

SSI SUSTAINABLE COMPETITIVE ADVANTAGE FUND (SSI-SCA)

August, 2024

FUND INFORMATION

Name of the Fund	SSI Sustainable Competitive Advantage Fund
Fund code	SSI-SCA
Type	Open-Ended Fund
Inception date	26/09/2014
Fund Management Company	SSI Asset Management Co., Ltd https://www.ssiam.com.vn
Custodian & Supervisory Bank	Standard Chartered Bank (Vietnam)
Transfer Agent	Viet Nam Securities Depository And Clearing Corporation (VSDC)
Distributor	SSIAM, SSI, VCBS, BVSC, MBS, HSC, FINCO, MAS, TVS
Redemption gate per trading period	10%/ Net Asset Value
Minimum subscription amount	VND 10,000 (ten thousand dong)
Fund size	VND 722.07 billion (~ USD 28.8 million) (as of 31 Aug 2024)

INVESTMENT OBJECTIVES & STRATEGY

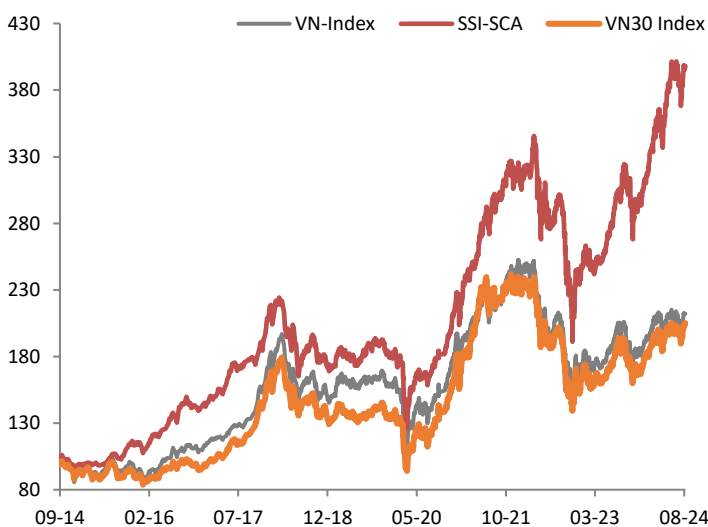
The Fund pursues long-term capital appreciation and regular return through investment in companies with sustainable competitive advantages and fixed income assets.

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	31/08/2024	31/07/2024	31/05/2024	31/12/2023	
NAV/unit	39,796.87	2.27%	4.15%	30.15%	297.97%
VN-Index	1,283.87	2.59%	1.76%	13.62%	112.22%
VN30-Index	1,331.52	2.50%	4.35%	17.68%	104.97%


FUND MANAGERS

Nguyen Ngoc Anh – CEO
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Nguyen Xuan Quynh – Portfolio Management
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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 within 12 months	1.25%
From more than 12 months to 24 months	0.75%
More than 24 months	Free

Switching fee

Free

Transfer fee

Free

Subscription Fee applied for flexible SIP (SIPLH)

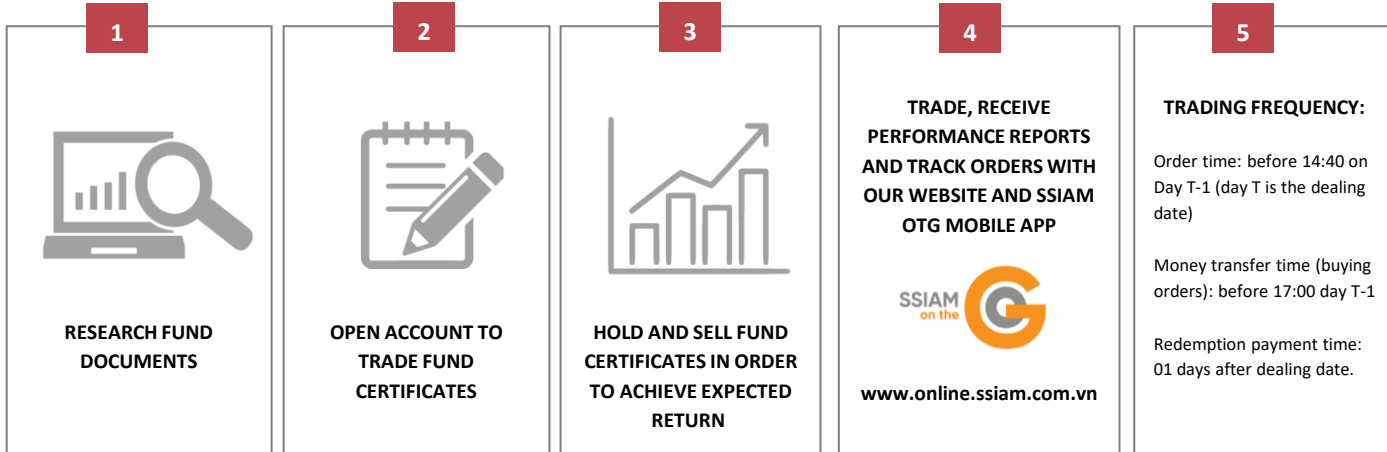
Free

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

0.75%

Redemption fee applied for flexible SIP

Holding period within 12 months	2.00%
From more than 12 months to 24 months	1.25%
More than 24 months	Free

INVESTMENT PROCEDURE

TRADING OVERVIEW

Dealing date: Every Working Day (Day T)

Cut-off time: 14:40 on Day T-1

Trading confirmation: Day

Day T-1	Day T	Day T+1
14:40 – Cut-off time	Fund Certificates Dealing Date	Receive Redemption Payment

SUBSCRIPTION ORDER

Subscription amount	Minimum VND 10,000 (not including transfer fee)	
Account name	: QUY DAU TU LOI THE CANH TRANH BEN VUNG SSI	
Bank	: Standard Chartered Bank (Vietnam) Limited	
Money transfer	Number account	: in accordance to each Distributor's account: https://ssi.com.vn/en/ssiam/dealing-ssi-sca
	Description	: [Name] [Account Number] buy SSI-SCA

REDEMPTION ORDER

Redemption payment	Redemption payments (after tax, fees and bank charges) shall be made directly to Investors' bank accounts within one (01) day 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