## **DSK Conservative fund**

## December 2024

## **General information**

 Date of public offering
 4.3.2013

 Distributor
 DSK Bank

 Net value as of the end of the month
 16 000 249 BGN

 Annual expenses for 2023, total\*
 0,9%

 Currency and minimum transaction amount
 BGN, 100

 DSK Bank's distribution fees:

### (Bank's Tariff: dskbank.bg)

\*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 31/12/2024 )		
1 year	3 years	5 years
4,54%	1,38%	1,57%

# **& dsk** Mutual Funds

### 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.

As of 07/09/2023, the Fund's Rules, name, investment objectives, 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-

#### 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.

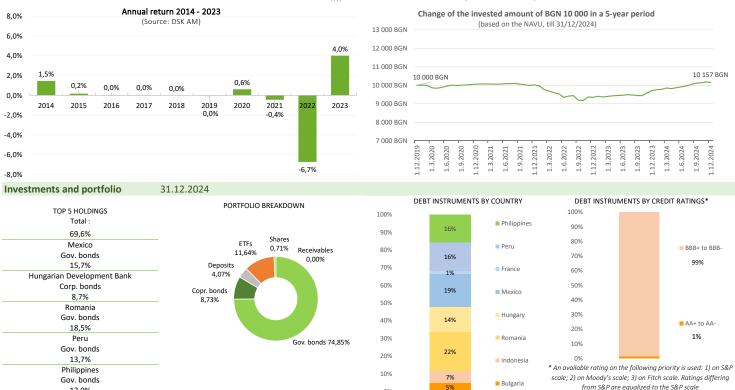
## **Profile**

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)



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