

Amundi Group Funds



Your Investment Solution

Amundi
ASSET MANAGEMENT

Banking that matters. |  **UniCredit Bulbank**



Investment in Mutual Funds

Mutual funds are becoming a more popular investment option. You can choose a mutual fund with a conservative or a more dynamic strategy, depending on the risk appetite, the yield potential, the investment period and the individual experience in investing.

The main types of mutual funds are the following:

- Short-term Investment Funds generally have a slightly better yield potential than bank deposits. They are suitable for accumulating short-term reserves, which are always available.
- Bond Funds require a longer term to generate a yield and mitigate investment risk. Bonds are the choice of investors with a mid-term investment horizon, usually 2-3 or more years.
- Equity Funds have the highest yield potential, but also have the highest risk. When investing in Equity Funds, we should forget about the sum invested and should not monitor the price daily as there are short-term fluctuations. The risk significantly drops with a longer investment period of minimum 5 years. The patience of investors will be rewarded because there is potential to achieve a higher yield.



Find out about Amundi Funds

The Funds are comprised of Sub-Funds with various investment strategies and can offer a solution for different financial goals. Each Sub-Fund has a different yield potential and risk profile (from conservative to a dynamic one). Let your funds use the growth potential of the international capital markets.

Minimum investments and fees:

- The minimum initial investment amount is 500 EUR or USD.
- The minimum next investment amount is 150 EUR or USD.
- The entry fee depends on the selected Fund. For more information, ask your banker at UniCredit Bulbank.
- The Bank performs activities of sub-distribution of shares/units of the Funds pursuant to an agreement concluded with Amundi Czech Republic Asset Management, A.S., which is a company established and operating in compliance with the laws of the Czech Republic, and has been appointed by the Managing Company as a distributor of shares/units of the Funds.



Equity Funds

Recommended investment period: 5-10 or more years

AMUNDI FUNDS PIONEER US

- Investing in leading US companies with traditionally strong corporate management.
- It is popular in Europe due to the long and successful investment history of Pioneer Fund, which is the original fund based in the USA, whose exact copy is Pioneer US Fund.
- It exists since 1928 and is one of the first US Funds.
- In 2011, Standard and Poor's gave Pioneer US Fund a very high rating for asset management (AAA).

AMUNDI FUNDS PIONEER GLOBAL EQUITY

- Investing in equity globally.
- This Sub-Fund provides a possibility to invest in all sectors of the global economy.
- Extremely high geographical and sectoral diversification.

AMUNDI FUNDS GLOBAL ECOLOGY ESG

- You can invest in equity of companies from all over the world, manufacturing ecologically clean products and technologies or such contributing to the development of a cleaner and healthier environment.
- The core investments are related to air pollution control, alternative energy sources, recycling, burning of waste, waste water treatment, etc.

AMUNDI FUNDS TOP EUROPEAN PLAYERS

- Investing minimum 75% of the assets in shares of companies with a registered office in Europe.
- Investing in Europe-based companies that are leaders in their sector, such as Royal Dutch Petroleum, BNP Paribas, Danone, etc

AMUNDI FUNDS EUROPEAN EQUITY SMALL CAP

- Selecting among small and mid-cap companies from Western Europe and the Scandinavian countries.
- The focus is on companies with a growth potential in a relatively wide range of industries.
- Small companies have a higher risk. However, the yield potential is significant if the expectations regarding their growth materialise.

• **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 allows to invest in bonds as well as in other Funds.
- It offers a ready-made portfolio distribution in bonds and equity.

Amundi Funds Solutions – Conservative

- Investing in Equity Funds and Bond Funds, as the latter prevail.
- Offering a ready-made conservative solution.

Amundi Funds Solutions – Balanced

- Investing in Equity Funds and Bond Funds, whereas the distribution of the Funds is almost equal.
- Offering a ready-made balanced solution.

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 and the higher yield potential of emerging markets.



AMUNDI FUNDS EURO GOVERNMENT BOND

- One of the biggest European Funds for investments in bonds.
- Investing in government bonds issued by European governments, such as Germany, France, etc.
- It is a stable investment in Europe due to the fact that the countries in the Eurozone correctly pay off their debts.

AMUNDI FUNDS PIONEER STRATEGIC INCOME

- Investing predominantly in USD denominated bonds.
- The US government and corporate bonds included in the Sub-Fund's portfolio with investment rating contribute to the stability, whereas the high-yield bonds and the emerging markets bonds create conditions for a higher yield.

