



Excellent Financial Plan

Excellent Financial Plan

“Excellent Financial Plan” (EFP) is an individual investment scheme in mutual funds organized and managed by Concord Asset Management AD.

The product enables regular monthly investments in three of the Company's funds:

- “Concord Fund-1 Stocks and Bonds” – balanced profile
- “Concord Fund-2 Equity” – high risk profile
- “Concord Fund-6 Bonds” – conservative risk profile

When concluding a EFP contract through Concord Online, the investor already is a client of Concord Asset Management AD and chooses:

- minimum investment amount – BGN 50;
- one or more funds;
- monthly date for investment;
- indicates the bank card/account number for payment execution of the contributions to the EFP;
- tick the Subscription button for an automatic regular investment.

Funds in EXCELLENT Financial Plan

➤ “Concord Fund-1 Stocks and Bonds” – balanced profile

- up to 50% of the fund's assets can be invested in shares, up to 60% of assets in fixed income instruments;
- there are no subscription and redemption within the EFP product;
- management fee 1%;
- SRRI -> 3.



Concord Fund 1 Stocks and Bonds

ISIN code: BG9000007054, UIC 131502548

Investing in units of funds is done by transferring the desirable amount to its accumulation account. Holder: Concord Fund – 1 Stocks and Bonds, IBAN: BG13RZBB91551060585713. Raiffeisenbank Bulgaria EAD, Reason for payment: Subscription of units.

Funds in EXCELLENT Financial Plan

➤ “Concord Fund-2 Equity” – high risk profile

- up to 90% - shares and units of Bulgarian and foreign issuers, up to 50% - fixed income instruments of Bulgarian companies and government securities;
- there are no subscription and redemption fees within the EFP product;
- management fee 2%;
- SRRI -> 4.



Concord Fund 2 Equity

ISIN code: BG9000012138, UIC: 175014820

Investing in units of funds is done by transferring the desirable amount to its accumulation account. Holder: Concord Fund – 2 Equity, IBAN: BG47RZBB91551060571812. Raiffeisenbank Bulgaria EAD, Reason for payment: Subscription of units.

Funds in EXCELLENT Financial Plan

- “Concord Fund-6 Bonds” – conservative risk profile
- up to 90% in fixed income debt securities and financial instruments, up to 100% in total in money market instruments;
- there are no subscription and redemption fees within the EFP product;
- management fee 0.50%;
- SRRI-> 2.



Concord Fund 6 Bonds

ISIN code: BG9000009084, UIN 175474839

Investing in units of funds is done by transferring the desirable amount to its accumulation account. Holder: Concord Fund–6 Bonds, IBAN: BG49RZBB91551081192715. Raiffeisenbank Bulgaria EAD, Reason for payment: Subscription of units.

Excellent Financial Plan

➤ Advantages:

- Regular investment period
- Saving perspective
- Capital gain is tax exempt
- Professional management
- Low expenses
- High liquidity
- Flexibility
- Minimum investment amount – BGN 50



Excellent Financial Plan

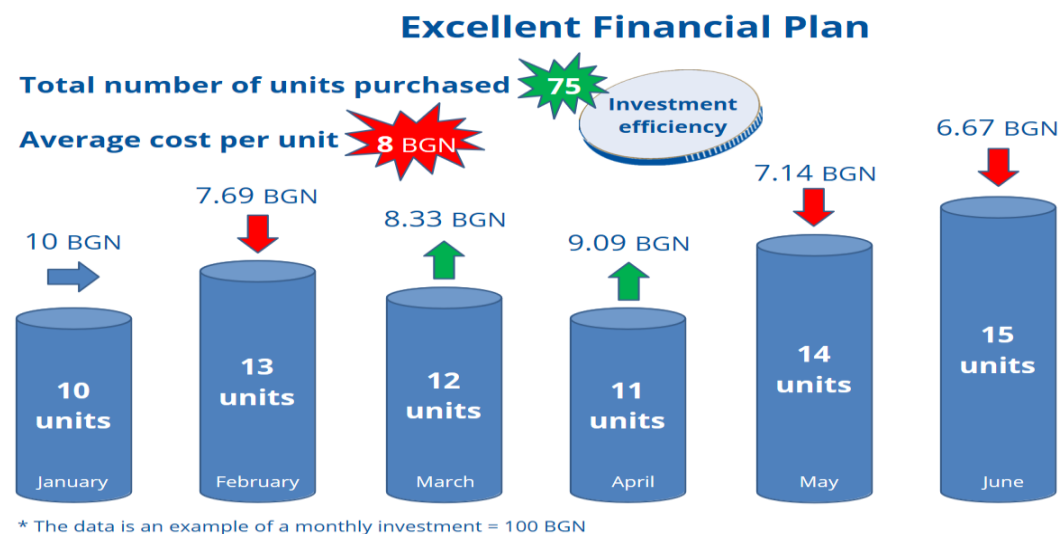
➤ Why choose a EFP:

- Saving perspective
- High liquidity
- Small regular investments
- Opportunity to plan the amount of monthly installments
- Increase investment efficiency
- The weighted average cost of the investment is low
- The risk of choosing the investment moment is eliminated
- The investment income is tax exempt
- Flexibility of investment
- Ability to change risk profile
- Long-term horizon

Excellent Financial Plan

➤ Details - The client can:

- choose one or more funds;
- choose monthly date for investment;
- choose desired amount for investment;
- terminate EFP anytime;
- change the date or the amount for investment;
- redeem a part or the whole invested amount.



Natalia Petrova

Executive Director

e-mail: petrova@concord-am.bg

phone: +359 889 990 833

Adelina Dimitrova

Head of Sales Department

e-mail: dimitrova@concord-am.bg

phone: +359 884 071 288

CONTACTS

e-mail: Asset_Management@concord-am.bg

phone: +359 2 816 43 70; +359 2 816 43 45

address: 117 Todor Alexandrov blvd., 1303 Sofia

Disclaimer

This document is for informational purposes only and does not constitute advice, offer or invitation to invest in financial instruments. The entire document or any part of it, is not a ground for contractual or any other engagement. The information does not constitute a recommendation for investment in financial instruments, including in mutual funds, and should not be interpreted as such. The information in this document is current at the date of creation of the document. It can be changed in the future without this being reflected in the document. This document does not provide or warrant any financial, tax, legal or accounting advice. You should consult with your financial, tax, legal or accounting consultants before taking any transactions.

Warning to the investors

Investors in financial instruments, incl. in units of mutual funds, should bear in mind that: the value of financial instruments, incl. units and their income may decline - the profit is not guaranteed and investors take the risk not to return their investments in full; investments in mutual funds are not guaranteed by an insurance fund created by the State or by another type of security; past performance of the funds does not necessarily relate to their future performance. The prospectus and the founding acts of the funds are publicly available in the office of "Concord Asset Management" AD, as well as on the website of the company.



DISCLAIMER