## **DSK Global defensive companies**

## November 2022

General information		
Date of public offering*	7.3.2008	
Distributor	DSK Bank	
Net value as of the end of the month	2 605 248 BGN	
Currency and minimum transaction amount	BGN, 100	
Annual fund operating expenses for 2021, total**	3,29%	
DSK Bank's purchase fee: 0.50% - one-off: 0.25% - "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.



The indicator does not fully reflect the following risks: credit, liquidity, operational, risk of derivatives and risk associated with safekeeping of assets. Other risks with possible impact on the Fund are: market, interest rate, currency, management, inflation, concentration risk and risk of related party transactions. A detailed description of the risks can be found in the Prospectus.

Realized return	n for period			
(non-annualized until 30/11/2022)				
1 year	3 years	5 years	*inception	
5,48%	11,14%	6,68%	-2,68%	

## Investment strategy

The Fund invests mainly in liquid shares of companies in the consumer goods, healthcare (including pharmacy) sectors, utilities, telecommunications, real estate, oil and gas and in exchange-traded funds investing predominantly in shares of companies in the these sectors, with potential for price growth, admitted to or traded on a regulated market in Bulgaria or abroad, as well as in debt financial instruments. The investment strategy envisages to generate capital gains, dividend income, as well as current income from debt securities and other financial instruments. The Fund is actively managed and has no benchmark to compare its results with.

**& dsk** Mutual Funds

Detailed information on the financial instruments, included in the Fund's portfolio, can be found in the Rules and the Prospectus.

## **Recommended investment horizon**

# 5 years

## 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.

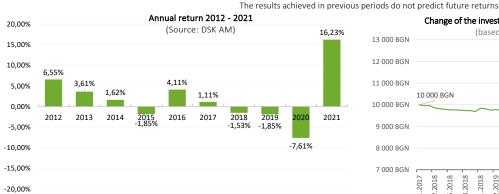
#### Profile

DSK Global defensive companies is designed for ivestors, who:

• want to diversify the risk of their portfolio by investing mainly in shares of countercyclical companies / industries;

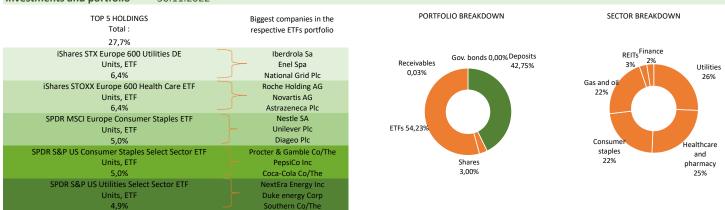
- are willing invest in the medium and long term;
- are seeking to increase the return of their free cash in medium and long term.

#### **Historical performance**



Note: The Fund has followed different investment strategy until 22/11/2019 and the conditions for the results achieved until then are not applicable after that date.

### Investments and portfolio 30.11.2022



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 Document with key investors information before the final investment decision, which are in Bulgarian and are available on the website of DSK Asset Management AD (www.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 The data in the Bulletin are based on values announced for the last working day of the month.

#### Additional information: ISIN: BG9000005082

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