

Excellent Financial Plan

#MarketingCommunication

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 Online Concord (concord-am.bg),
the investor already is a client of Concord Asset Management AD and chooses:

- minimum investment amount – EUR 25.56;
- one or more funds;
- monthly date for investment;
- indicates the bank card/account number for payment execution of the contributions;
- tick the Subscription button for an automatic regular investment.

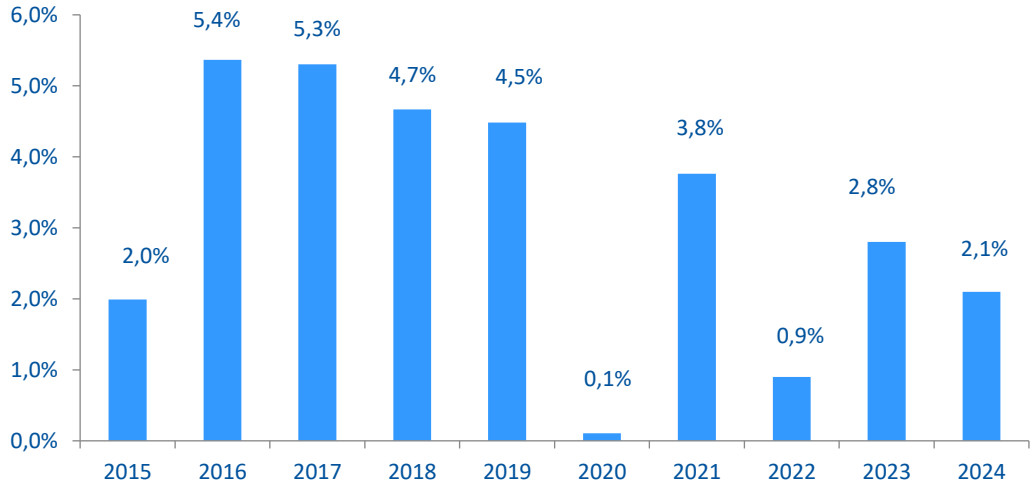
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Funds in EXCELLENT Financial Plan

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

- up to 50% of the Fund’s assets can be invested in stocks;
- up to 60% of the Fund’s assets – in fixed income instruments;
- recommended holding period – 4 years;
- there are no subscription and redemption fees within the EFP product;
- management fee: 1.00%
- investors who use the EFP product do not pay a fee for issuance at the monthly recurring installments, as well as a fee for redemption of the shares registered with the EFP in the selected funds.
  Fee when transferring the amount via e-Pay:
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- SRRI -> 2.

Results from past periods*



*Past performance does not predict future returns.

1	2	3	4	5	6	7

The entire information about the fund can be found at Basic information document, Past performance yield and in the Prospectus in Bulgarian.

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: BG11UBBS81551060585713. United Bulgarian Bank AD. Reason for payment: Subscription of units.

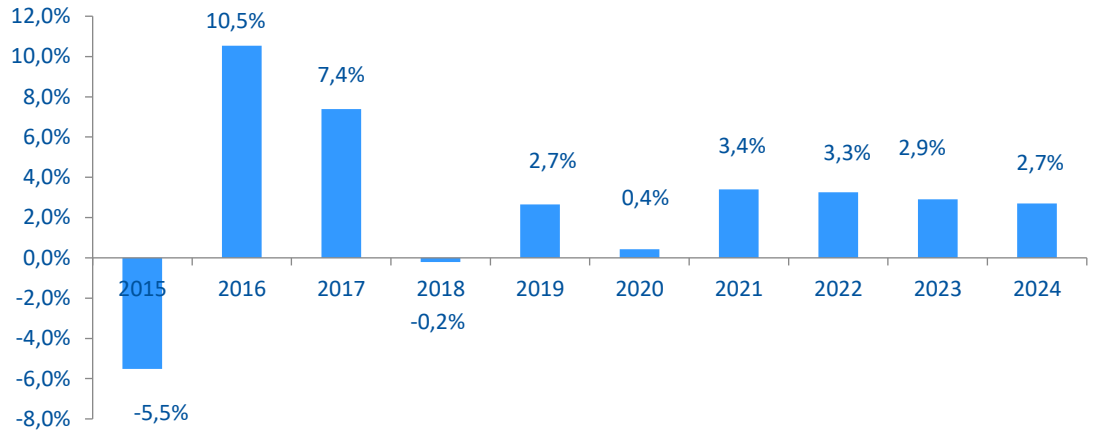
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Funds in EXCELLENT Financial Plan

