

## General information

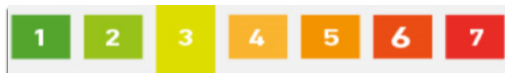
Date of public offering	13.9.2021
Distributor	DSK Bank
Net value as of the end of the month	2 092 833 BGN
Currency and min transaction amount	BGN, 500 - one-off; BGN 100 - "DSK Inv. plan"
Annual expenses 2023, total*	2,3%

DSK Bank's purchase fee: 1,50% - one-off; 0,75% - "DSK Inv. plan"  
DSK Bank's redemption fee: 0,00%

\*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

Low risk High risk  
Potential lower return Potential higher return



Fund's risk level: **Low to moderate**

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.

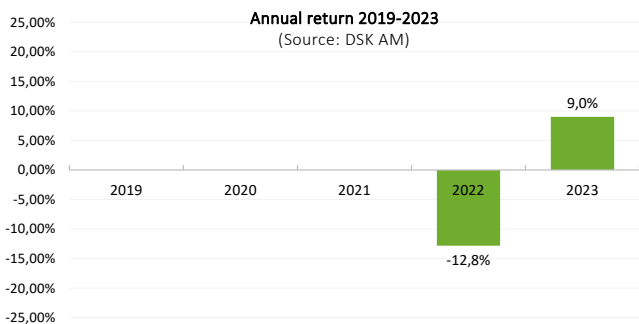
## Realized return for period

(non-annualized until 29/02/2024)

1 year	3 years	5 years
8,83%	n.a.	n.a.

## Historical performance

The results achieved in previous periods do not predict future returns.



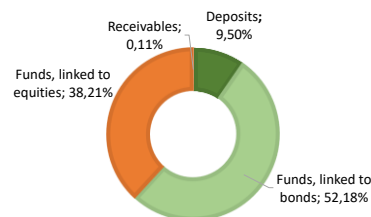
## Investments and portfolio

29.2.2024

## TOP 5 HOLDINGS

Instrument	Percentage in portfolio
iShares Core MSCI World EUR Hdg - Dist ETF	17,75%
iShares JP Morgan USD EM Bond EUR Hdg - Acc	14,56%
Amundi MSCI World II ETF	13,93%
MF DSK Standard	12,50%
MF DSK Euro Active	12,49%
<b>Total</b>	<b>71,23%</b>

## PORTFOLIO BREAKDOWN



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 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 of 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.pdf>

Additional information:  
ISIN: BG9000014217

Management company:  
DSK Asset Management AD  
Address: 1000, Sofia, 36,  
Alabin str., floor 3  
tel.: 02 / 930 1000

## Investment strategy

DSK Horizon 2030 invests in a globally diversified portfolio - mainly passive financial instruments (exchange traded funds, following indices), as well as units of mutual funds, managed by DSK Asset Management AD. The portfolio provides exposures to a wide range of asset classes, such as stocks, debt securities and money market instruments. The Fund follows the life-cycle strategy - the defined investment strategy related to the realization of the maximum possible income while assuming moderate risk, until the target date. As the target date approaches, the structure of the portfolio will gradually change so that the part of low-risk and liquid instruments predominates. The fund is actively managed and has no benchmark to compare its results with. Detailed information on the financial instruments that can be included in the Fund's portfolio can be found in the Rules and the Prospectus.

## Recommended investment horizon

31.12.2030

## 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 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.