

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 gains and losses of this product and to help you compare it with other products.

Product

Product name: Mutual fund Compass Funds Select - 21 (the Fund); BULSTAT: 177280174

Licence details: Authorisation No. 176-MF/12.07.2018, issued on the basis of FSC Decision No. 608-MF of 14.06.2018.

Name of the manufacturer of the mutual fund: Management Company Compass Invest AD, licensed in Bulgaria and supervised by the Financial Supervision Commission, and part of the Compass Capital AD group;

ISIN: BG9000002188; **Website of the product manufacturer:** www.compass-invest.eu;

Call +359 2 4219517 for more information;

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

Date of last revision of the KID: 16.03.2026.

What is this product?

Type: Mutual fund "Compass Funds Select - 21" is an open-ended collective investment scheme (UCITS), whose activity is related to investing, on the principle of risk-spreading, the cash raised through a 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 sales/redemption provided for by law. **Term:** The mutual fund has been established for an unlimited period. The Fund may be terminated by decision of the management company.

Depositary: 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 Funds Select - 21 by achieving the maximum possible return while assuming moderate risk and ensuring liquidity of the Fund's units. There is no certainty that MF "Compass Funds Select - 21" will achieve its investment objectives. The Fund invests in shares - up to 30% of its assets; debt securities - up to 70% of its assets; units of collective investment schemes - up to 100% of its assets; units of other undertakings for collective investment - up to 30% of its assets; securities under Art. 38(2) of the UCITS Act - 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. The selection of the relevant CIS is based on the following main principle: priority is given to ETFs and other CISs that match the investment focus and policy of the Fund and have a management fee of up to 3%. Investors may purchase or submit their units for redemption on each business day from 10:00 to 17:00 by submitting a written order. The Fund does not distribute dividends; all distributable income is reinvested. The Fund does not replicate the composition of an index and is not managed by using a benchmark. The Fund is not tied to investments in a specific economic sector or geographic region.

The Fund Rules allow the use of efficient portfolio management techniques as a result of which the Fund 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 Fund may invest in debt securities issued by companies, governments and other entities, and there is no minimum credit rating for them. The Fund is actively managed.

Intended retail investor: The investment product of Mutual fund "Compass Funds Select - 21" is intended for persons (individuals, companies and institutions) who: (a) are prepared to assume moderate investment risk in order to achieve higher income; (b) wish to have secure and rapid liquidity without impairing the income achieved from the investment; (c) are prepared to invest funds over the long term; (d) wish to diversify the risk of their own portfolio; and (e) want their money to be managed by professionals on the financial markets. 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 Fund Rules, the prospectus, its periodic reports, as well as additional information about the mutual fund and free copies of these documents in English, may be obtained on each business day from 10:00 to 17:00 at the office of Management Company Compass Invest AD at: Sofia 1000, 36 Alabin St., 4th floor. These documents and other practical information, including current unit prices, are also available on the Management Company's website: www.compass-invest.eu.

What are the risks and what could I get in return?

Risk indicator



The recommended holding period for units of MF Compass Funds Select - 21 is 5 years.

The risk indicator assumes that you keep 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) indicates the level of risk of this product compared with other products. It shows the likelihood that the product will

lose money because of market movements or because we are not able to pay you. We have classified this product as risk category 3 out of 7. The SRI is intended to provide guidance on the level of risk of the Fund and its potential to generate income. The higher the number, the greater the growth potential, but also the higher the risk of losing money. The lowest risk category does not mean a risk-free investment. The Fund's positioning in category 3 on the SRI scale is based on its risk profile, arising from the type and quality of the eligible investments and the maturity of the portfolio. Past data used to calculate the SRI may not be a reliable indication of the future risk profile of the Fund. The stated SRI category may change and the categorisation of the Fund may change over time.

Risk factors relating 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 could lose all or part of your investment. If Compass Invest AD is unable to pay you what is owed, you could lose your entire investment.

Performance scenarios

The figures shown include all costs related to the product itself, including the costs of your adviser or the person selling you the product. These figures do not take into account your personal tax situation, which may also affect how much you get back.

The return on this product depends on future market performance. Future market developments are uncertain and cannot be accurately predicted. The scenarios shown - pessimistic, moderate and optimistic - illustrate the least favourable, average and most favourable 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 market developments may be very different from those observed.

The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 5 years Example investment: EUR 10,000 (cash amount)		If you exit after 1 year	If you exit after 5 years
Minimum return - There is no guaranteed return. You could lose some or all of the invested amount.			
Stress scenario	What you might get back after costs	6,121 EUR	5,705 EUR
	Average return each year	-38.79%	-10.62%
Pessimistic scenario	What you might get back after costs	8,582 EUR	9,105 EUR
	Average return each year	-14.18%	-1.86%
Moderate scenario	What you might get back after costs	10,266 EUR	11,123 EUR
	Average return each year	2.66%	2.15%
Optimistic scenario	What you might get back after costs	11,465 EUR	11,932 EUR
	Average return each year	14.65%	3.60%

The performance scenarios for the recommended holding period of 5 years arise over the following periods: pessimistic - beginning December 2017 and end December 2022; moderate - beginning November 2016 and end November 2021; optimistic - beginning February 2016 and end February 2021.

What happens if Compass Invest AD is unable to pay out?

The assets of the Fund are segregated from those of Management Company Compass Invest AD and are held by a depositary; therefore, 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 Fund. In the event of insolvency or an equivalent procedure 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 Fund's assets 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 Fund are not guaranteed by a state-established guarantee fund 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 Funds Select - 21 and how well the product performs. The amounts shown are illustrative and are based on an example investment amount and different possible holding periods.

Our assumptions are as follows:

In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we assume that the product performs as shown in the moderate scenario.

Example investment: EUR 10,000.

Costs over time

	If you exit after 1 year	If you exit after 5 years
Total costs	262 EUR	951 EUR
Annual cost impact (*)	2.66%	1.85% each year

*This shows how costs reduce your annual return over the holding period. For example, if you exit at the end of the recommended holding period, the average annual return is expected to be 3.99% before costs and 2.14% after costs.

One-off costs - entry costs and exit costs		If you exit after 1 year
Entry costs	When you make an initial investment, you pay a commission of up to 1.0% of the investment. This fee is included in the subscription price. This is the maximum amount that you may be charged. The person selling you the product will inform you of the actual fee.	Up to 100 EUR
Exit costs	We do not charge an exit fee for exiting the investment.	-
Ongoing costs taken each year		
Management fees and other administrative or operating costs	Management fees and other administrative or operating costs amount to 1.5% per year of the value of your investment. This is an estimate based on actual costs during the past year, 2025.	150 EUR
Transaction costs	Transaction costs amount to 0.1% per year 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 taken under specific conditions		
Performance fees and carried interest	There is no performance fee or carried interest for this product.	-

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

The recommended holding period for units of MF Compass Funds Select - 21 is 5 years. The recommended period reflects the risk profile of the Fund 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 Fund. No exit fee is charged upon redemption, whether before or after the end of the recommended holding period. The types of costs are described in the section "What are the costs?" above. The amount of ongoing and incidental costs differs 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., 4th floor, via the website www.compass-invest.eu or by email at 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 past periods are calculated and published monthly on the website of the management company - www.compass-invest.eu. www.compass-invest.eu www.compass-invest.eu

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