



AMUNDI GROUP FUNDS

Your Investment Solution

Amundi
ASSET MANAGEMENT

Empowering
Communities to Progress.

 **UniCredit Bulbank**

RESPONSIBLE INVESTING

- Amundi* is the largest asset management company in Europe and a leader in Responsible Investing (ESG).
- Responsible investing is fully integrated into Amundi's strategy.
- In support of the transition to a world with net zero harmful emissions, Amundi has joined the Net Zero Asset Managers initiative.
- 88% of the funds in Bulgaria meet the high ESG criteria (according to Art. 8 and Art. 9 of the SFDR Regulation (EU) 2019/2088 on the disclosure of information related to sustainability in the financial services sector).
- Please refer to the Amundi Responsible Investment Policy and the Amundi Sustainable Finance Disclosure Statement available at www.amundi.bg.

Investment in Mutual Funds

Mutual funds are becoming an increasingly popular investment option. A mutual fund with a conservative or more dynamic strategy can be chosen depending on the risk appetite, return potential, investment duration and individual investment experience.

MAIN TYPES OF MUTUAL FUNDS: “THE MORE RISK YOU TAKE, THE HIGHER RETURN YOU CAN REALIZE.”

- Short-term Funds usually have a higher yield potential than bank deposits and higher risk as well. They are appropriate for accumulating short-term reserves that are available.
- Bond funds require a longer period to generate returns and to minimize investment risk. Bonds are an appropriate choice for investors with a medium-term investment horizon, typically 2-3 years or more.
- Equity funds have the highest return potential but are the riskiest. When investing in Equity Funds, it is advisable to follow the advice of a minimum investment period of 5-7 years, and not to focus on the daily fluctuations of the market price. In order to mitigate the risk, we may reduce the risk and allow the realization of the profit potential.

*Amundi, including Amundi Luxembourg, Amundi S.A., Amundi Czech Republic Asset Management.



Find out about Amundi Funds

Amundi Funds offer investors various investment strategies and can offer a solution for different financial goals. Each Fund has a different return potential and risk profile (from conservative to dynamic). Let your funds benefit from the growth potential of international capital markets.

MINIMUM INVESTMENTS AND FEES*:

- The minimum initial investment is 100 EUR or USD.
- The minimum next investment is 100 EUR or USD.
- The initial fee depends on the selected Fund. For more information, ask your banker at UniCredit Bulbank.
- UniCredit Bulbank carries out sub-distribution activities of shares and units in the funds on the basis of a contract concluded with Amundi Czech Republic Asset Management, A.S. - a company established and existing in compliance with the legislation of the Czech Republic, which in its turn is defined by the Managing Company as a distributor of shares and units in the funds.

*The purchase fee is calculated as a percentage of the investment amount.

Funds with protection

AMUNDI FUNDS – PROTECT 90

- The fund guarantees the invested capital of at least 90% and the guarantee grows as the price per unit increases.
- The funds are mostly invested in liquid, low-risk assets.
- It is actively managed and protects capital in case of market shocks. SFDR: art. 8.

Thematic Equity Funds: Take advantage of the megatrends shaping our world.
Recommended investment horizon: 7–10 years and more.

CPR INVEST - GLOBAL GOLD MINES

- It invests in the most promising gold mining companies with an established gold deposit and at least one functioning mine.
- Geographically unlimited in the choice of companies.
- A highly risky sector fund, whose performance depends mostly on the stock market price of gold.
- Portfolio positions*: Barrick Gold Corp., Newmont Corp., Gold Fields, Royal Gold Inc. SFDR: art. 8

CPR INVEST – GLOBAL DISRUPTIVE OPPORTUNITIES

- The fund invests in innovative companies that are expected to make a breakthrough and change the existing business models.
- Some of the sectors in which these companies operate are: artificial intelligence, electric cars, robotics, energy efficiency, solar and wind energy, fintech, cybersecurity, the Internet of Things, the sharing economy, e-health, diagnostics, immunotherapy, biotechnology, and cloud services.

