



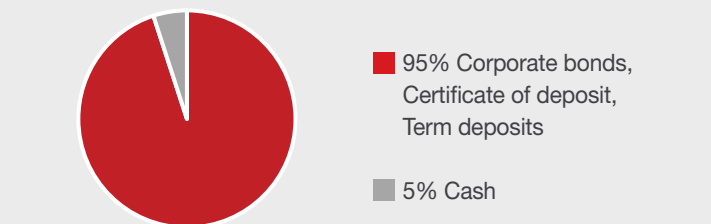
VINACAPITAL ENHANCED FIXED INCOME FUND

VINACAPITAL-VFF is an open-ended bond fund. VINACAPITAL-VFF's goal is to earn a higher return than the 12-month deposit rate for long term investors by investing mainly in corporate bonds and valuable papers. VINACAPITAL-VFF is suitable for investors seeking stable returns with moderate risk and a medium to long-term investment horizon.

INVESTMENT STRATEGY

- Invests mainly in corporate bonds of companies listed on the stock market with high credit quality and stable cash flows, achieving high credit ratings according to our internal credit rating system.
- Diversified industries in the investment portfolio.
- Active management balances risk and return.

PORTFOLIO



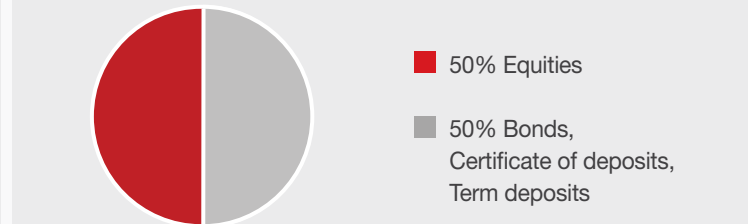
VINACAPITAL INSIGHTS BALANCED FUND

VINACAPITAL-VIBF is an open-ended balanced fund. The fund's objective is to generate returns through equity exposure while reducing overall portfolio volatility by investing in fixed income assets. The fund has the goal of providing investors with an expected return that is higher than the average of the VN-Index and 12-month VND denominated deposit rate from Vietcombank. VINACAPITAL-VIBF is suitable for investors with a medium risk tolerance who have a medium to long-term investment horizon.

INVESTMENT STRATEGY

- Apply a bottom-up approach in equity investments to seek out undervalued companies with solid fundamentals, considerable market share, and good corporate governance while looking for creditworthy companies with sustainable cash flows and profitability for our fixed income portfolio.
- The investment approach focuses on rigorous credit research and fundamental equity research, leveraging our in-house research team and our proprietary credit rating system, incorporating top-down macroeconomic and policy views from the macro team and the firm's senior leaders.

PORTFOLIO



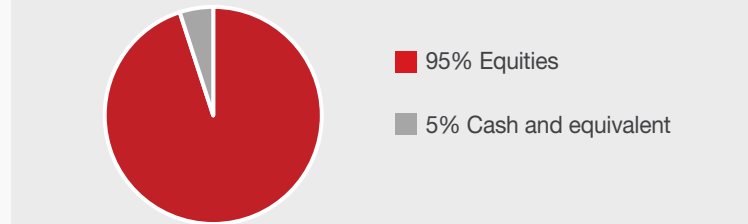
VINACAPITAL EQUITY OPPORTUNITY FUND

VINACAPITAL-VEOF is an open-ended equity fund that seeks to outperform the growth of the VN-Index. VINACAPITAL-VEOF mainly invests in large and mid-cap stocks. The fund is suitable for investors who target high returns with a medium to long-term investment horizon, medium to high-risk appetite and can tolerate market volatility.

INVESTMENT STRATEGY

- Active management through a bottom-up stock selection approach based on fundamental factors, coupled with top-down macro and industry insights.
- Invests in large and mid-cap stocks of industry-leading companies with clear competitive advantages and the ability to maintain their leading market positions over the long-term.
- Constructs a portfolio of companies with high earnings growth potential and reasonable valuations, which can deliver a better risk/return profile than the overall market.