“Concord Fund-2 Equity” – high risk profile

- up to 100% of the Fund’s assets can be invested in stocks;
- recommended holding period – 5 years;
- there are no subscription and redemption fees within the EFP product;
- management fee: 2.00%;
- investors who use the EFP product do not pay a fee for issuance at the monthly recurring installments, as well as a fee for redemption of the shares registered with the EFP in the selected funds.
  Fee when transferring the amount via e-Pay:
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- SRRI -> 2.

Results from past periods*



*Past performance does not predict future returns.

1	2	3	4	5	6	7

The entire information about the fund can be found at Basic information document, Past performance yield and in the Prospectus in Bulgarian.

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: BG45UBBS81551060571812. United Bulgarian Bank AD. Reason for payment: Subscription of units.

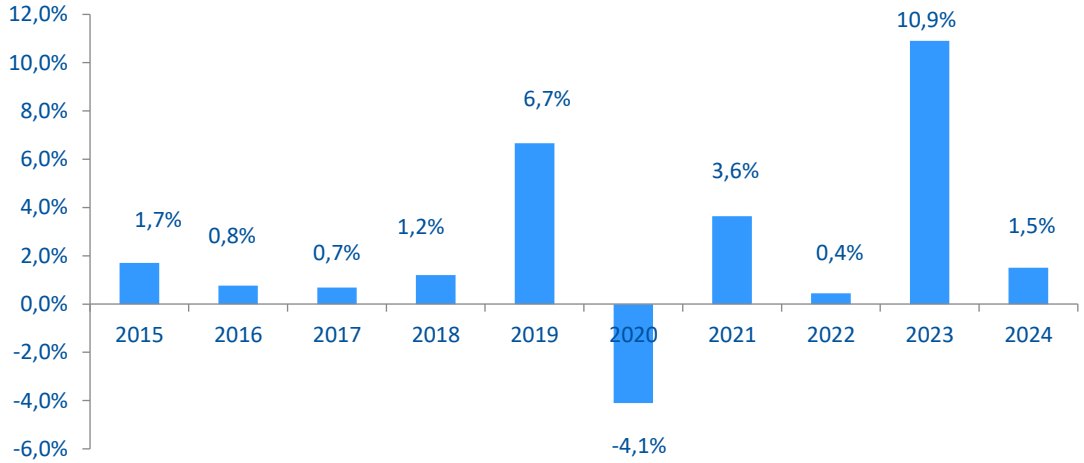
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Funds in EXCELLENT Financial Plan

“Concord Fund-6 Bonds” – conservative risk profile

- up to 90% of assets in money market instruments and fixed income financial instruments;
- total up to 100% in money market instruments;
- recommended holding period – 3 years;
- there are no subscription and redemption fees within the EFP product;
- management fee: 0.50%;
- investors who use the EFP product do not pay a fee for issuance at the monthly recurring installments, as well as a fee for redemption of the shares registered with the EFP in the selected funds.
  Fee when transferring the amount via e-Pay:
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- SRRI -> 3.

Results from past periods*



*Past performance does not predict future returns.

1	2	3	4	5	6	7

The entire information about the fund can be found at Basic information document, Past performance yield and in the Prospectus in Bulgarian.

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: BG47UBBS81551081192715. United Bulgarian Bank AD. Reason for payment: Subscription of units.

