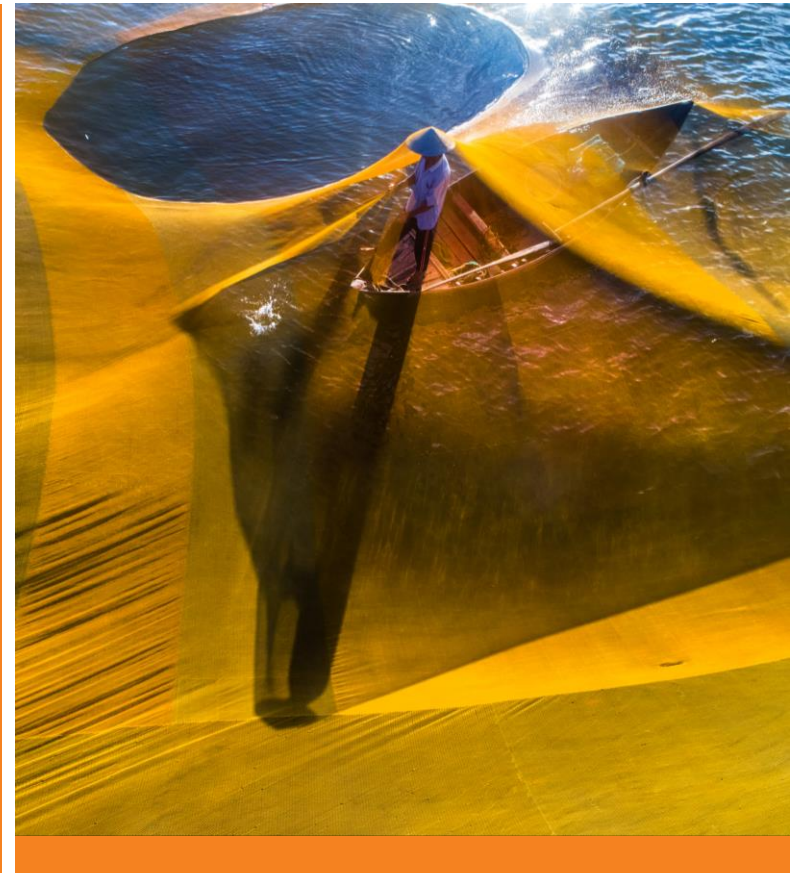


Mirae Asset Vietnam Flexible Fixed Income Fund (MAFF)

