

General information

Date of public offering*

13.9.2021

Net value as of the end of the month

129 700 BGN

DSK Bank's purchase fee

0.00% - one-off; 0.00% - "DSK Inv. plan"

DSK Bank's redemption fee

0.20%

Currency and minimum transaction amount

BGN, 500 - one-off; 100 - "DSK Inv. plan" (till 15/11/2021)

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 2040 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 ACISOCIUA.

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 2040) 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.

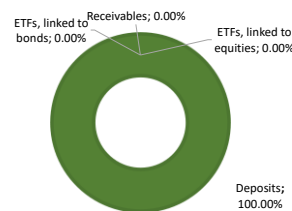
Additional info:

<https://dskam.bg/en/funds/dsk-horizon-2040>

Investments and portfolio 31.10.2021

| Instruments | Percentage in the portfolio |
|---------------------|-----------------------------|
| | |
| | |
| | |
| | |
| Total funds: | 0.00% |

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) and DSK Asset Management AD (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: BG9000001214

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