DSK Stability - European equities 4

September 2024

General information ("limited period")

Date of public offering	13.9.2021
Distributor	DSK Bank
Net value as of the end of the month	3 615 740 BGN
Fees, charched by Asset management company:	
Purchase fee	5,00%
Redemption fee	10,00%
DSK Bank's distribution fees:	Bank's Tariff
Annual expenses for 2023, total*	1,5%
Currency and minimum transaction amount	BGN 500

**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.*

As of 25 Oct 2023 the Fund operates under different investment strategy, Fund's rules and different name (previously-DSK Horizon 2040).
Under current legislation, the Fund is a national investment fund, which is different from a collective investment scheme within the meaning of the ACISOCIUA.

Summary risk indicator

Low risk — Potential lower return

High risk — 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 30/09/2024)

1 year	3 years	5 years
6,78%	n.a.	n.a.

Investment strategy

The Fund strives to provide protection of 100% of the value of initially invested amount while retaining the investment during the "limited period" and to the extent compatible - increase the value of investments above the protected amount by realizing the maximum possible income at low to moderate risk. The Fund invests mainly in debt financial instruments and / or bank deposits and other liquid financial assets within the meaning of Art. 186 of the ACISCIPA, incl. Derivative financial instruments - to provide exposure to indices on shares of European companies. The fund is managed actively and has no benchmark to compare its results with. The strategy envisages that, through its instruments, the Fund will participate in the possible increase in the value of the underlying asset (through the respective derivative instruments), but at the same time be protected from depreciation of the underlying asset. 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

15/12/2028 (end of "limited period")

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.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.

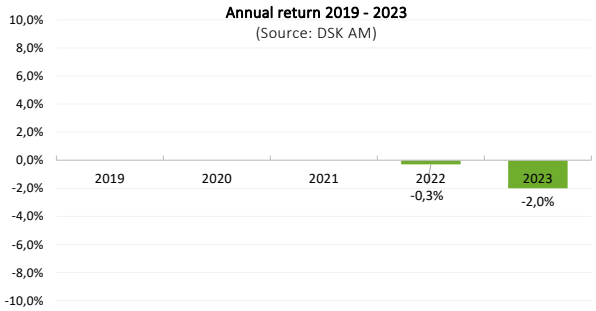
Profile

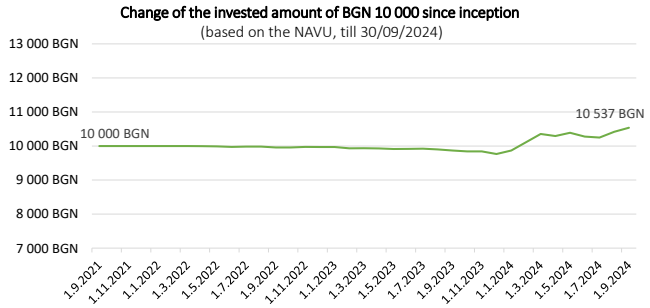
DSK Stability-European equities 4 has been designed for investors, who:

- prefer an investment that complying with an open and limited period of the Fund has a possibility to protect 100% of the initially investements;
- seek opportunities for greater profitability, linked to the results of index/indices based on European companies;
- seek an investment with low to moderate risk.

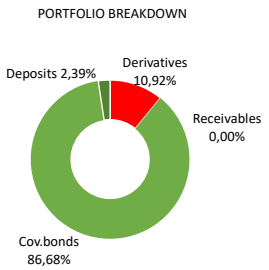
Historical performance

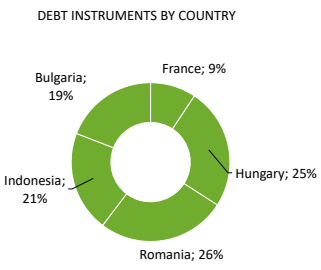
The results achieved in previous periods do not predict future returns.
Under different investment strategy, Funds rules and different name (DSK Horizon 2040)

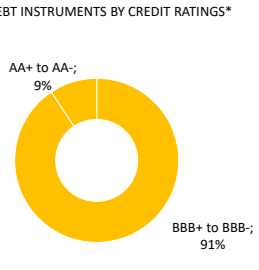




Investments and portfolio 30.9.2024







* An available rating on the following priority is used: 1) on S&P scale; 2) on Moody's scale; 3) on Fitch scale. Ratings differing from S&P are equalized to the S&P scale

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https://dskam.bg/docs/librariesprovider3/dskam/documents/unitholders-rights.pdf

Additional information:
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