Mirae Asset (Vietnam) Fund Management

September 2021



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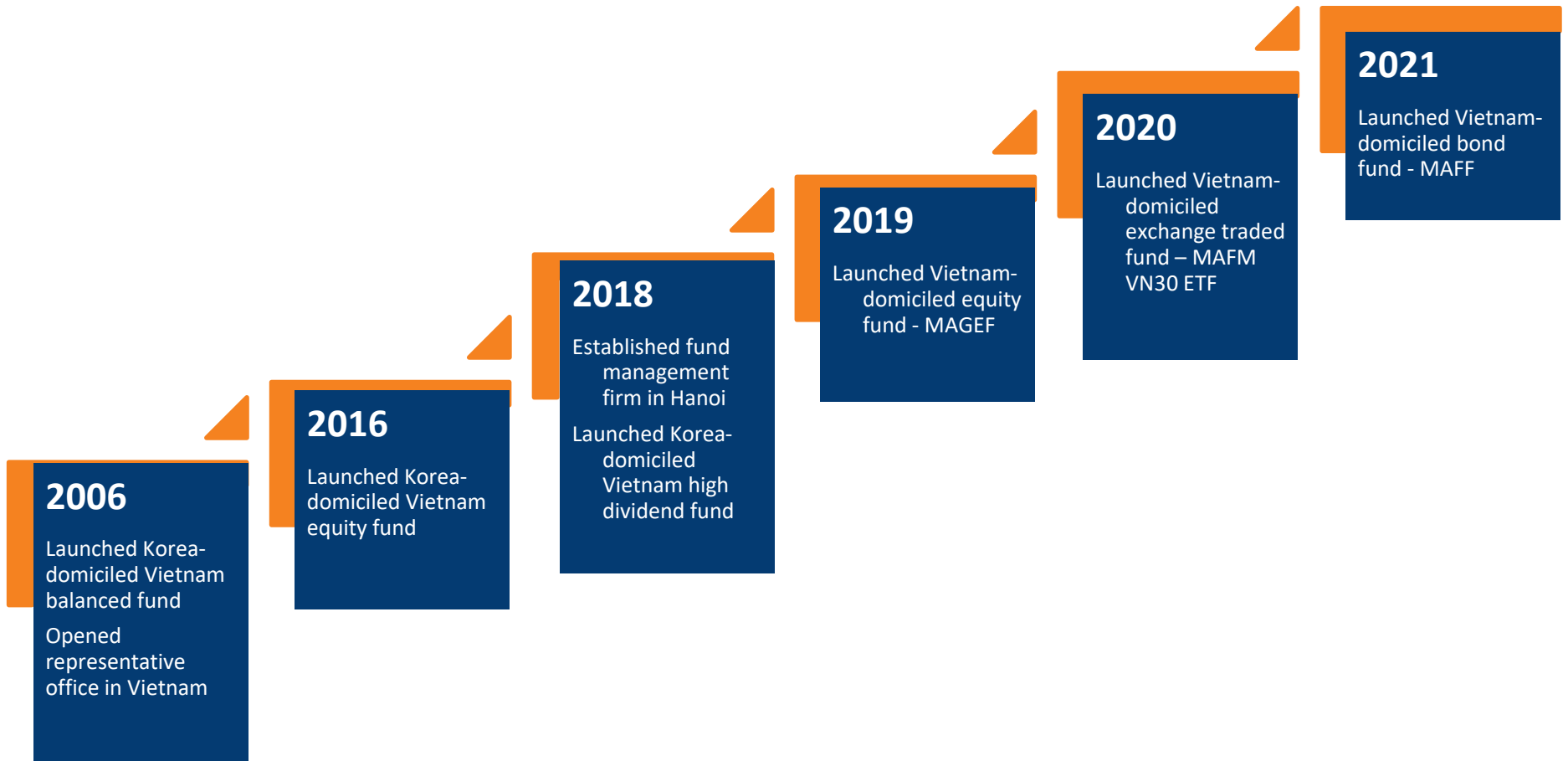
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Mirae Asset (Vietnam) Fund Management Co., Ltd

- On-the-ground presence and research in Vietnam market since 2006
- 15 years of experience in the field of asset management, providing products and services to domestic and foreign individual and institutional clients
- 1st Korean financial firm obtaining a fund management license in Vietnam
- Wholly owned by Mirae Asset Global Investments, the asset management arm of the Mirae Asset Financial Group, one of Asia's leading independent financial services companies

License	56/UBCK GP issued by State Securities Commission dated 20/08/2018
Assets Under Management	USD 500 million
Products and services	Fund Management, Portfolio Management, Advisory
Address	38th Floor, Keangnam Hanoi Landmark Tower, E6 Plot, Cau Giay New Urban Area, Me Tri Ward, Nam Tu Liem District, Hanoi
Contact	Tel. 84-24-3564-0666, Fax. 84-24-3564-0555

Company Milestones



Portfolio Management

Soh Jin Wook (Mr.) - Chief Investment Officer

- ❑ Education : Bachelor of Business Admin, Seoul National Univ. Master of Accounting, Seoul National Univ.
- ❑ Certificates : VN Fund Management Certificate, Korea Fund Management Certificate
- ❑ Work Experience : Mr. Soh is currently Chief Investment Officer of Mirae Asset Fund Management Co. since establishment in Mar 2018. Previously, he has experience in both Korea's and Vietnam's fund management industry, including Chief Representative at Mirae Asset Global Investments (Vietnam) Representative office (Nov 2006~Mar 2018), Portfolio Manager at Mirae Asset Global Investments (Korea) and Sejong Fund Management Co, Officer at Korea National Assembly.

Vo Van Minh (Mr.) – Head of Investment

- ❑ Education : Master of Public Policy, Hitotsubashi University (Japan)
- ❑ Certificates : VN Fund Management Certificate
- ❑ Work Experience: Mr. Minh serves as Head of Investment and covers macroeconomics. Previously, he has experience in many other management positions including Head of Fixed Income at SSIAM, Head of Fund Management Department at Vietinbank Capital, Chief Executive Officer at Hapaco Investment Fund management Company (now known as Pamco Asset Management Company); Head of Research at Saigon Hanoi Securities.