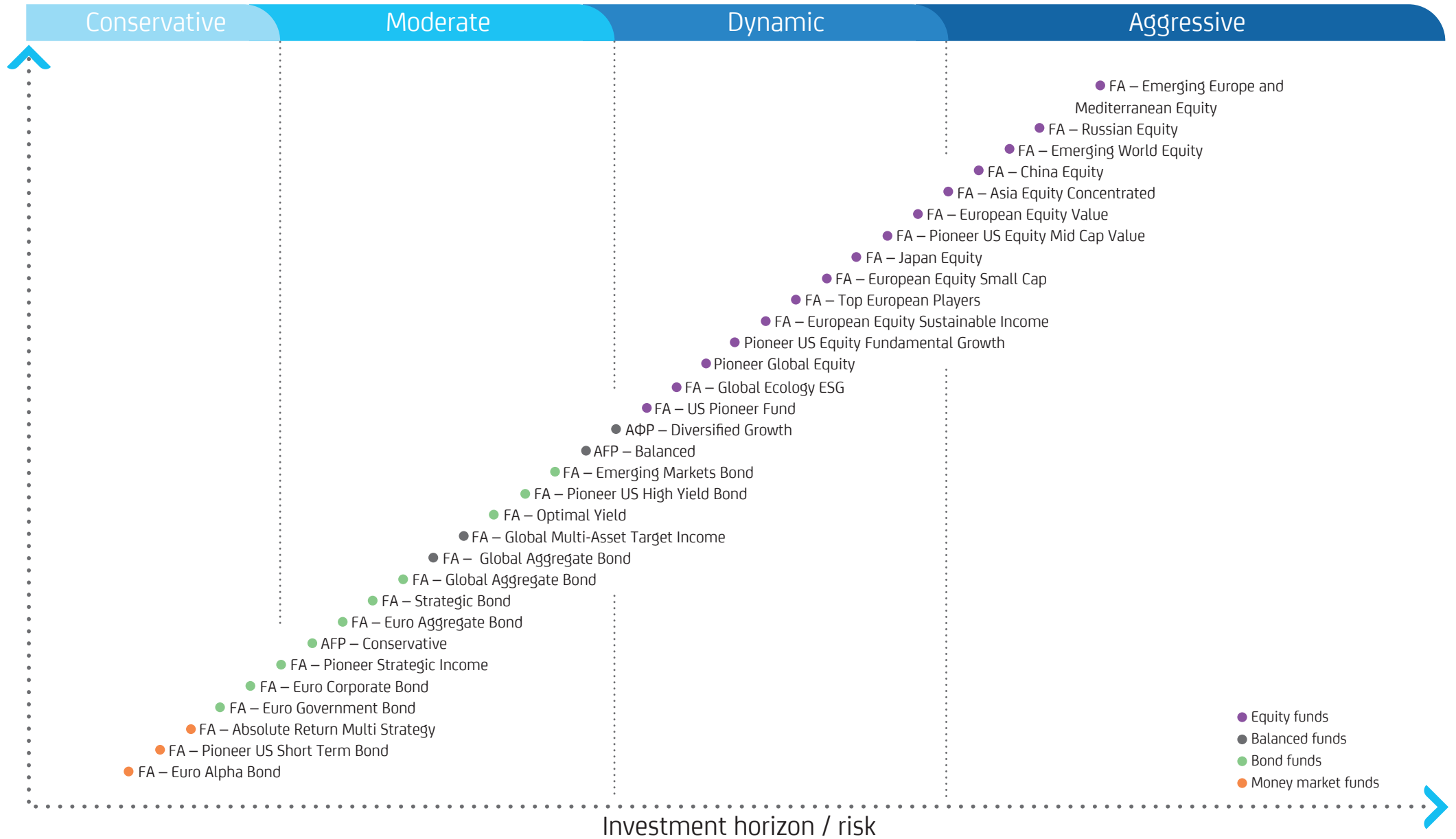
It is recommended for investments in USD.

AMUNDI FUNDS PIONEER US HIGH YIELD BOND

- Investing in convertible bonds (debt securities, which can be converted in equity) and debt securities rated as non-investment ones (bonds without a rating or with a rating lower than BBB, which means a higher risk, but also a higher yield).
- Up to 15% of the portfolio may include bonds with an investment rating and emerging markets bonds.

A full range of investment products

In Bulgaria, Amundi Funds and Amundi Funds Solutions are offered by UniCredit Bulbank





Absolute Return Funds

Recommended investment period: 2 years or more

AMUNDI FUNDS ABSOLUTE RETURN MULTI-STRATEGY

- A conservative fund that invests in all asset classes.
- It aims for a yield that is higher than the yield generated by a bank deposit in mid term.
- Risk management in case of market downturns.
- Possibility to achieve a positive yield even in case of financial markets downturn.

Short-term Funds

Minimum recommended investment period: 1 year

AMUNDI FUNDS EURO ALPHA BOND

- It aims to achieve a positive return (in EUR) in all kinds of market conditions for the recommended investment period.
- The Sub-Fund invests mainly in money market bonds and equities of any type and with a wide range of issuers.
- The Sub-Fund invests over 65% of its assets in investment rating bonds.

Amundi Funds – Pioneer U.S. Dollar Short-term

- Stable income with a low level of risk by investing in first-class debt securities denominated in USD.
- You can invest also in securities that are denominated in other freely convertible currencies, where in such case the main currency risk is hedged against USD. Around 60% of the portfolio is invested in debt securities with rating “A”.



Savings Plan

A possibility to invest small amounts each month

Savings Plan

- A new possibility for investments 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 bank.
- Possibility for monthly share purchase where you choose the date of the investment.
- When on the selected day of the month the funds available on your client 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 a discount on the entry fee when choosing a specific Savings Plan.
- A possibility for redemption, conversion and transfer of units from the Savings Plan.



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

We aim to make investment solutions available to a wide circle of investors. We always put our clients first in order to establish a long-term relationship, which is based on mutual trust.

- We manage 1.46 trillion Euro (June 30, 2019).
- We were awarded by Financial News as the best AUM company globally for 2017.
- We are present in 37 countries and in all capital markets.
- We have more than 100 million clients all across the world.
- We are part of Amundi Group, the largest AUM company in Europe and in 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-type mutual fund in the USA.
- Our rating for asset management, assigned by Fitch Ratings, is A+.
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Additional information

Practice shows that choosing the most suitable time for investment only has 2% impact on the end result of the investment. 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 other, 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 risk appetite of the investor and the investment period.

For ready-made solutions, find out more about our three funds from the group of Amundi Funds Solutions. For that purpose, you can:

- visit your most convenient branch of UniCredit Bulbank
- contact the Call Center at 0 700 184 84
- find us at: amundi.bg unicreditbulbank.bg

Warning to investors about potential risks:

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.

All documents related to Funds, including prospectuses and documents presenting key information for investors, can be found in the branches of UniCredit Bulbank and at amundi.bg.

Visit your most convenient branch of UniCredit Bulbank or contact us at:



Telephone number:

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