# **DSK Horizon 2035**

## September 2023

General information	
Date of public offering	13.9.2021
Distributor	DSK Bank
Net value as of the end of the month	579 843 BGN
Currency and min. transaction amount	BGN, 500 - one-off;
	BGN 100 - "DSK Inv. plan"
Annual expenses 2022, 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



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 7high). 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 unti	l 29/9/2023 )		
1 year	3 years	5 years	
4,06%	n.a.	n.a.	

#### Investment strategy

DSK Horizon 2035 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 to high 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**

31.12.2035

## 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 2035) 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;

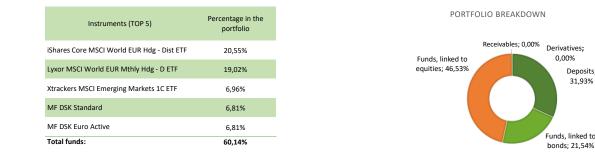
 prefer, as the "target date" approaches, to limit possible changes in value in order to rely on a more predictable amount.

## **Historical performance**

The results achieved in previous periods do not predict future returns. Change of the invested amount of BGN 10 000 since inception Annual return 2022 25,0% (based on the NAVU, till 29/9/2023) (Source: DSK AM) 13 000 BGN 20.0% 12 000 BGN 15,0% 11 000 BGN 10,0% 10 000 BGN 5,0% 10 000 BGN 0,0% 9 000 BGN 2022 -5.0% 8 000 BGN -10,0% -8.3% 7 000 BGN -15.0% 1.9.2021 .10.2021 -20,0% -25.0%

Investments and portfolio

30.9.2023



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.pdf

Additional information: ISIN: BG9000015214

Deposits; 31,93%

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