Research Team

- ❑ On-the-ground presence and research in Vietnam market since 2006
- ❑ 15 years of experience in managing VN investment funds

Name	Position	Education Background	Years of Experience
Pham Minh Phuong	Head of Analyst	- Bachelor of Business Administration, National Economic Univ. - VN Fund Management Certificate	16
Tran Thi Hong Tuoi	Analyst	- Bachelor of Science in Finance and Banking, Foreign Trade Univ. - VN Fund Management Certificate	8
Nguyen Duc Anh	Analyst	- Bachelor in Banking and International Finance, Cass Business School, London - CFA Charter Holder	6
Nguyen Hanh Trang	Analyst	- Bachelor of Business Administration, Univ. of Denver - VN Fund Management Certificate	5
Nguyen My Linh	Analyst	- B.A. of Banking and Finance, Academy of Finance - MSc in Finance, Queen Mary Univ. of London	5

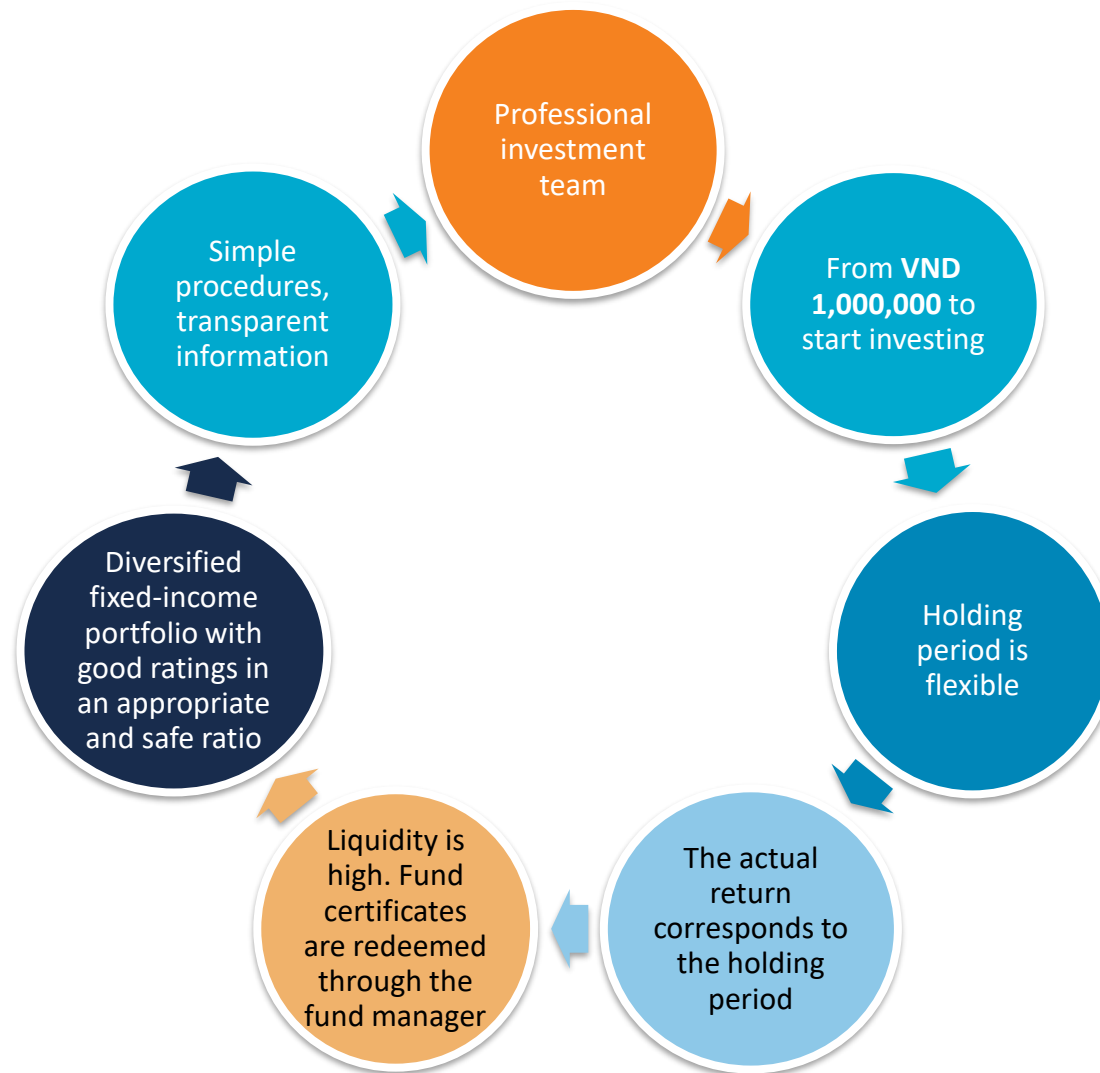
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Fund Information