*Funds are actively managed and portfolio positions may change. To see the current leading positions, visit the monthly newsletters on [amundi.bg](https://www.amundi.bg).



- The fund can prioritize individual sectors based on economic perspectives;
- A large number of dedicated investment professionals and portfolio managers.
- Portfolio positions*: Salesforce COM, Marvell Technologies, Solaredge Technologies Inc., Uber Technologies Inc., Twilio Inc. SFDR: art. 8.

CPR INVEST – MEGATRENDS

NEW

- A fund of funds that aims to achieve returns through exposures to four megatrends: demographics and social changes, the technological revolution, economic change, and environmental challenges.
- Active management, with the possibility of changing the weight of investment trends tailored to the state of the markets and the economic cycle.
- Portfolio positions*: KBI Water, CPR Invest, Food For Generations, and CPR Invest, Education. SFDR: art. 8.

CPR INVEST – HYDROGEN

NEW

- It invests in companies involved in the entire chain of hydrogen generation, storage, transportation, and distribution.
- A highly risky sector fund whose performance depends mostly on the development of renewable sources, in particular hydrogen emissions.
- Portfolio positions*: Linde, 3M, Siemens, MITSUI & CO, etc. SFDR: art. 8.

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Equity Funds

Recommended investment period: 5-10 or more years

AMUNDI FUNDS – US PIONEER FUND

- Investing in leading US companies with traditionally strong corporate management.
- It is popular in Europe due to the long and successful investment history of Amundi Funds, history of Pioneer Fund - it is the original fund based in the USA, whose exact copy is US Pioneer Fund.
- It has been existing since 1928 and is the third oldest fund in the world.
- It is one of the first funds in the world which included sustainable development criteria in its investment policy.
- Portfolio positions*: NVIDIA, Alphabet, Visa, Amazon, Wells Fargo.

AMUNDI FUNDS – PIONEER GLOBAL EQUITY

- It invests in shares of leading companies from around the world.
- This Fund provides a possibility to invest in all sectors of the global economy.
- Extremely high geographical and sectoral diversification.
- Portfolio positions*: Microsoft, Apple, Amazon, Alphabet, eBay, KB Financial Group.

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AMUNDI FUNDS – GLOBAL ECOLOGY ESG

- It can invest in equity of leading companies from all over the world producing environmentally friendly products and technologies or those that contribute to the development of a cleaner and healthier environment.

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- The main investments are related to air pollution control, alternative energy sources, recycling, waste incineration, wastewater treatment, etc
- Portfolio positions*: Estas Wind Systems A/S, Svenska Cellulosa Ab, Apple Inc., Alphabet Inc.

AMUNDI FUNDS – PIONEER US EQUITY FUNDAMENTAL GROWTH

- It invests primarily in large companies with serious potential for future development. The emphasis is on US equities but funds can also be invested in other global companies that meet growth criteria.
- Concentrated fund of few but very well selected companies.
- Portfolio positions*: Mastercard, Charles Schwab Corp, Stanley Black & Decker Inc., Intercontinental Exchange Inc.

AMUNDI FUNDS NET ZERO AMBITION TOP EUROPEAN PLAYERS

- It invests a Minimum 75% of its assets in equities of companies with a headquarters located in Europe.
- It invests in European companies that are leaders in their sector.
- Portfolio positions*: such as Danone, Roche Holding AG, Deutsche Telecom, Linde, Orsted A/S.

AMUNDI FUNDS – POLEN CAPITAL GLOBAL GROWTH

- It invests in equities of global companies with a sustainable business model over time.
- It selects companies from different sectors whose equities are leading or would dominate entire industries.
- A concentrated but geographically unrestricted portfolio.
- Portfolio positions*: Siemens, Adobe, Adidas, Alibaba, Oracle, Visa, Mastercard, Facebook, Autodesk, SAP, Colorplast, Tencent Games, Nike, Inditex.

*The Funds are actively managed and the positions in the portfolios can vary. To see the actual top positions, please visit the monthly comments on amundi.bg.

