



# AL Habib Asset Management Limited

Let your money work for you & enjoy the fruits of smart investing.

Subscription Period: July 18, 2024 to July 25, 2024

## AL Habib Fixed Return Fund – Plan 12

# 19.35 %

**Annualized**

- Fixed Rate of Return
- No Front-end Load

To book your investments, Contact us at [support@alhabibfunds.com](mailto:support@alhabibfunds.com) or +92 21 111-342-242  
Subscription period can be altered subject to the revision in Policy Rate



<b>Asset Management Company</b>	AL Habib Asset Management Limited
<b>Scheme Category</b>	Fixed Rate / Return Scheme
<b>Key Benefits</b>	Fixed rate of return <b>19.35%</b> annualized
<b>Maturity Date</b>	17 October 2024
<b>Asset Allocation for this Plan</b>	Government Securities and Deposits with AAA rated banks
<b>Benchmark (AHFRF – Plan 12)</b>	The benchmark shall be PKRV of comparable period of the plan(s) at the time of plan(s) launch.
<b>Contingent Load</b>	Contingent Load will be charged which shall commensurate with net loss incurred due to early redemption, as determined by the Management Company
<b>Early Redemption</b>	Redemption shall not be allowed during the subscription period. Investors who opt to exit before maturity are likely to earn a lower return than Expected Return due to market movement and impact cost.
<b>Management Fee</b>	Up to 10% of the gross earnings of the Scheme
<b>Pricing Mechanism</b>	Forward Pricing
<b>Asset Manager's Rating</b>	AM2+ by PACRA upgraded on August 12, 2023
<b>Minimum Investment</b>	<b>Rs. 5 Million</b>
<b>Risk Profile</b>	Medium (Principal at Medium Risk)
<b>Dividend Reinvest</b>	Dividend Reinvestment will be Mandatory
<b>IMPLICATIONS</b>	
<b>Zakat &amp; Taxation</b>	Zakat Deduction as per Zakat & Ushr Ordinance, 1980. Capital Gain Tax and withholding tax on cash dividends as per Income Tax Ordinance, 2001.
<b>TRUSTEE AND AUDITORS</b>	
<b>Trustee</b>	Central Depository Company of Pakistan Limited
<b>Auditor</b>	BDO Ebrahim & Co., Chartered Accountants
<b>BANK DETAILS</b>	
<b>Cheques to be made in favor of</b>	CDC–Trustee AL Habib Fixed Return Fund – Plan 12

**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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