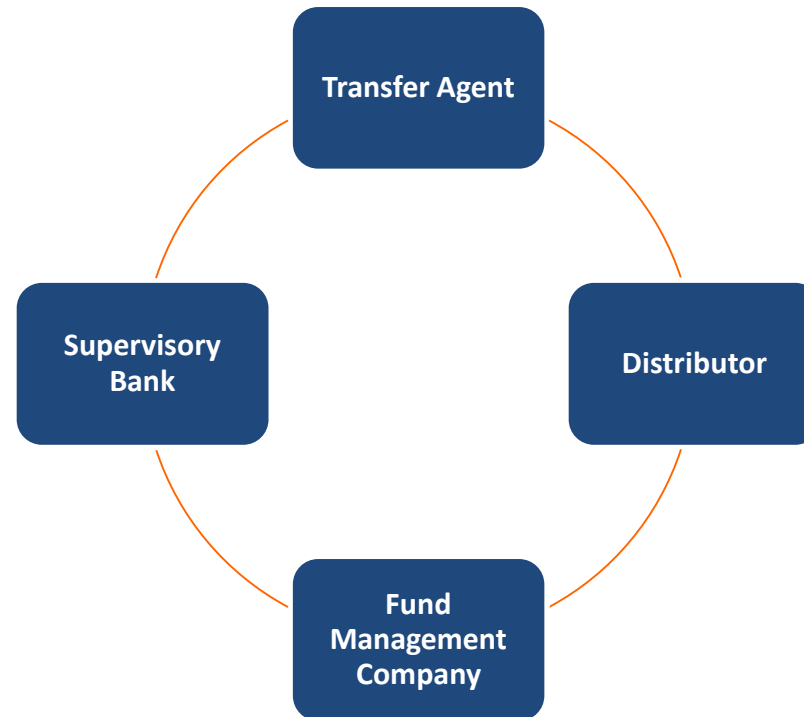
Fund Name	Mirae Asset Vietnam Flexible Fixed Income Fund (MAFF)
Fund Type	Open-ended fund
Fund Management Company	Mirae Asset (Vietnam) Fund Management
Domicile/ Currency	Vietnam / VND
IPO License Date	20 September 2021
Supervisory Bank	Bank for Investment and Development of Vietnam (BIDV) – Ha Thanh Branch
Transfer Agent	Vietnam Securities Depository (VSD)
Fund Distributor	Mirae Asset (Vietnam) Fund Management, Mirae Asset Securities (MAS)
Investment Objective	Aim to generate attractive and competitive returns than other fixed income products for Investors on the basis of flexible combination of fixed income products with attractive yields.
Fund Manager	Mr. Soh Jin Wook / Mr. Vo Van Minh
Management Fee	0.8% NAV per year

Why Investing in MAFF



MAFF's Operational Structure

- MAFF's Operational Structure ensures the safety and transparency of the Fund.



IPO Information

Price	VND 10,000
Minimum registration amount	VND 01 million
IPO period (for registration and money transfer)	From 27/09/2021 to 17/12/2021 (can end earlier when meet all IPO requirements)
Payment method	Bank transfer
Transfer information	Account name: Mirae Asset Vietnam Flexible Fixed Income Fund Bank account: 12211000003754 Bank name: BIDV Ha Thanh Branch Registration amount: [Registration amount] Narratives: [Fund account number] – [Investor’s full name] – Buy MAFF Example: 701CA12345 – Nguyen Van A – Buy MAFF

