

KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential profit and loss of this product and to compare it with other products.

Product

Name of the product: Mutual Fund Compass Global Trends (MF); BULSTAT: 176654904

Licence details: Authorisation No. 142-MF/11.03.2014, issued on the basis of Financial Supervision Commission decision No. 236-MF of 27.02.2014.

Name of the manufacturer of the Mutual Fund: Compass Invest AD Management Company (MC), licensed in Bulgaria and supervised by the Financial Supervision Commission, and part of the Compass Capital AD group;

ISIN: BG9000001149; Website of the product manufacturer: www.compass-invest.eu;

Call +359 2 4219517 for more information;

The Financial Supervision Commission is responsible for supervising Compass Invest AD in relation to this Key Information Document (KID).

Date of last amendment of the KID: 16.03.2026.

What is this product?

Type: Mutual Fund "Compass Global Trends" is an open-ended collective investment scheme (UCITS) whose activity consists of investing, on the principle of risk spreading, funds raised through the public offering of units in transferable securities and other liquid financial assets. The Mutual Fund continuously issues (sells) and redeems its units, except in the cases of temporary suspension of sale/redemption provided for by law.

Term: The Mutual Fund has been established for an indefinite term. The Fund may be terminated by decision of the management company.

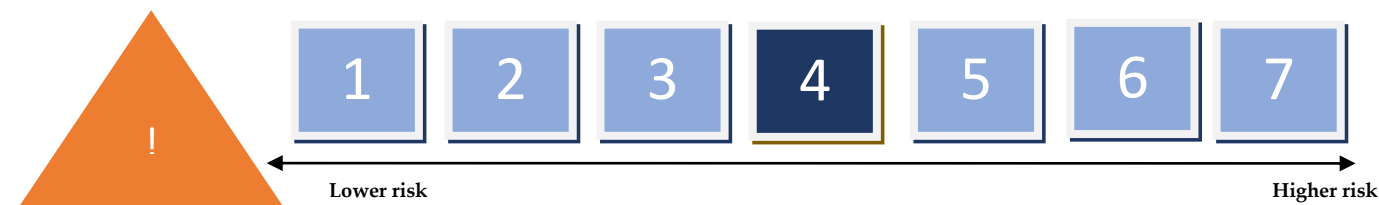
Depository: United Bulgarian Bank AD; Country in which the product is offered: Republic of Bulgaria

Objectives: The main objective is to increase the value of investments in units of MF Compass Global Trends by generating the maximum possible return while assuming moderate to high risk and ensuring liquidity of the MF units. There is no certainty that MF "Compass Global Trends" will achieve its investment objectives. The MF invests mainly in shares - up to 90% of its assets; debt securities - up to 50% of its assets; units of collective investment schemes and other collective investment undertakings - up to 10% of its assets; securities under Art. 38, para. 2 of the Act on the Activities of Collective Investment Schemes and Other Collective Investment Undertakings - up to 10% of its assets; deposits with credit institutions - up to 100% of its assets; derivative financial instruments - up to 25% of its assets. Investors may purchase or submit their units for redemption on every business day from 10:00 to 17:00 by submitting a written order. The MF does not distribute dividends; all distributable income is reinvested. The MF does not replicate the composition of an index and is not managed by using a benchmark. The MF is not tied to investments in a specific sector of the economy or geographic region. The Rules of the MF allow the use of efficient portfolio management techniques as a result of which it receives assets as collateral. Such transactions involve different and higher risks than traditional investments. There is no certainty that these transactions and techniques, if carried out, will be successful. The MF may invest in debt securities issued by companies, governments and other entities, and there is no minimum credit rating requirement for them. The Fund is actively managed. The return on investment in units of the Fund depends on the performance of the financial instruments in which the Fund invests. The selected investment strategy for generating return on the assets, the liquidity of the selected markets, the risk profile of the Fund and the investor's costs when investing in the Fund are relevant to achieving a return on your investments. The recommended holding period is a function of the Fund's risk profile, investment policy and expected return.

Intended retail investor: The investment product of Mutual Fund "Compass Global Trends" is designed for persons (individuals, companies and institutions) who: (a) are willing to assume moderate to high investment risk in order to achieve a higher return; (b) wish to have secure and quick liquidity without impairing the return achieved on the investment; (c) are willing to invest funds over the long term; (d) wish to diversify the risk of their own portfolio; (e) wish their money to be managed by financial market professionals. The Fund is intended for investors who have some knowledge and/or experience with similar products and are aware that they may lose part or all of their investment. The Rules, prospectus, periodic reports and additional information about the Mutual Fund, as well as free copies of these documents in Bulgarian, may be obtained on every business day from 10:00 to 17:00 at the office of Compass Invest AD Management Company at: Sofia 1000, 36 Alabin St., floor 4. These documents and other practical information, including current unit prices, are also available on the MC's website: www.compass-invest.eu.

What are the risks and what return could I get?

Risk indicator



The recommended holding period for units of MF Compass Global Trends is 5 years.

The risk indicator is based on the assumption that you hold the product for 5 years. The actual risk may vary significantly if you cash in at an early stage, and the return may also be lower.

The summary risk indicator (SRI) provides information about the level of risk of this product compared with other products. It shows the likelihood of monetary loss on this product as a result of market movements or because we are unable to pay you. We have classified this product as risk class 4 out of 7. The SRI is intended to provide guidance on the level of risk of the fund and its potential to generate return. The higher the number, the greater the growth potential, but also the risk of losing money. The lowest risk category does not mean a risk-free investment. The positioning of the MF at position 4 on the SRI scale is based on its risk profile, arising from the type and quality of eligible investments, as well as the maturity of the portfolio. Historical data used in calculating the SRI may not be a reliable indicator of the future risk profile of the Fund. The stated SRI category may change, and the classification of the fund may change over time.