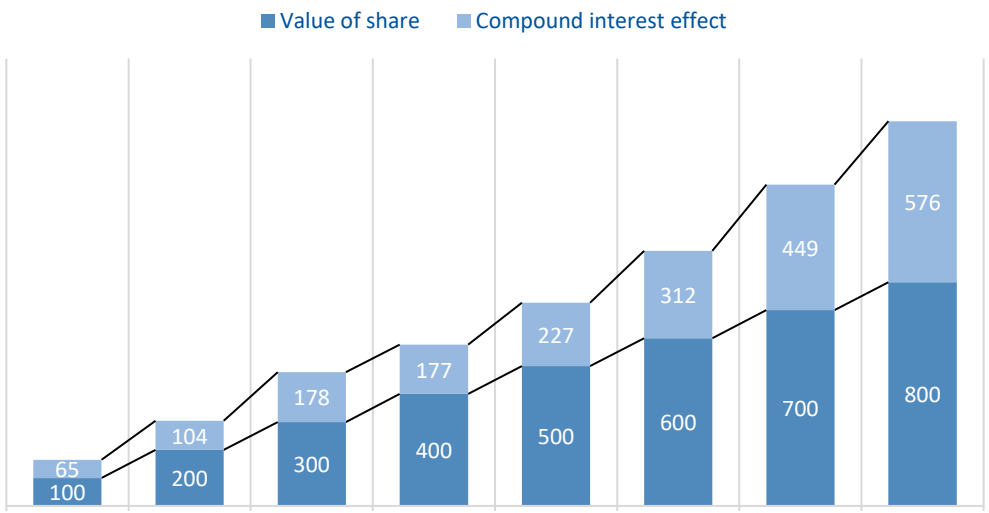
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Advantages:

Investors who use the EFP product do not pay an issuance fee for the monthly periodic installments, as well as a fee for the redemption of the EFP shares in the selected funds. When buying (subscribing) shares at the EFP, investors only pay a fee when transferring the amount via e-pay, as follows:

- for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT;
- for amounts over EUR 102.27 – EUR 0.49 including VAT.



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Why choose EFP:

- High liquidity.
- Small regular investments.
- Ability to plan the amount of monthly installments.
- Increasing the efficiency of the investment.
- The weighted average cost of investment is low.
- The risk of subjective choice of investment moment is eliminated.
- The income realized from the investment is not subject to taxes.
- Investment flexibility.
- Possibility to change the risk profile.
- Low costs.
- Professional management.
- Long-term nature.
- Minimum amount for investment – EUR 25.56.

Risks:

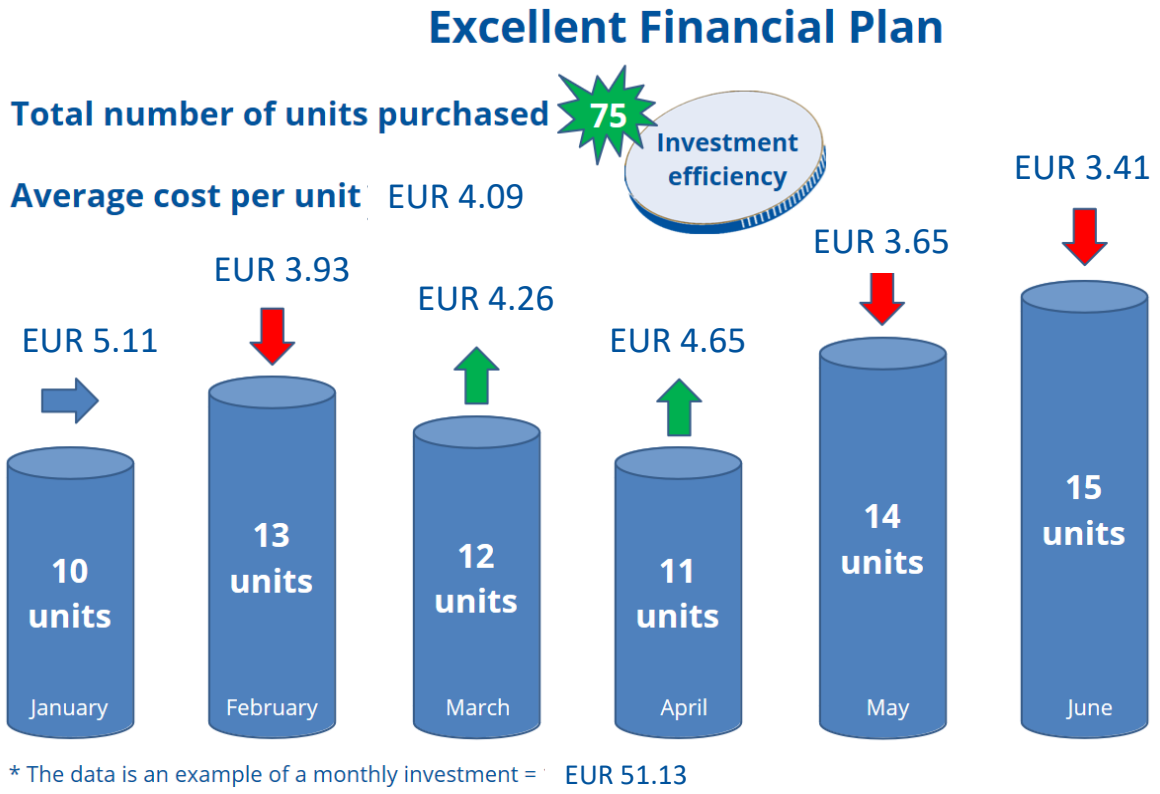
Investing in shares of contract funds is associated with the influence of risk factors of different types and degree of influence. They can generally be divided into two groups: a) Systemic risk - affects every single financial instrument, incl. shares of contractual funds. Such risks are - macroeconomic risk and external indebtedness of the country; inflationary; credit; interest rate; currency, tax; regulatory, political, capital market risk; sectoral; risk associated with investing abroad; risk associated with investing in derivative instruments. and b) Specific risk affecting the results of the contract fund portfolio. Such risks are - credit; operational; liquid; price; turnover of the fund's assets; risk of change in legislation; risk related to the storage of assets; sustainability risks. Regarding DF "Concord Fund - 6 Bonds", the following specific risks are also characteristic - market; counterparty risk; operational risk; concentration risk; positional; risk of violation of the regulatory framework; expected risks; related to the investment portfolio and methods of their management. Full information on the risks inherent in investments in the specified contractual funds can be found in the Prospectuses and Basic Information Documents of the funds, which are available on the website of the management company – www.concord-am.bg

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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.



The product is suitable for retail and corporate investors.

Marketing communication and restriction on the responsibility

This is a marketing message. Please review the Prospectuses, Basic information document and Past performance yield of the Funds available on the Management Company's website – www.concord-am.bg, before making a final investment decision. A summary of the rights of unit holders in Bulgarian can be found here. The material in its entirety or in part is not a contractual or otherwise binding document or information document required by any legislative provision and is not sufficient to make an investment decision. For more information, please familiarize yourself with the current Prospectuses and Basic information documents of the mutual funds managed by UD "Concord Asset Management" AD, which are published on the company's website – www.concord-am.bg This document does not constitute advice, an offer or an invitation to invest in financial instruments. The information in it does not constitute a recommendation for investments in financial instruments, incl. mutual funds, and should not be construed as such. The information in this material is current as of the date of its creation. It may be changed in the future without being reflected in this material. This material does not provide or guarantee any financial, tax, legal or accounting advice. Consult your financial, tax, legal or accounting advisors before undertaking any transactions.

Warning to the investors

Investors in financial instruments, incl. in shares of mutual funds, should take into account that: the value of financial instruments, incl. the shares, as well as the income from them, may decrease - the profit is not guaranteed and investors take the risk of not recovering their investments in their full amount; investments in mutual funds are not guaranteed by a guarantee fund created by the state or by any other type of guarantee; the previous results of the funds' activities do not necessarily have a connection with their future ones. The prospectus and the documents of the funds are publicly available at the office of UD "Concord Asset Management" AD, as well as on the company's website.

MARKETING COMMUNICATION AND RESTRICTION ON THE RESPONSIBILITY

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