Trading Method – Normal Subscription

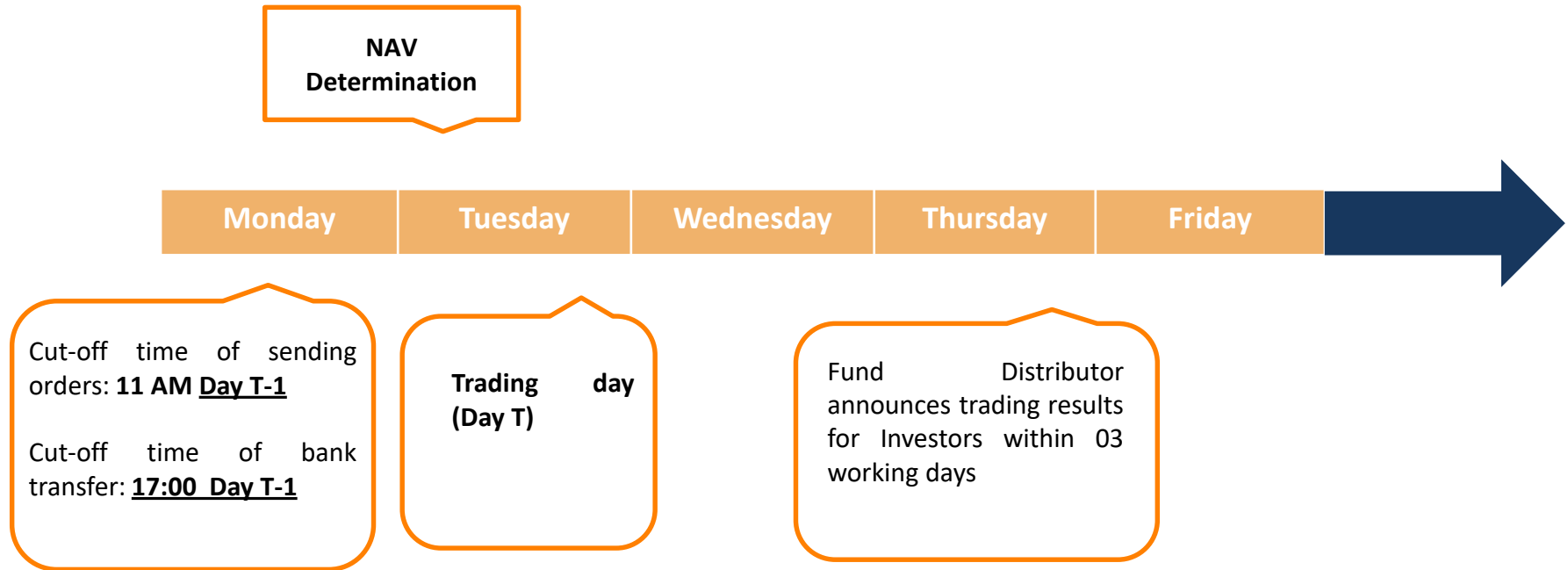
Trading frequency	Weekly / Tuesday (except holidays)
Cut-off time	11:00 AM Monday (Day T-1)
Subscription fee	0.1% for subscription amount less than or equal 1 billion dong; 0% for subscription amount more than 1 billion dong
Management fee	0.8% NAV per year
Redemption fee	0.15% of redemption amount if investment period is less than or equal to 183 days; 0% of redemption amount if investment period is more than 183 days
Deadline for redemption payment	Within five (05) working days after the Dealing Date
Minimum subscription amount	VND 1.000.000 (one million)
Minimum account balance	100 fund certificates

Trading Method - SIP (Systematic Investment Plan)

- Systematic Investment is a systematic investment program, whereby Investor will pay a certain amount of investment periodically (such as monthly) to purchase Fund Certificates.
- Participation requirements:
 - ✓ SIP type: Monthly
 - ✓ Minimum participation period: twelve (12) consecutive periods
 - ✓ Minimum amount: 1,000,000 (one million) VND/month
 - ✓ **Payment deadline:** Deadline for making payments is 17:00 on the tenth of every month
 - ✓ **Dealing date:** Fund Certificate subscription orders shall be executed on the Dealing Date after the 10th of every month

SIP fee structure	
Subscription fee	0%
Redemption fee	0.15% of redemption amount if investment period is less than or equal to 183 days; 0% of redemption amount if investment period is more than 183 days
Exit fee	0.1% of redemption/switching amount (in case of discontinuing SIP within one (01) year since inception of the SIP)