Balanced Funds

Recommended investment period: 4 years or more

AMUNDI FUNDS – GLOBAL MULTI ASSET

- A balanced Fund with flexible asset distribution, where assets may vary between 20% and 100% of the portfolio. It can invest in various bonds as well as in equities.
- It offers a ready-made actively managed and balanced portfolio allocation in bonds and equities.
- Portfolio positions*: ETFs WTI CRUDE OIL -USD, AMND GOLD LBMA ETC(PAR), ROCHE HLDG AG-GENUSS.

AMUNDI FUNDS – PIONEER INCOME OPPORTUNITIES

- Its goal is to realize profitability in US dollars through flexible portfolio management and maximum diversification of investments. It uses active portfolio management based on a wide range of investments worldwide in different asset classes.
- It invests in over 100 government and corporate bonds and global assets (healthcare, energy, finance, IT, etc.).
- It offers a ready-made, actively managed, and balanced solution.
- Examples of equities of leading companies: Mitsubishi, Hewlett Packard, AbbVie, etc.

AMUNDI FUNDS SOLUTIONS – BALANCED

- Investing in Equity Funds and Bond Funds, whereas the distribution of the Funds is almost equal.
- Offering a ready-made ,actively managed, and balanced solution
- Portfolio positions*: Equity and bond funds of Amundi and other global custodians such as Goldman Sachs, J.P. Morgan, BlackRock, and others.

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Bond Funds

Recommended investment period: 3 years or more

AMUNDI FUNDS – EMERGING MARKETS BOND

- It represents a diversified multi-sector portfolio, offering investment opportunities in government and corporate bonds in emerging markets.
- It combines the lower risk of bond investments with the higher yield potential of emerging markets.
- Examples of government bonds*: Brazil, Mexico, Indonesia, etc.

