

## General information

## Date of public offering\*

13.9.2021

## Net value as of the end of the month

1 198 134 BGN

## DSK Bank's purchase fee

0.00% - one-off; 0.00% - "DSK Inv. plan" (till 31/12/2021)

## DSK Bank's redemption fee

0.20%

## Currency and minimum transaction amount

BGN, 500 - one-off; 100 - "DSK Inv. plan"

## Annualized return since inception until the end of the current month\*\*

n.a.

## Distributor, points of distribution

DSK Bank, 235 offices

\*\*The result does not calculate the cost of purchase and redemption of units

## Synthetic risk indicator



## Recommended investment horizon

corresponding to the target date

## Realized return for period\*

1 year	3 years	*inception

\*According to the regulatory requirements, data on the fund's return are published after the first 6 months of its activity

## Investment strategy

DSK Horizon 2030 is of the Target-date funds type - funds that periodically rebalance the weight of asset classes to optimize risk and return for a predetermined time horizon. They are structured to meet the need for funds at a certain future date, hence their name. According to the current legislation, the funds are national investment funds, which is different from a collective investment scheme within the meaning of the ACISOCUA.

The asset allocation of a target-date fund is typically designed to gradually shift to a more conservative profile so as to minimize risk when the target date approaches. Higher risk investments typically include financial instruments such as equities and equity-related investments. The lower risk part of the portfolio usually includes investments in fixed income instruments, such as bonds and cash equivalents. A globally diversified portfolio is used, consisting mainly of passive financial instruments - mainly exchange-traded funds, following indices.

## Liquidity

At a request for redemption, the customer receives the amount corresponding to the declared in the order amount after its registration with Central Depository, which is usually done by the end of the business day following the day of accepting the order.

Orders can be submitted every working day until 5 p.m.;

The investor may place a redemption order in any of DSK Bank offices where the Fund is distributed, regardless which office he has purchased the units at.

## Profile

The fund is designed for investors, who:

- seek to accumulate and invest assets for a specific purpose and plan to withdraw them (in whole or in part) after the "target date" (end of 2030) while maintaining high liquidity during the period;
- seek to exploit the potential of more significant market changes in the value of equity instruments when there is more time before the assets are used;
- prefer, as the "target date" approaches, to limit possible changes in value in order to rely on a more predictable amount.

Additional info:

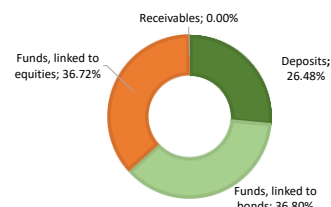
<https://dskam.bg/en/funds/dsk-horizon-2030>

## Investments and portfolio 30.11.2021

## TOP 5 HOLDINGS

Instrument	Percentage in portfolio
iShares Core MSCI World EUR Hdg - Dist ETF	15.47%
Lyxor MSCI World EUR Mthly Hdg-D ETF	15.20%
MF DSK Standard	11.05%
MF DSK Euro Active	11.05%
iShares Global Inflation Linked Govt Bond EUR H-Acc ETF	4.81%
<b>Total</b>	<b>57.59%</b>

## PORTFOLIO BREAKDOWN



Detailed information about the units of funds distributed by DSK Bank can be obtained from the Bank's offices, distributing units of mutual funds, as well as from the websites of DSK Bank ([www.dskbank.bg](http://www.dskbank.bg)) and DSK Asset Management AD ([www.dskam.bg](http://www.dskam.bg)).

The information is available in Bulgarian.

Investors should keep in mind that the unit value of the Fund and the generated income can decrease. Profit is not guaranteed, and they bear the risk of not retaining the initial value of their capital. Investments in units of the Fund are not insured neither by a Government Fund nor in any other way. Previous performance of the Fund has no relationship with nor is an indicator of future results.

The data in the Bulletin is based on values publicly announced on the last business day of the month.

## Additional information:

ISIN: BG9000014217

## Management company:

DSK Asset Management AD

Address: 1000, Sofia, 36, Alabin str., floor 3

tel.: 02 / 930 1000