# **DSK Conservative fund**

## September 2023

General information	
Date of public offering	4.3.2013
Distributor	DSK Bank
Net value as of the end of the month	18 561 508 BGN
DSK Bank's purchase fee	0,50%
DSK Bank's purchase fee, regular "DSK Inv. plan"	0,25%
DSK Bank's redemption fee	0,00%
Annual expenses for 2022, total**	0,4%
Currency and minimum transaction amount	BGN, 100
*As of 07/09/2023, the Fund's Rules, name, investment obj	ectives, distribution

fees, risk profile, etc. are changed.

https://dskam.bg/en/about/news/2023/05/10/change-in-the-name-and-the-rules-of-cf-dsk-alternative-1

\*\*Expenses related to the management of the Fund's assets, calculated as a percentage of the average annual net asset value for the last financial year. They are reflected in the Net asset value per unit, resp. are reflected in the return for the respective period.

### Summary risk indicator



According to regulatory requirements (PRIIPs, Regulation (EU) No. 1286/2014) a new indicator is used when determining and presenting risk indicators of the funds managed by DSK Asset Management - "Summary risk indicator" (SRI - summary risk indicator, on a scale from 1-low to 7-high). It is determined on the basis of historical data from the fund's activity, and in the absence of sufficient history - on the basis of a suitable reference indicator or substitute, considering the market risk according to the fund's investment horizon, taking into account the credit risk, i.e. the credit quality of the instruments in which the fund invests. Additional information in the fund's Prospectus.

### Realized return for period

(non-annualized until 29	/9/2023 )	
1 year	3 years	5 years
2,76%	-5,60%	-5,59%

#### Investment strategy

A conservatively managed portfolio of investment-grade debt instruments with limited exposure to equity financial instruments (up to 20% of assets). The Fund's investment strategy provides for the realization of current income primarily from debt securities and other fixed income debt instruments and to a lesser extent capital gains and dividend income from equity financial instruments. To achieve the investment objectives, a strategy of active management of its portfolio of financial instruments and cash will be applied. Detailed information on the instruments that may be included in the Fund's portfolio and its investment strategy can be found in the Fund's Rules.

#### **Recommended investment horizon**

medium term

#### Liquidity

Upon redemption the amount of transaction is received after its registration in Central Depository AD, usually done by the end of the business day, following the day of order submission. Submitting Orders might be submitted every working day - orders, submitted before 16:00 h. on a business day, shall be proceed on the same day, and orders, submitted after 16:00 h. on a business day - on the next business day. The redemption order can be given in any DSK Bank branch, where the Fund is distributed, regardless of which branch units have been purchased from.

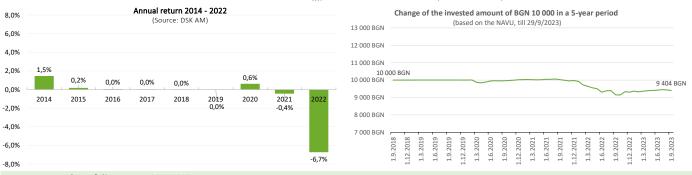
#### Profile

The Fund may be suitable for investors - individuals and legal entities who:

- look for an opportunity to manage their free funds in the medium term;
- seek income comparable with the income levels of alternative forms of investment while taking low to moderate risk:
- wish to have safe and quick liquidity without distorting the result achieved;

#### Historical performance

The results achieved in previous periods do not predict future returns. Under different investment strategy, Funds rules and different name (DSK Alternative 1)

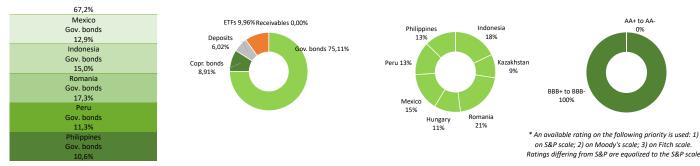


Investments and portfolio 30.9.2023

TOP 5 HOLDINGS PORTFOLIO BREAKDOWN Total :



DEBT INSTRUMENTS BY CREDIT RATINGS\*



Additional information: ISIN: BG9000002139

This newsletter is a marketing material and it is for informational purposes only. It is not an investment advice, investment recommendation or investment research. The information in the newsletter is valid as of the date of publication and may change in the future. The value of the fund's units and the investment income may decrease, profit is not guaranteed and investors take the risk of not recovering their investment. Please, read the Prospectus and the the main information document before the final investment decision, which are in Bulgarian and are available on the website of DSK Asset Management AD (dskam.bg). Upon request they can be received free of charge at the office of the Company or at the offices of DSK Bank, that are points if funds' distribution, every working day within their working hours. Investors can get a summary of their rights in Bulgarian at the following link: https://dskam.bg/docs/librariesprovider3/dskam/documents/unitholders-rights.odf

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