

KEY INVESTOR INFORMATION

This document provides key information on this fund for investors. The document is not for advertising purposes. The information is required by law to facilitate understanding of the nature and risks of investing in this fund. We recommend that you read it in order to make an informed decision about a possible investment.

"Concord Fund – 6 Bonds"

ISIN CODE: BG9000009084, UIC 175474839

The collective investment scheme is managed by the Asset Management Company Concord Asset Management, UIC 131446496.

OBJECTIVES AND INVESTMENT POLICY

The main objective of the Concord Fund-6 Bonds is to provide its investors with the increase of the investments made over time by realizing in the conditions of low to moderate capital and interest income risk through investments in debt securities and fixed income financial instruments; In line with **the investment policy**, the Mutual Fund invests up to 90% of its assets in debt securities and fixed income financial instruments and up to 100% in money market instruments.

1. The assets of the Fund are invested in:

- 1.1. transferable securities and money market instruments admitted to or traded on a regulated market under Art. 152, para. 1 and 2 of the Markets in Financial Instruments Act;
- 1.2. transferable securities and money market instruments traded on a regulated market other than the one under Art. 152, para. 1 and 2 of the Markets in Financial Instruments Act, in the Republic of Bulgaria or another Member State, operating regularly, recognized and publicly available, as well as in securities and money market instruments issued by the Republic of Bulgaria or another Member State;
- 1.3. transferable securities and money market instruments admitted to trading on an official stock exchange market or traded on another regulated market in a third country that operates regularly, recognized and publicly available and which is included in a list approved by the FSC on a proposal by the Deputy Chairperson, or provided for in the Fund's rules;
- 1.4. recently issued transferable securities, for which the terms and conditions of the issue include the assumption of an obligation to request admission and to be admitted within a period of not more than one year from their issue for trading on an official market on a stock exchange or another regulated market operating regularly, recognized and publicly available which is included in a list approved by the FSC on a proposal by the Deputy Chairperson, or provided for in the Fund's rules;
- 1.5. units of collective investment schemes and/or other collective investment undertakings authorized to carry on business;
- 1.6. deposits with credit institutions payable on demand or with the right to be withdrawn at any time and up to maturity of up to 12 months; credit institutions in a third country have to comply with rules and be subject to supervision which FSC, on a proposal from the Deputy Chairperson, considers equivalent to those under EU law;
- 1.7. derivative financial instruments, including equivalent instruments, the liabilities of which may be executed through cash payments, traded on regulated markets under Items 1.1 to 1.3;
- 1.8. derivative financial instruments traded on OTC markets that meet the conditions described in the Fund's Rules;
- 1.9. money market instruments other than those traded on a regulated market meeting the conditions described in the Fund's Rules;
- 1.10. other securities and money market instruments eligible under Art. 38, para. 1 of the Collective Investment Schemes and Other Undertakings for Collective Investments Act;

Appropriate strategies, techniques and techniques for hedging against market, currency and other risks ("hedging") may apply: options transactions, futures and other derivatives. Derivative transactions are associated with a higher risk. There is no certainty that such deals and techniques, if implemented, will be successful.

2. Investors may buy or redeem units at the office of the management company from 9.00 am to 4.45 pm each business day at: 117 Todor Alexandrov Blvd., Sofia, or through the "Concord Online" platform if they are already registered as clients of the company.

3. The Mutual Fund is oriented toward investments in debt securities and fixed income financial instruments. The Fund does not have a predefined benchmark to compare with and does not pursue a specific objective for an industry or market sector.

4. The profits achieved of the Mutual Fund are reinvested and not distributed as a dividend.

5. Recommendation: This fund may not be suitable for investors who plan to withdraw funds within 2 years.

RISK AND REWARD PROFILE

Risk Assessment Indicator

Lowest Risk						Highest Risk
1	2	3	4	5	6	7
Possible Lowest Yield						Possible Highest Yield

- The mutual fund risk class is 3 (three), calculated in accordance with the ESMA guidelines on the methodology for calculating the synthetic risk and reward indicator;

