

👞 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

Rs.

AL Habib Fixed Return Fund - Plan 12

Annualized

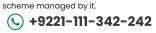
- Fixed Rate of Return
- No Front-end Load

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

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Asset Management Company	AL Habib Asset Management Limited
Scheme Category	Fixed Rate / Return Scheme
Key Benefits	Fixed rate of return 19.35% annualized
Maturity Date	17 October 2024
Asset Allocation for this Plan	Government Securities and Deposits with AAA rated banks
Benchmark (AHFRF – Plan 12)	The benchmark shall be PKRV of comparable period of the plan(s) at the time of plan(s) 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	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.
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	Medium (Principal at Medium Risk)
Dividend Reinvest	Dividend Reinvestment will be Mandatory
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 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







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