MAFF – Trading Period Summary



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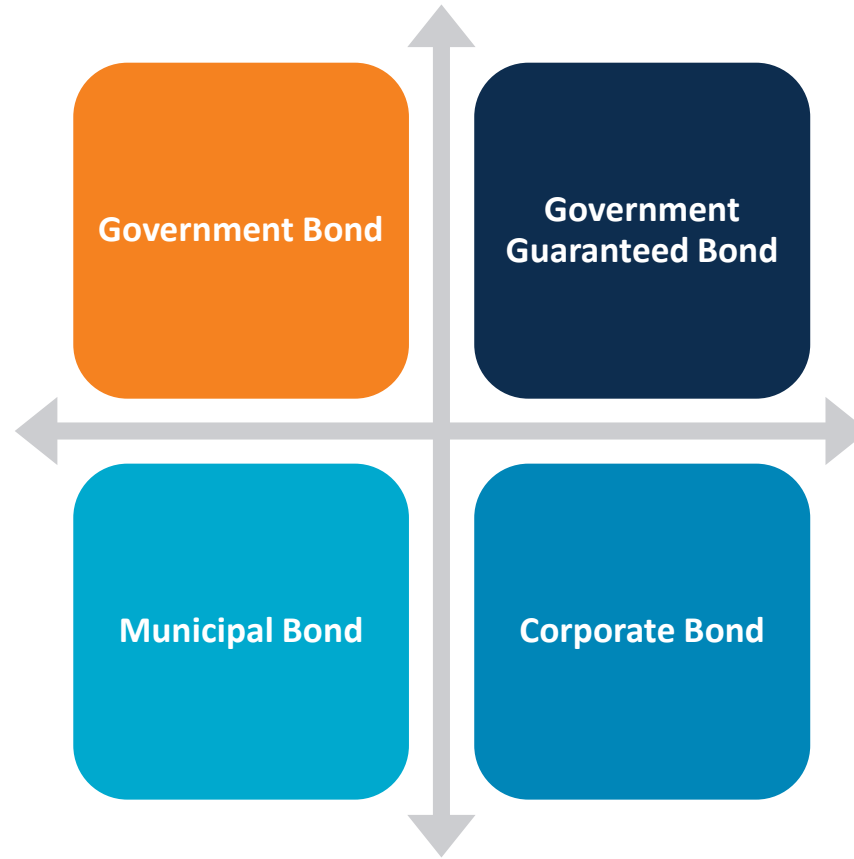
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Investment Strategy

The Fund actively evaluates the overall macroeconomic policy, economic prospects, industry prospects, prospects and financial health of businesses - issuers to seek and allocate to assets and investment portfolios. The Fund's portfolio is a flexible combination of assets with low to high risk levels in an appropriate and safe ratio.

