

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.

Vietnam Value Income and Growth Fund - Class C EUR (ISIN: LU1440147319)

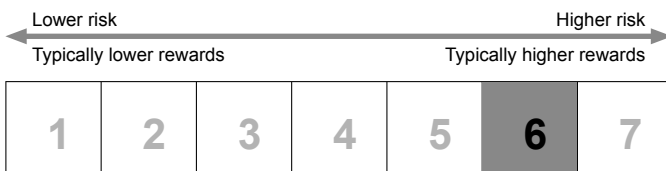
a sub-fund of SSIAM UCITS

Management Company: 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 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.
- *Recommendation: this sub-fund may not be appropriate for investors who plan to withdraw their money within 5 years.*
- Shareholders may redeem shares on demand, on a weekly basis (Friday).
- Distribution shares: The Board of Directors may, as its discretion, pay interim dividends.

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, depending on market conditions, or opportunities.
- The lowest category does not mean a risk-free investment.
- This indicator is based on the historical volatility of the reference portfolio over the past 5 years and places the sub-fund in this category. This sub-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.

The sub-fund is subject to the following risks:

- **Liquidity risk:** securities in the sub-fund may become more illiquid during extreme market conditions and may be difficult for shareholders to collect redemption proceeds in a timely manner.
- **Exchange rate risk:** the sub-fund will not engage in currency hedging transactions in order to cover the currency risk.
- **Currency risk:** the risk that an investment's value will be affected by changes in exchange rates.
- **Equity risk:** the value of equities and equity-related securities can be affected by daily stock market movements.
- **Market risk,** including emerging and less developed markets.

Charges

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

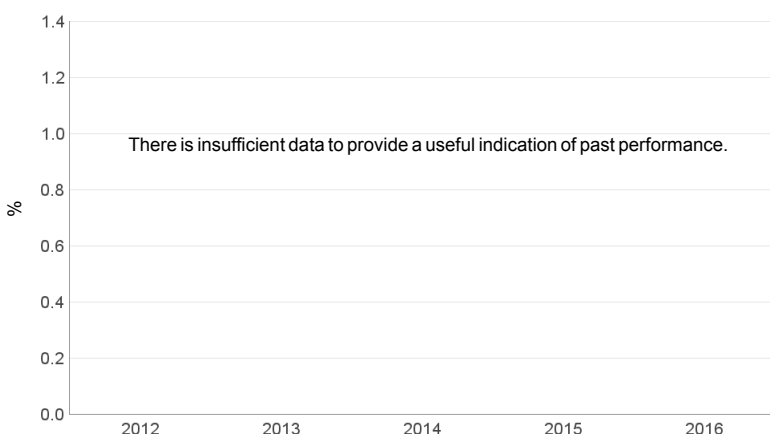
One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	1.86%
Charges taken from the fund under certain specific conditions	
Performance fee	15.00% of any returns that the Fund achieves over the Hurdle Rate and subject to a High Water Mark.

The **entry charge** shown is a maximum figure. In some cases you might pay less; you can find this out from your sales agent or financial advisor.

The **ongoing charge** figure shown here is an estimation of the charges since no ex-post charges figure is available at launch date of the sub-fund due to missing history. The next annual report of the fund will include details on the exact charges taken from the sub-fund. This figure may vary from year to year.

For more information about charges, please refer to the fund's prospectus available at the registered office of the fund and on www.andbank.lu.

Past performance



- The sub-fund and the share class were launched on 11 November 2016.

Practical information

- The Depositary of the fund is KBL European Private Bankers SA.
- 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 shares may be obtained free of charge, in English, at the registered office of the fund: 4, rue Jean Monnet, L-2180 Luxembourg and on www.andbank.lu.
- The tax legislation in Luxembourg may have an impact on your personal tax position.
- The assets and liabilities of each sub-fund of SSIAM UCITS are segregated.
- 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.
- 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 www.andbank.lu. A paper copy may be obtained free of charge upon request at the Fund's registered office.