PORTFOLIO



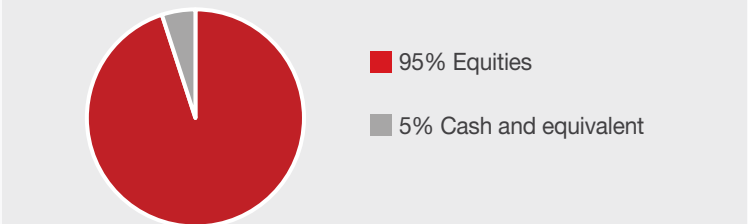
VINACAPITAL MODERN ECONOMY EQUITY FUND

VINACAPITAL-VMEEF is an open-ended equity fund with the goal of outperforming the VN-Index by constructing a portfolio of stocks that benefit from Vietnam's long-term economic growth drivers. The fund is suitable for investors who can accept market volatility, to target high returns with a medium to high-risk appetite.

INVESTMENT STRATEGY

- Active management applying a bottom-up approach including company and sector analysis in stock selection, coupled with a macro overlay.
- Invests in stocks of companies that benefit from middle class growth and the long-term trends of urbanization, digitalization, and sustainable development.
- Invests in stocks of companies that directly provide products and services that cater to the modern living and working needs of customers.

PORTFOLIO



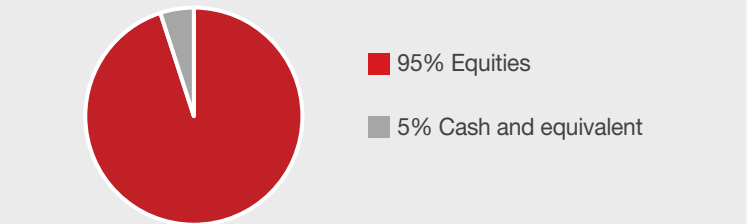
VINACAPITAL EQUITY SPECIAL ACCESS FUND

VINACAPITAL-VESAF is an open-ended equity fund with the objective of delivering long-term superior returns. Its portfolio is concentrated and skewed towards small and mid-cap companies. The fund is suitable for investors seeking high returns in a mid- to long-term horizon, and who are willing to accept considerable short-term market volatility.

INVESTMENT STRATEGY

- The fund applies a bottom-up approach to select good companies, with macro and sector overlays.
- The stock selection process focuses on companies with strong earnings growth at multiples of Vietnam's GDP growth, on an annualized basis. These companies exhibit strong business model, niche competitive advantages to grow market share, or imminent improvements through corporate restructurings.

PORTFOLIO

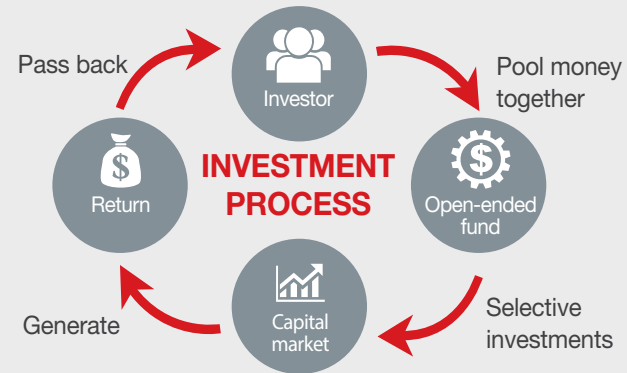




BENEFITS OF INVESTING IN AN OPEN-ENDED FUND





-  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 OPEN-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



<http://mio.vinacapital.com>

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ABOUT VINACAPITAL



Established in 2003, VinaCapital is **one of the most experienced investment management companies** in Vietnam.



Over 200 local and foreign staff, including 65 investment professionals and analysts with extensive expertise and networks.



A pioneer in launching new investment funds and services to the market.



Industry-leading performances of onshore and offshore funds.