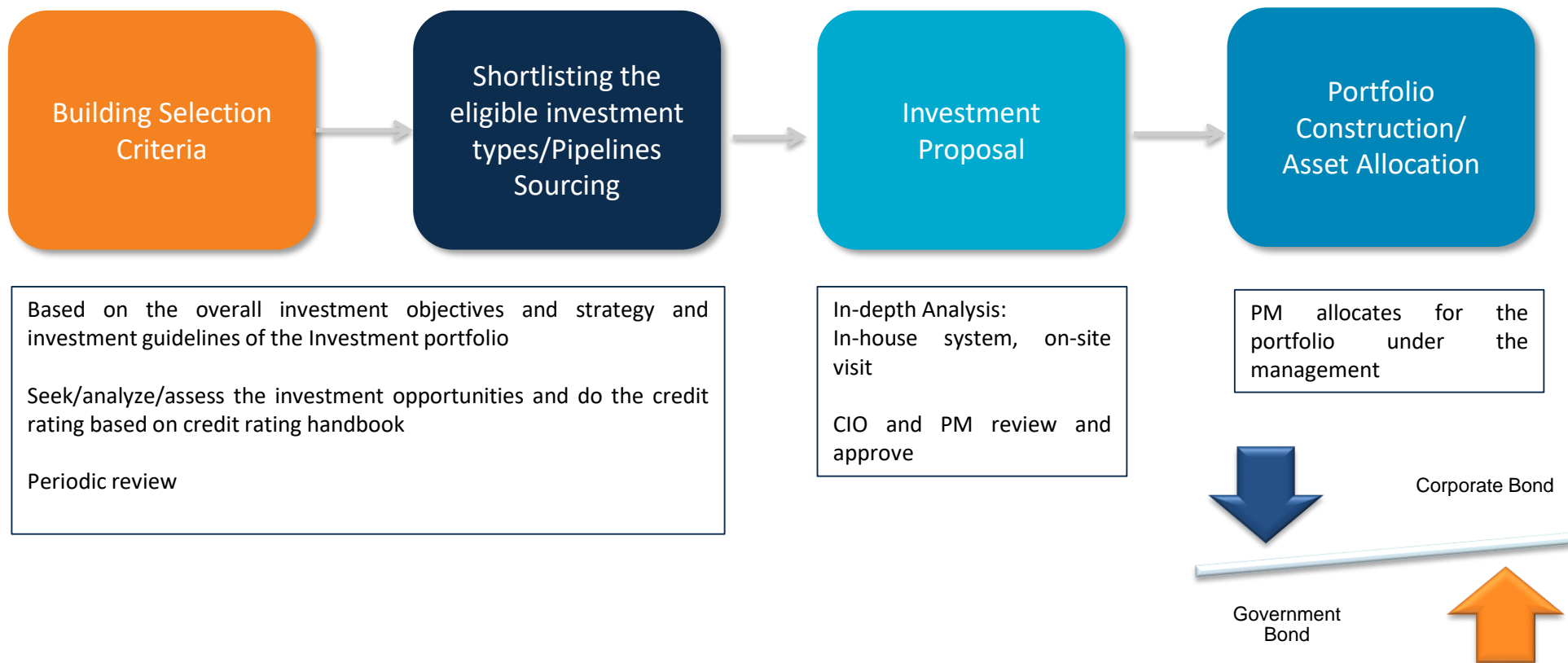


Available Asset Class

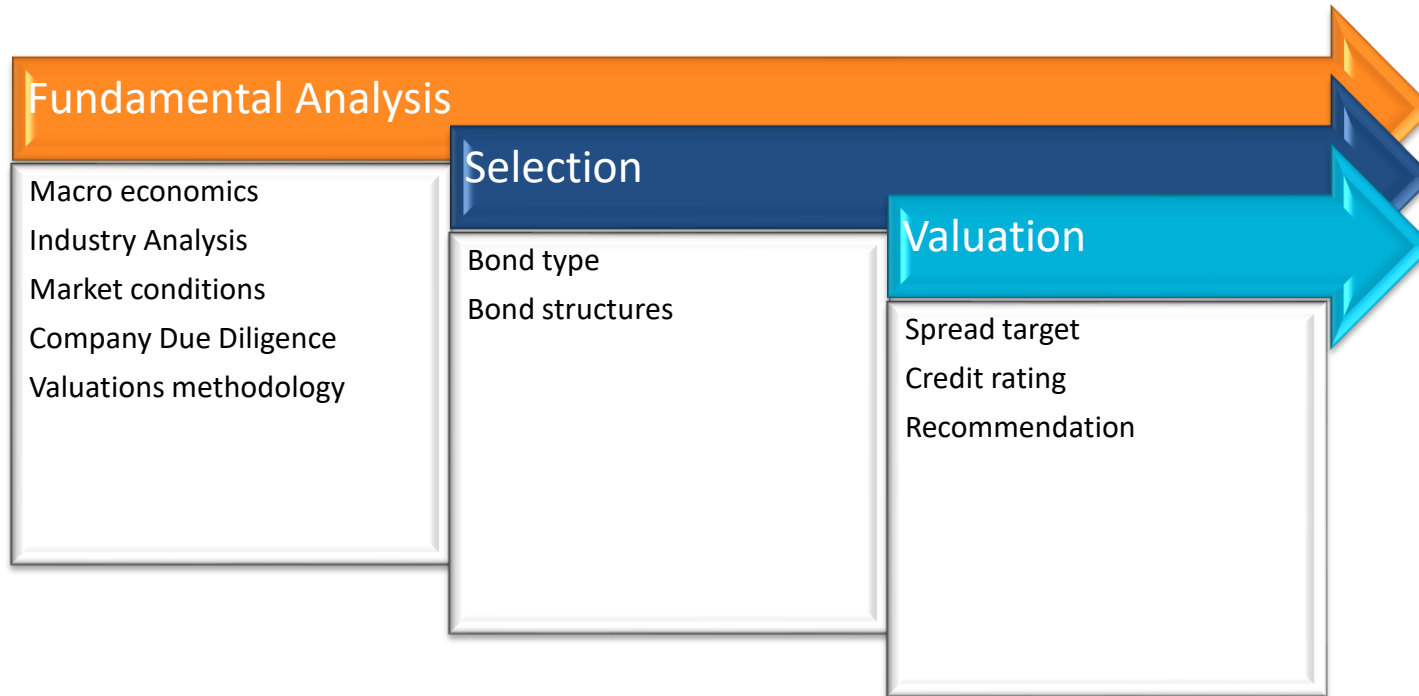


Model Portfolio Construction

- Apply for:
 - Term deposits, Valuable papers and Listed bonds