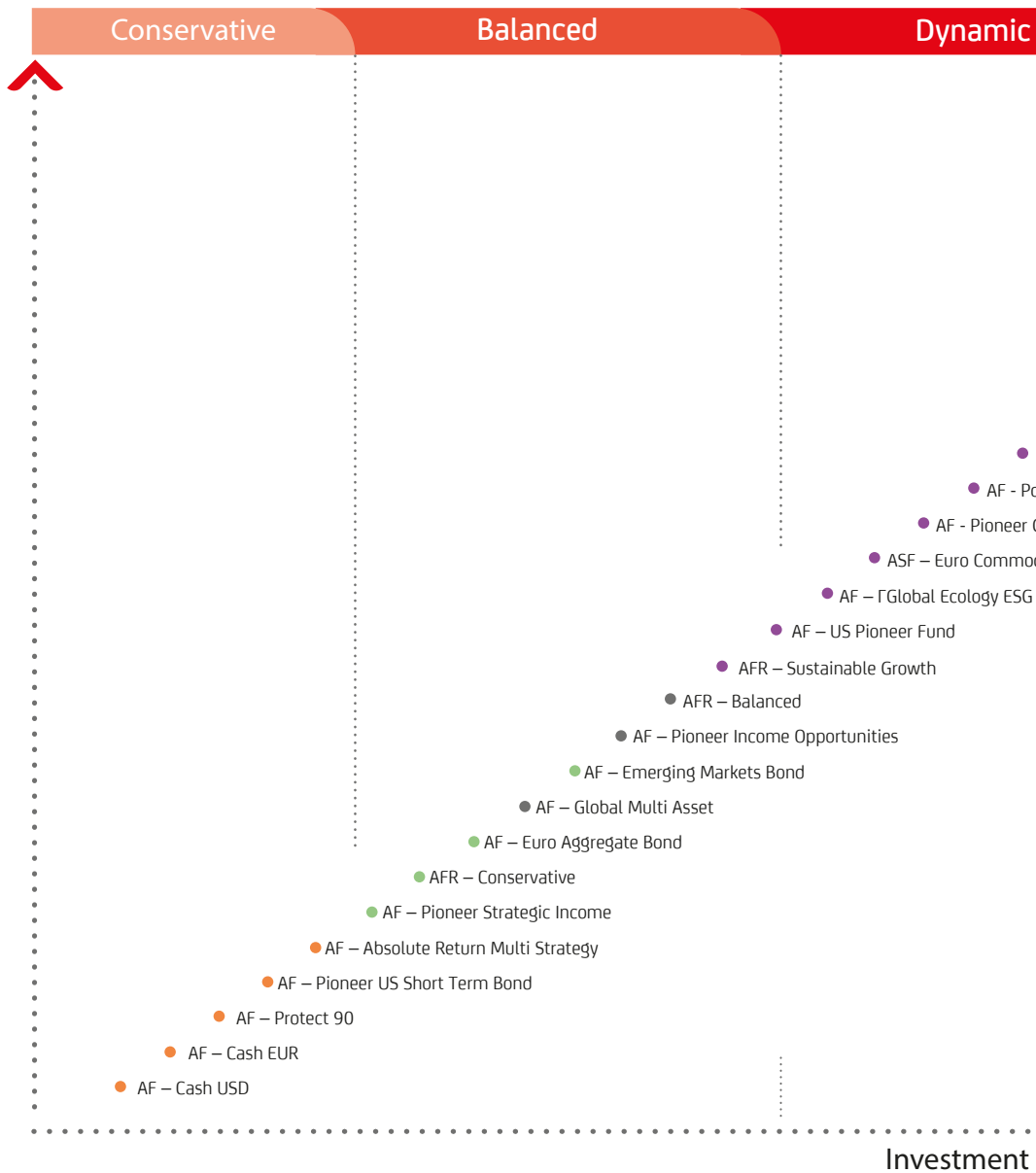
AMUNDI FUNDS – PIONEER STRATEGIC INCOME

- It invests primarily in bonds denominated in US dollars. The US government and corporate bonds included in the fund's portfolio with an investment rating contribute to stability, whereas the high-yield and emerging market bonds create the prerequisites for higher returns. It is recommended for investments in USD.
- Examples of bonds*: USA state bonds, TBIP USA, WFC, FNCL.

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A full range of investment products

Amundi Group funds that are offered in Bulgaria
by UniCredit Bulbank



Aggressive

- CPR – Gold Mines
- CPR – Hydrogen
- CPR – Global Disruptive Opportunities
- CPR – Megatrends
- AF – Emerging World Equity
- AF – China Equity
- AF – Asia Equity Concentrated
- AF – European Equity Value
- AF – Amundi Funds Net Zero Ambition Top European Players
- AF – Pioneer US Equity Fundamental Growth
- BlackRock Global Growth
- BlackRock Global Equity
- BlackRock Commodities

- Stock funds
- Balanced funds
- Bond funds
- Money market funds

horizon/risk



Absolute Return Funds

Recommended investment horizon: 2 years or more

AMUNDI FUNDS – ABSOLUTE RETURN MULTI-STRATEGY

- A conservative fund that investing in all asset classes.
- It aims for a yield that is higher than the yield generated by a bank deposit in the medium term.
- Risk management in case of market downturns.
- Potential opportunity to achieve a positive returns, even in downturns in financial markets.
- Examples of bonds*: Norwegian, Canadian and Swiss government bonds, Amundi Physical Gold, etc.

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Short-term Funds

Recommended investment period: minimum 1 year

AMUNDI FUNDS – PIONEER US SHORT TERM BOND

- Possible stable income with a medium level of risk by investing in first-class debt securities denominated in USD.
- It can invest also in securities denominated in other freely convertible currencies, if in this case the main currency risk is hedged against USD. Around 60% of the portfolio is invested in debt securities with a rating “A”.
- Examples of bonds*: EBRD FRN, NDASS, SUMIBK FRN.

AMUNDI FUNDS – CASH EUR/USD

NEW

- The funds invest in very conservative and short-term mainly government bonds in EUR/USD.
- They aim to preserve the capital and, due to the low risk, they are an alternative to the bank deposit.
- Opportunity to manage the liquid assets of individuals and legal entities.
- Portfolio positions*: money market instruments EUR/USD.

