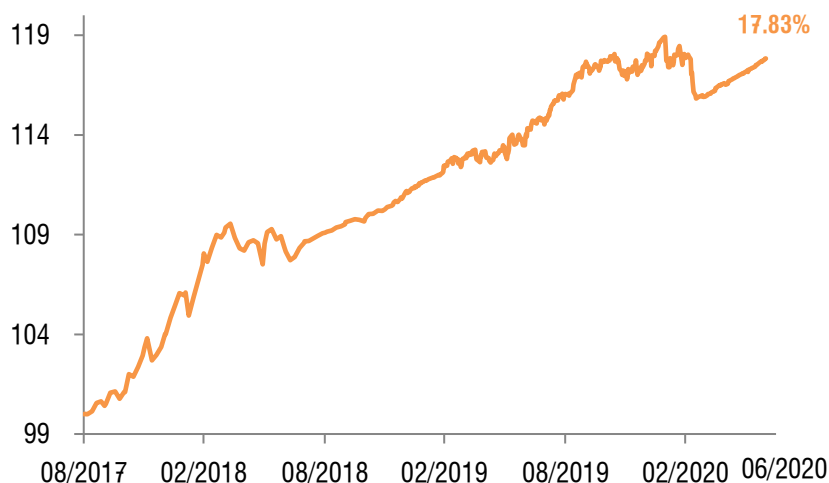


FUND FACTS

Name of the Fund	SSI Bond Fund
Fund code	SSIBF
Nature of the Fund	Open ended fund
Inception date	30/08/2017
Fund size	VND 83.2 billion (~US\$ 3.6 million) (As of 30 June 2020)
Fund operating period	Unlimited
Fund Management Company	SSI Asset Management Co., Ltd https://www.ssi.com.vn
Supervisory Bank	BIDV, Ha Thanh Branch
Transfer Agent	Vietnam Securities Depository Centre (VSD)
Redemption gate per trading period	10%/ Net Asset Value
Minimum subscription amount	VND 1,000,000 (one million)
Expected Return	9% - 10% / year

FUND PERFORMANCE



	NAV/Unit (VND)	Performance (%)			
		1 month	YTD	Annual Average	Since Inception*
SSIBF	11,783.27	0.56%	0.10%	5.96%	17.83%

Data as of 30/06/2020, calculated in VND since inception date 30/08/2017

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.

FEES

Subscription Fee (depends on the total subscription amount)

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 (depends on the fund units holding period)

Holding period below 12 months	1.25%
Holding period 12 - 24 months	0.75%
Holding period above 24 months	Free

Switching fee Free

Transfer fee Free

FUND MANAGEMENT COMPANY

SSI Asset Management Company Ltd. (SSIAM)

1C Ngo Quyen, Hoan Kiem District, Hanoi, Vietnam

Email: ssiam@ssi.com.vn

Website: <http://www.ssi.com.vn>

FUND MANAGERS

Nguyen Xuan Quynh – Portfolio Manager

E: quynhnx@ssi.com.vn

Nguyen Minh Hanh – Portfolio Manager

E: hanhnm2@ssi.com.vn

TRADING OVERVIEW

Dealing date: Every Working day (Day T)

Cut-off time: 3:00 pm on Day T-1

Trading confirmation: Day T+1

Determine NAV

Day T-1	Day T	Day T+1	Day T+2
3:00 pm: Cut-off time	Fund Certificates Dealing Date	Receive the trade confirmation	Redemption payment

SUBSCRIPTION ORDER

Subscription amount Minimum VND 1 million (not including transfer fee)

Cut-off time Cut off time to submit subscription/ redemption orders to Distributor: 3:00 pm on Day T-1.
Cut off time to make fund transfer: 5:00 pm on Day T-1.
If subscription payment is transferred from bank account of others not investor, the valid documents of payment confirmation must clearly state full name, SSIBF trading account, and payment amount of the beneficiary.

Money transfer Account name: SSIBF
Bank: BIDV- Hà Thành Branch
Number account: 1221.000.128.2571
Description: [Name][Account Number] buy SSIBF

Confirmation of money transfer SSIAM will send the confirmation of money transfer to investors within 1 working day from the date the money is credited to the Fund.

Trade Confirmation Distributor will provide investors with the Trade Confirmation within 01 working day from the Dealing Date.

REDEMPTION ORDER

Trade Confirmation Distributor will provide investors with the Trade Confirmation within 01 working day from the Dealing Date.
E.g.: Trading day is Tuesday, investors will be received the Trade Confirmation on Wednesday.

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

SWITCHING ORDER

Investor can place switching orders between SSIBF and SSI-SCA Fund managed by the Fund Management
Investor can choose to switch a portion or their entire outstanding Fund Units.

TRANSFER ORDER

Non-commercial transactions for an institution/individual shall be executed at Distributors and Investor must pay all the applicable fees and taxes related to the non-commercial transfer according to applicable regulations.
Details on transfer order shall be advised by SSIAM

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' advices to make appropriate investment decisions.