 - Unlisted Corporate bonds / Corporate bonds with warrants / Convertible corporate bonds / Green bonds

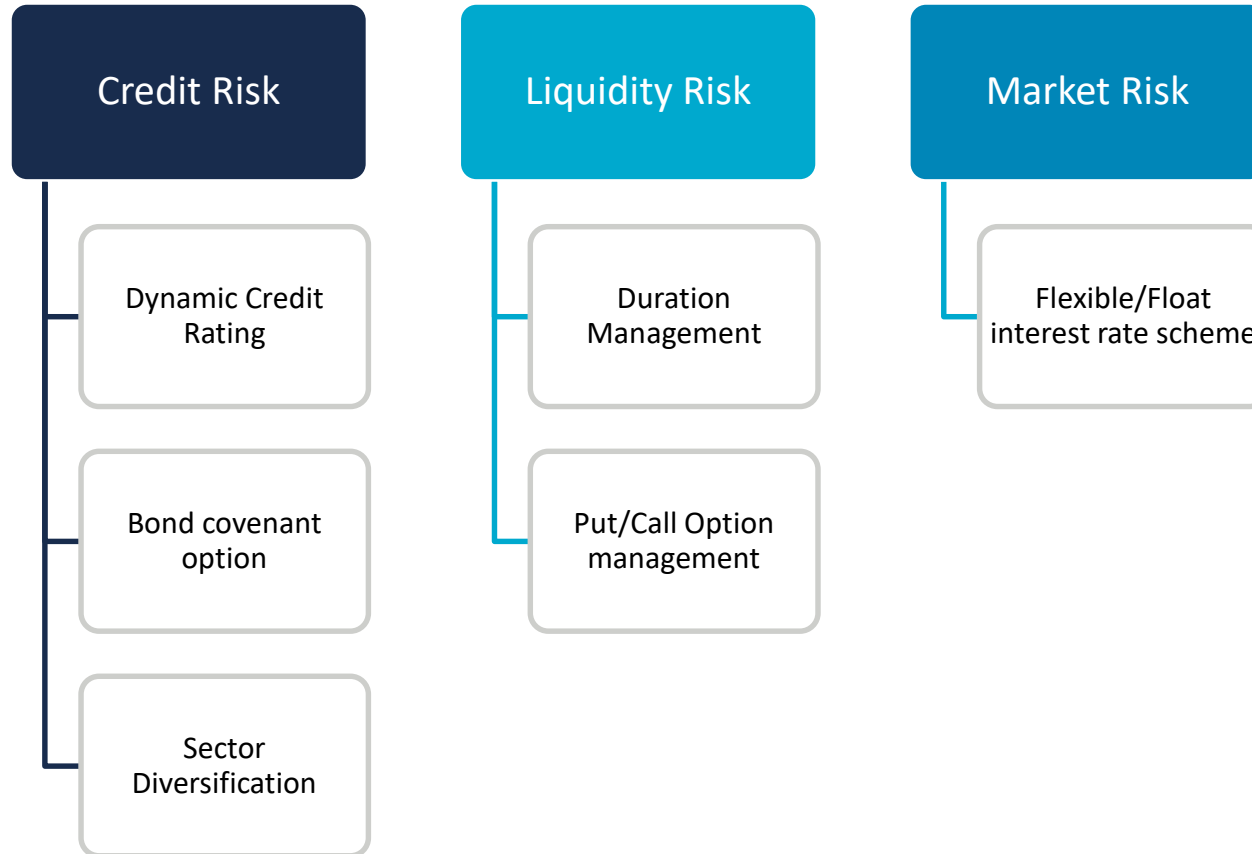


Research Methodology



Risk Management

- Investment team assesses investment risks with expected return



THANK YOU

