

Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

SSIAM UCITS - Vietnam Value Income and Growth Fund - Class - A USD (ISIN:LU1440146857)

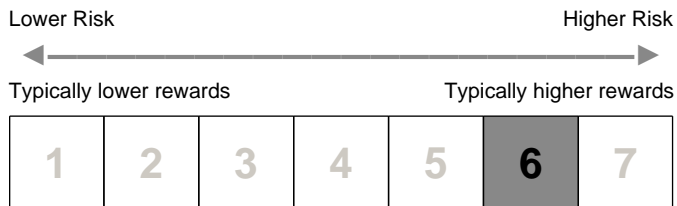
a sub-fund of SSIAM UCITS

This fund is managed by Andbank Asset Management Luxembourg

Objectives and Investment Policy

- The objective of the Sub-Fund is to enhance the net asset value consistently for the investors over the long term holding period by investing mainly in a focused selection of listed equities of companies domiciled or exercise the predominant part of their economic activities in Vietnam.
- The portfolio of the Sub-Fund will comprise listed equities chosen according to the assessment of the Portfolio Manager based on high conviction of several criteria such as attractive valuation levels, sound business model, financial status, the quality of corporate management and governance, dividends historical track record and their potential growth. It can be of large to mid-cap stocks that possess either value or growth attributes.
- The Sub-Fund may invest without any minimum market capitalization.
- The Sub-Fund may invest up to 10% of its net assets in UCITS and other UCIs, provided that the investment objectives of such UCITS or other UCIs are being consistent with the Sub-Fund's investment policy.
- The Sub-Fund is actively managed without reference to a benchmark.
- Shareholders may redeem shares on demand, on a weekly basis (Friday).
- The Sub-Fund may hold up to 100% of its total net assets in cash, cash equivalents and term deposits. There is no restriction so as to the currency of these instruments.
- The Sub-Fund will not make use of financial derivative instruments.
- Non-distribution shares: any income generated by the Sub-Fund for this class and category is reinvested.
- *Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.*

Risk and Reward Profile



- Historical data used may not be a reliable indication of the future risk profile of the sub-fund.
- This category is not guaranteed to remain unchanged and may shift over time.
- The lowest class does not mean that the investment is risk free.
- This fund was categorised in risk class 6 because, in accordance with the investment policy, the value of the investments may fluctuate considerably. Consequently, both the expected return and the potential risk of loss may be high. This indicator is based on the historical weekly volatility of Euro Overnight Index Average over the past 5 years and places the sub-fund in this category.

The sub-fund is subject to the following risks:

- **Liquidity risk:** Securities may become less liquid during extreme market conditions and it may be difficult for unitholders to get redemption proceeds in a timely manner.
- **Counterparty risk:** Risk that the counterparty to mutually agreed contracts does not meet its obligations.
- **Operational risk:** Risk of material loss resulting from human error, technical faults, inappropriate procedures or controlling.
- **Currency risk:** Investments in securities denominated in currencies other than the Sub-fund's Base Currency may be subject to adverse fluctuation in currency exchange rates.
- **Emerging markets:** may be subject to increased political, regulatory and economic instability, less developed custody and settlement practices, poor transparency and greater financial risks. As a consequence emerging markets securities may be subject to higher volatility and lower liquidity than non-emerging markets securities.
- **Duplication of certain fees and expenses:** Where investments are made in other funds, this might result in duplication of certain fees and expenses for investors. Investors are also subject to potential risks associated with such funds.
- **Market risk:** The value of assets in the Portfolio is typically dictated by a number of factors, including the confidence levels of the market in which they are traded.

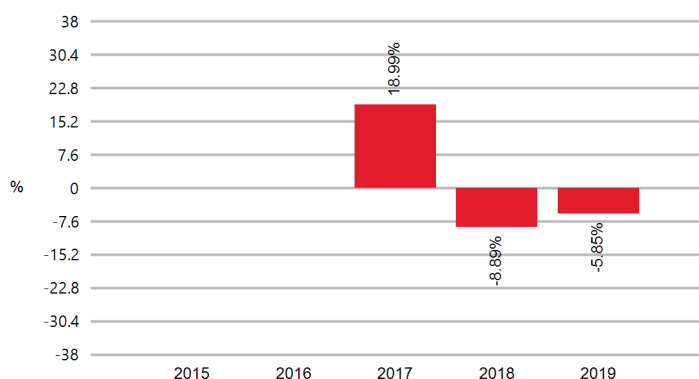
Charges

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Charges	None
Exit Charges	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing Charges	1,84%
Charges taken from the fund under certain specific conditions	
Performance fee	15% of any returns that the Fund achieves over the Hurdle Rate (10%) and subject to a High Water Mark.

- The **entry and exit charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.
- The **ongoing charges** figure is based on expenses for the year ending 31 December 2019. This figure may vary from year to year. It excludes:
 - Performance Fees,
 - Portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.
- **For more information about charges, please refer to the fund's prospectus available at the registered office of the fund and on the following website:**
<https://www.andbank.com/luxembourg/>

Past Performance



- The performance figures shown in the bar chart are not a reliable indication of future performance.
- The sub-fund and the Class were launched on 11 November 2016.
- The currency of the sub-fund and Class is USD.

Practical Information

- The Depositary of the fund is Quintet Private Bank (Europe) S.A.
- Copies of the prospectus and of the last annual and semi-annual reports of the entire fund as well as other practical information such as the latest price for the units may be obtained free of charge, in English, at the registered office of the fund: 4, rue Jean Monnet L-2180 Luxembourg, Grand Duchy of Luxembourg and on the following website: <https://www.andbank.com/luxembourg/>.
- The tax legislation in Luxembourg may have an impact on your personal tax position.
- You have the right to convert your investment in the sub-fund for shares of the same Class of another sub-fund of SSIAM UCITS under the conditions described in the fund's prospectus.
- The assets and liabilities of each sub-fund of SSIAM UCITS are segregated.
- Andbank Asset Management Luxembourg may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.
- Information related to the remuneration policy of Andbank Asset Management Luxembourg is located in the prospectus and available at <https://www.andbank.com/luxembourg/>. A paper copy may be obtained free of charge upon request at the Fund's registered office.

This fund is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF)

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This key investor information is accurate as of 19/02/2020