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Investment plan

A possibility to invest small monthly installments

INVESTMENT PLAN

- A new possibility to invest in Amundi Funds through minimum investments of 20 EUR/USD.
- Possibility to purchase shares with an automatic transfer from your account to an account of the UniCredit Bulbank AD
- Possibility for monthly equity purchase and you choose the date of the investment.
- When on the selected day of the month the funds available on your customer account are insufficient, the system keeps checking for funds in the next two days.
- A possibility to choose from all Amundi Funds offered for direct investment.
- A possibility for redemption, conversion and transfer of units from the Investment Plan.

We are part of Amundi Group – one of the largest financial institutions in Europe

OUR GOAL IS TO PROVIDE INVESTMENT SOLUTIONS FOR A WIDE RANGE OF INVESTORS. WE PUT THE CUSTOMER FIRST TO CREATE A LONG-TERM AND TRUST-BASED RELATIONSHIP.

- We manage 1.9 trillion Euro (31 December 2022).
- We received an award from the Risk Award for the Best Asset Management Company for 2019
- We are present in 37 countries and in all capital markets.
- We have more than 100 million customers worldwide.
- We are part of Amundi Group, the largest AUM company in Europe and among the Top 10 largest companies in the world.
- We have investment centers in Paris, London, Boston, Dublin, Milan, Prague.
- Since 1928, we have been managing the third oldest open mutual fund in the USA.
- Our rating for asset management, assigned by Fitch Ratings, is A+.
- UniCredit Bulbank carries out subdistribution activities of shares and units in the Funds on the basis of a contract concluded with Amundi Czech Republic Asset Management A.S. (Amundi Czech Republic Asset Management, A.S.), a company established and existing in compliance with the legislation of the Czech Republic, which in its turn is defined by the Managing Company as a distributor of shares and units in the funds.

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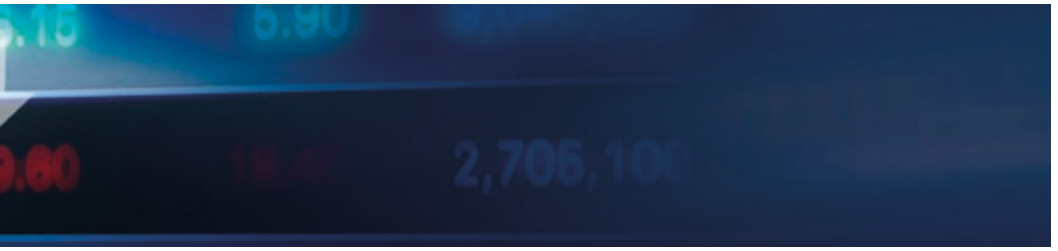
Additional information

Practice shows that choosing the most suitable time for investment affects only 2% of the final investment result. The choice of particular securities has 4% impact on the final yield. At the same time, the distribution of the funds in diverse categories of securities—equity, bonds, and others, impacts by 94% the end result of the investment. This leads to two conclusions:

- A good portfolio should include both equity and bonds.
- Their ratio depends on the investor's risk appetite and investment horizon.

FOR READY-MADE SOLUTIONS, YOU CAN LEARN MORE ABOUT OUR FUNDS FROM THE AMUNDI FUND SOLUTIONS FAMILY AS YOU:

- Find the UniCredit Bulbank branch that is most convenient for you.
- Call the customer line 0700 184 84.
- Find us at: amundi.bg and unicreditbulbank.bg.



Notes

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Warning to investors about potential risks:

RISK WARNING:

Any previous performance results of the Funds do not necessarily have a connection to the future results of this activity. The value of the investments and the yield from them may increase or decrease without a guaranteed profit and with a risk for the investors not to recover the full amount of their invested funds.

ATTENTION:

This information is solely an illustration and is not advice about financial instruments transactions. It is considered that each investor takes the decision to invest or do other transactions with shares/units of the Funds on his/her own. Neither the Amundi companies, including Amundi Luxembourg, Amundi S.A., Amundi Czech Republic Asset Management, nor UniCredit Bulbank, provides investment advice. The Fund Prospectuses and the Key Investor Information Documents are available at www.amundi.bg

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