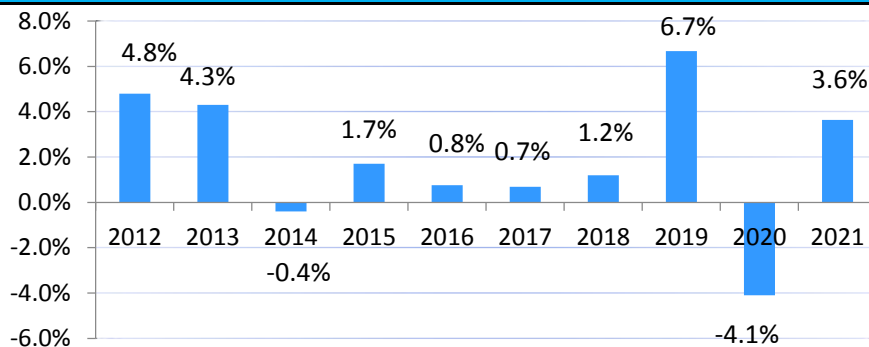
- The value of the Fund's risk category corresponds to the degree of volatility in the Fund's unit price over a given historical period, with a higher risk category implying a greater potential risk to the investor. The value of the shares and the income from the investments may decrease, the profit is not guaranteed and investors take the risk of not fully recovering their investment. Investments in the Fund are not guaranteed by a Guarantee Fund, past performance is not a guarantee of future performance. The historical data for the calculation of the synthetic indicator may not be a reliable indicator of the future risk profile of the Fund. It is possible that the specified risk and reward category will change and the Fund's rating may change over time. The lowest category is not a risk-free investment.

Other risk factors relevant to the fund that are not covered by the indicator:

Interest rate risk arises from the uncertainty about the future interest rate dynamics which materially affect the income or results of securities investments; Liquidity – the risk under certain conditions is that it is difficult or impossible to sell a given asset from the fund's portfolio at a value close to its fair value if liquidity is required to cover short-term liabilities; the liquidity of the stocks of the fund may be limited in the event of a temporary suspension of the redemption; Credit – the risk that the issuer of debt securities and money market instruments, respectively the person providing collateral, will be unable to fulfill its obligations, in particular to repay in due time the principal and/or the interest due; Risk, related to safekeeping of the assets - arises with regard to the safekeeping of the Fund's funds and financial instruments; Other risks: tax, regulatory risk, political risk, operational risk, inflation risk, currency risk.

CHARGES

<i>One-off fees withheld before or after the investment</i>	
Subscription fees	0.00%
Redemption fees	0.00%
E-Pay transfer fees: up to BGN 200 incl. - BGN 0.48 incl. VAT; for amounts over BGN 200 - BGN 0.96 incl. VAT. This is the maximum amount that can be deducted from your funds [before investing] [before the investment proceeds are paid]. The investor can find out the actual subscription and redemption fees from the sales site or the management company's website www.concord-am.bg .	
<i>Charges taken from the fund over a year</i>	
Ongoing charges	0.68%
The investor can find out the current one - off charges for subscription and redemption and the charges from the investment consultant of Concord Asset Management AD or on the website of the management company www.concord-am.bg . The ongoing charges are calculated as a percentage of the average annual net asset value of the Fund for the last financial year ending December 31, 2021. The ongoing charges may change annually. The ongoing charges include management fee of the management company, the depositary, fees of auditors, Central Depository, FSC and others. The management fee of the Management Company is 0.50% of the average annual net asset value of the Fund. The Management Company declares that these fees are used to cover the administrative costs of the Fund, including marketing costs and offering of its units. These costs lead to a reduction in potential investment growth.	
<i>Charges taken from the Fund under certain specific conditions</i>	
Performance fee	None
The specified fees are used to cover the Fund's administrative costs, including marketing and marketing costs. These costs reduce the potential growth of the investment. Detailed information on fees can be found in the Fund's Prospectus in Sections II.13 and II.14.	

PAST PERFORMANCE

The Fund was established in 2008.

The Past Performance graph has limited utility in predicting future results.

The Fund's annual costs are included in the yield calculation. Revenue from redemption fees is transferred to the management company. Profit for previous years is calculated in BGN.

PRACTICAL INFORMATION

- The Depository of the Fund is Raiffeisenbank (Bulgaria) EAD, Sofia, Lozenetz region, 55 Nikola Vaptsarov Blvd., Expo 2000.
 - Additional information on the Mutual Fund, including a free copy of the Prospectus, key investor information and periodic reports, details of the AMC's topical remuneration policy, policy for accepting and handling investor complaints, may be received at the AMC's office at: 117 Todor Alexandrov Blvd., Sofia, and at www.concord-am.bg. These documents are available in Bulgarian and are provided free of charge.
 - Issue price, redemption price of the units and information on the terms and conditions for the submission of purchase and redemption orders are disclosed on the website: www.concord-am.bg, as well as in the office of the asset management company: 117 Todor Alexandrov Blvd., Sofia.
 - The tax legislation of the Republic of Bulgaria may have an impact on the individual tax situation of the investor.
 - Concord Asset Management may be held liable only on the basis of information disclosed in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
 - Concord Asset Management has been licensed by the Financial Supervision Commission License 1-UD / 19.09.2005 in the Republic of Bulgaria and is subject to regulation by the Financial Supervision Commission of the Republic of Bulgaria.
 - This Fund has been authorized in the Republic of Bulgaria and is subject to regulation by the Financial Supervision Commission.
- As of 24/02/2022 key investor information is up-to-date and true.