



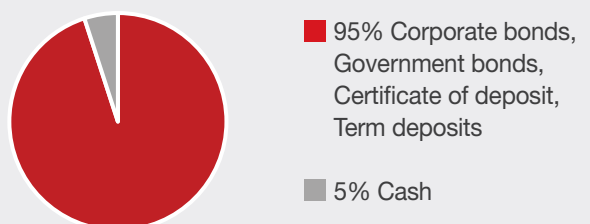
VINACAPITAL ENHANCED FIXED INCOME FUND

VinaCapital Enhanced Fixed Income Fund (VINACAPITAL-VFF) is an open-ended bond fund. VINACAPITAL-VFF's goal is to earn higher returns than 12-month deposit rate for long term investors. VINACAPITAL-VFF is suitable for investors who can invest in mid-long term, expect stable returns with low risk.

INVESTMENT PHILOSOPHY

- Active management balancing between risk and return.
- Invest in bonds of companies with strong financials, good management team and fixed income instruments.
- Provides diversification benefits over buying a single bond.

PORTFOLIO



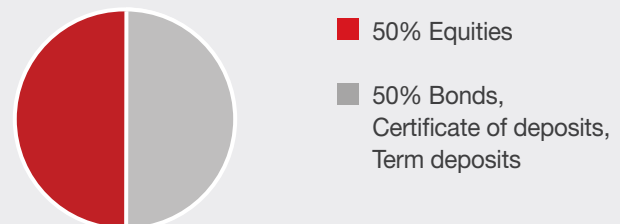
VINACAPITAL INSIGHTS BALANCED FUND

VinaCapital Insights Balanced Fund (VINACAPITAL-VIBF) is an open-ended balanced fund. VINACAPITAL-VIBF aims to provide investors with an opportunity to earn return through equity exposure and dampen overall portfolio volatility by owning 50% in bonds. The fund is low to medium risk. VINACAPITAL-VIBF is suitable for investors who want to invest in medium and long term.

INVESTMENT PHILOSOPHY

- Active management applying bottom-up approach including company, sector in stock and bond selection.
- Invest in bonds of companies with strong financial status and fixed income instruments.
- Invest in listed stocks of companies with strong fundamentals, good management team and sustainable profitability.
- Equally investing in bonds and equities.

PORTFOLIO



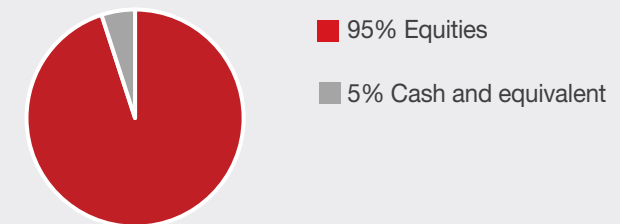
VINACAPITAL EQUITY OPPORTUNITY FUND

VinaCapital Equity Opportunity Fund (VINACAPITAL-VEOF) is an open-ended equity fund with the goal of bringing higher returns than the growth of the Vn-Index. VINACAPITAL-VEOF mainly invests in large cap stocks, so the fund is considered medium to high risk. VINACAPITAL-VEOF is suitable for investors who target high returns, want to invest in mid-long term and can tolerate market volatility.

INVESTMENT PHILOSOPHY

- Active management applying bottom-up approach including company, sector in stock selection.
- Invest in listed stocks of companies with large market capitalization, leading sector position.
- Invest in listed stocks of companies with high growth potential.
- Invest in listed stocks with high and stable dividends.

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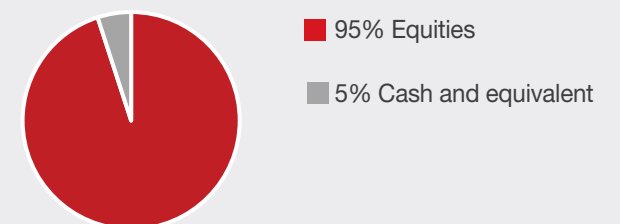
VINACAPITAL EQUITY SPECIAL ACCESS FUND

VinaCapital Equity Special Access Fund (VINACAPITAL-VESAF) is an open-ended equity fund with the goal of outperforming the VN-Index over a market cycle. VINACAPITAL-VESAF mainly invests in small and mid-cap stocks and FOL stocks, and the fund is considered medium to high risk. VINACAPITAL-VESAF is suitable for investors who are want to buy a fund that has high active share.

INVESTMENT PHILOSOPHY

- Active management applying bottom-up approach including company, sector in stock selection.
- Invest in small and medium-cap stocks with high growth potential or breakthrough performance in their sector.
- Invest in stocks that have attracted special attention from foreign investors with limited room for foreign investment.

PORTFOLIO

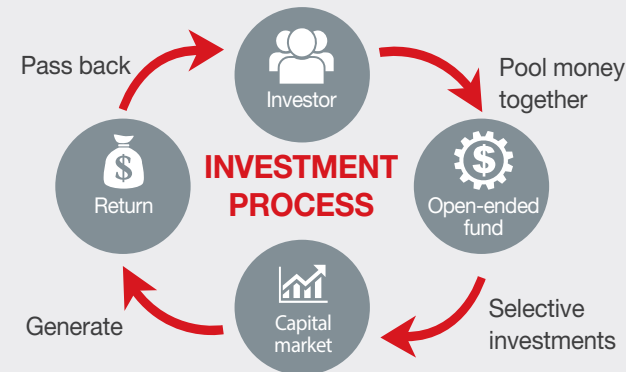




BENEFITS OF INVESTING IN AN OPEN-ENDED FUND

- Suitable for all investors, with funds available for each level of risk
- Professional investment managers whose singular focus is managing portfolios
- High liquidity, daily or twice a week
- Diversified portfolio
- 0% subscription fee

HOW DO OPEND-ENDED FUNDS WORK



NOTES:

- 1- Fund Certificate:** The securities issued by a Fund Manager on behalf of the Fund.
- 2. Open-ended fund:** The fund is contributed by all investors' principal and is managed professionally by a Fund Manager. All issued fund certificates must be bought by the Fund Manager when investors redeem.

4 SIMPLE STEPS TO INVEST

1. Open an account
2. Place subscription order
3. Transfer money
4. Check online trading account

ONLINE TRADING

VinaCapital



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Founded in 2003, manages over **USD4 billion**, leading fund management company



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