Risk factors relevant to the activity of the Mutual Fund that are not covered by the risk indicator include interest rate risk, risk from the use of derivatives, risk from the use of efficient portfolio management techniques, political risk, tax risk, operational risk, management risk and macroeconomic risk.

This product does not include protection from market movements, so you may lose all or part of your investment. If the amount due to you cannot be paid by

Compass Invest AD, you could lose your entire investment.

Performance scenarios

The figures shown include all costs associated with the product itself, including the costs of your adviser or the person offering you the product. These figures do not take account of your tax situation, which may affect your return.

The return on this product depends on future market performance. Future market movements are uncertain and cannot be accurately predicted.

The scenarios shown - unfavourable, moderate and favourable - illustrate the worst, average and best outcomes for the product and a reference indicator replicating the strategic asset allocation over the last 10 years. The illustrative scenarios shown are based on past performance and certain assumptions. Future developments may be very different from those observed.

The stress scenario shows the likely return under extreme market conditions.

Recommended holding period: 5 years Example investment: EUR 10,000 (monetary amount)		If you cash in your investment after 1 year	If you cash in your investment after 5 years
Minimum return - There is no guaranteed return. You could lose some or all of the money invested.			
Stress scenario	What you might get back after costs	3 182 EUR	2 598 EUR
	Average annual return	-68.18%	-23.63 %
Unfavourable scenario	What you might get back after costs	6 684 EUR	9 618 EUR
	Average annual return	-33.16%	-0.78%
Moderate scenario	What you might get back after costs	10 648 EUR	14 085 EUR
	Average annual return	6.48%	7.09%
Favourable scenario	What you might get back after costs	14 231 EUR	15 919 EUR
	Average annual return	42.31%	9.74%

The performance scenarios for the recommended holding period of 5 years occur for the following periods: unfavourable - beginning

December 2017 and end December 2022; moderate - beginning December 2018 and end December 2023; favourable - beginning October 2016 and end October 2021.

What happens if Compass Invest AD is unable to pay the amount due?

The assets of the fund are segregated from those of Compass Invest AD Management Company and are held with a depositary, so you cannot suffer direct financial losses as a result of the insolvency of the Management Company. The Depositary is not liable to its creditors with the assets of the MF. In the event of insolvency or equivalent proceedings of the depositary and/or a third party to which functions have been delegated, as well as where the depositary is placed under special supervision, the assets of the MF may not be distributed among, or realised for the benefit of, the creditors of the depositary and/or the third party, but are transferred to a new depositary. Investments in the MF are not guaranteed by a guarantee fund established by the state or by any other type of guarantee.

What are the costs?

The tables show the amounts taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the units of MF Compass Global Trends and how it performs. The amounts shown are illustrative and have been calculated on the basis of an example investment amount and different possible holding periods.

Our assumptions are as follows:

For the first year, you will get back the amount invested (0% annual return); for the remaining holding periods, we assume that the product performs as shown in the moderate scenario.

EUR 10,000 has been invested.

Costs over time

	If you cash in your investment after 1 year	If you cash in your investment after 5 years
Total costs	352 EUR	1321 EUR
Annual cost impact (*)	3.66%	2.37% each year

*This shows how costs reduce your annual return over the holding period. For example, if you cash in your investment at the end of the recommended holding period, the average annual return is expected to be 9.46% before deduction of costs and 7.09% after that.

Composition of costs

One-off costs - entry costs and exit costs		If you cash in your investment after 1 year
Entry cost	When you make an initial investment, you pay a commission of up to 1.5% of the investment. This fee is included in the issue value. This is the maximum amount that may be charged to you. The person selling you the product will inform you of the actual fee.	Up to EUR 150
Exit cost	We do not charge an exit cost.	-
Ongoing costs (charged each year)		
Management fees and other administrative or operating costs	Management fees and other administrative or operating costs amount annually to 1.9% of the value of your investment. This is an estimate based on the actual costs in the previous year, 2025.	190 EUR
Transaction costs	Transaction costs amount annually to 0.1% of the value of your investment. This is an estimate of our costs for buying and selling financial instruments. The actual amount will vary depending on how much we buy and sell.	10 EUR
Incidental costs charged under specific conditions		
Performance fees and carried interest	There are no such fees.	-

How long should I hold it and can I take money out early?

The recommended holding period for units of MF Compass Global Trends is 5 years. The recommended period is consistent with the risk profile of the MF and the financial instruments in which it invests. Investors have the right at any time (including before the end of the recommended period) to submit an order for redemption of their units. Early redemption of units does not affect the risk profile of the MF. Upon redemption, whether before or after the end of the recommended holding period, no charge is applied for cashing in the investment. The types of costs are described in the section "What are the costs?" above. The amount of ongoing and incidental costs varies depending on the holding period of the units.

How can I complain?

Complaints must be submitted in writing to the following address: Sofia 1000, 36 Alabin St., floor 4, via the website www.compass-invest.eu or by e-mail to office@compass-invest.eu.

Complaints against the management company may also be submitted to the Financial Supervision Commission - www.fsc.bg.

Other relevant information

Information on past performance is published on the website of the management company - www.compass-invest.eu. Past performance is presented for the last 10 years. Performance scenarios for previous periods are calculated and published monthly on the website of the management company - www.compass-invest.eu.

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