



AL Habib Asset Management Limited

Your future should always be safe financially. **Invest in**

Subscription Period May 30, 2024 to June 5, 2024

AL Habib Islamic Munafa Fund – Plan 4

19.20 %

Annualized

- Ideal for Short term Placement
- No Front-End Load



Asset Management Company	AL Habib Asset Management Limited
Scheme Category	Shariah Compliant Fixed Rate/ Return Scheme
Key Benefits	Earn Expected rate of return of 19.20% annualized
Maturity Date	December 5, 2024
Tenure	6 Months
Asset Allocation for this Plan	GoP Ijarah Sukuks and Deposits with AA and above rated Islamic Banks / Windows
Benchmark (AHIMF – Plan 4)	Average deposit rate of comparable period of the plan(s) of three (3) AA rated Shariah compliant scheduled Banks as selected by MUFAP at the time of Plan launch
Contingent Load	Contingent Load will be charged which shall commensurate with net loss incurred due to early redemption, as determined by the Management Company
Early Redemption	Investors who opt to exit before maturity are likely to earn a lower return than Expected Return due to market movement and impact cost.
Management Fee	Up to 10% of the gross earnings of the Scheme.
Pricing Mechanism	Forward Pricing
Asset Manager's Rating	AM2+ by PACRA upgraded on August 12, 2023
Minimum Investment	Rs. 5 Million
Risk Profile	Low (Principal at Low Risk)
IMPLICATIONS	
Zakat & Taxation	Zakat Deduction as per Zakat & Ushr Ordinance, 1980. Capital Gain Tax and withholding tax on cash dividends as per Income Tax Ordinance, 2001.
TRUSTEE AND AUDITORS	
Trustee	Central Depository Company of Pakistan Limited
Auditor	BDO Ebrahim & Co., Chartered Accountants
BANK DETAILS	
Cheques to be made in favor of	CDC-Trustee AL Habib Islamic Munafa Fund – Plan 4

Disclaimer: This Term Sheet is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy this fund. All investments in mutual fund are subject to market risks. The investors are advised in their own interest to carefully read the contents of Offering Document, in particular the Investment Policy mentioned in Clause 2.2. Risk Factors mentioned in Clause 2.6, Taxation Policies mentioned in Clause 7 and Warnings in Clause 9 before making any investment decision. In case the Unit Holder(s) redeems its investment partially or in full before maturity, the promised/fixed return will not be applicable. Further Redemption/purchase/ sale shall be made at applicable NAV plus transaction fee (if any) which may be lower than the principal investment. Promised/Fixed Return will be paid upon maturity. Use of the name of 'Bank AL Habib Limited' as given above does not mean that it is responsible for the liabilities/obligations of 'AL Habib Asset Management Limited' or any investment scheme managed by it.

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