Meezan Asset Allocation Plan-I (MAAP-I)

An Allocation Plan under the Fund of Funds Scheme namely Meezan Financial Planning Fund of Funds (MFPFoF)

Fund Manager

Al Meezan Investment Management Ltd.

Categorization of Plan

Asset Allocation Plan under Fund of Funds.

Trading Strategy

Based on macro-economic outlook, the fund manager shall allocate portfolio between Shariah compliant equity schemes and Shariah compliant fixed income/money market schemes.

Investment Pattern

Shariah Compliant Equity Scheme	0% to 95%
Shariah Compliant Fixed Income/Money Market Scheme	0% to 95%
Cash at Bank/Money Market Schemes/Shariah GOP Ijara Sukuk*	5% to 10%

*(remaining maturity not exceeding 90 days)

Investment Objective

MAAP-I will actively allocate its portfolio between the Shariah Compliant equity schemes and Shariah Compliant fixed income/money market schemes based on the macroeconomic view of the fund manager on such asset classes.

Duration

The life of the Plan shall be two (2) years from the close of the subscription period.

Target Customers

- Investors looking to allocate funds to both risky and non-risky assets for a term of 2 years
- Institutions and Individuals

Benefits

- Strategy reflective of investor's risk appetite as market conditions change
- Up to 95% equity participation possible, based on fund managers outlook on the market
- Actively managed by experienced fund managers

Minimum Investment

Initial PKR 5,000/-
Subsequent PKR 1,000/-

Investment Policy

Based on the fund manager's outlook on asset classes, the allocation plan will actively allocate its portfolio between the Shariah compliant equity asset schemes and Shariah compliant fixed income/money market schemes based on the macroeconomic view and outlook of such asset classes.

For taking exposure to equities, the allocation plan shall primarily invest in Shariah compliant Islamic equity and Islamic index schemes managed by Al Meezan and also other asset management companies subject to the prior approval of the Shariah advisor. Whereas for taking exposure to fixed income/money market asset classes, the plan shall invest in Islamic money market and Islamic fixed income schemes managed by Al Meezan or other asset management companies as well as in cash at bank accounts of Islamic banks and licensed Islamic banking windows of conventional banks (excluding TDRs) as approved by the Shariah advisor.

Authorized Investments

Asset Class/ Scheme	Entity/ Instrument Rating	Minimum exposure	Maximum exposure
Shariah Compliant Equity/Index Tracker Schemes	N/A	0%	95%
Shariah Compliant Fixed Income / Money Market Schemes	N/A	0%	95%
Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks (excluding TDRs), GOP Ijara Sukuk not exceeding 90 days remaining maturity and money market schemes	A and above	5%	10%
Any other instruments as permitted by the Rules, The Regulations and approved for investment by the SECP and the Shariah Advisor, from time to time	N/A	0%	100%

Benchmark	Weighted average daily return of KMI 30 Index, 6 months average deposit rates of three (3) A rated Islamic Banks or Islamic Banking windows of scheduled commercial banks as selected by MUFAP, six (6) months PKISRV rate and three (3) months average deposit rates of three (3) AA rated Islamic Banks or Islamic Banking windows of scheduled commercial banks as selected by MUFAP based on the actual proportion of investment in Equity, Income / Money Market schemes made by the Allocation Plan.
Risk Level	Low to Moderate

Fee Structure	Load Structure	Front End Load 0-3% Back End Load 0%
	Management Fee	**1%** (No Management Fees in case of investment in Al Meezan's Funds)
	Contingent Load	If redeemed within one year **from** close of subscription period: **3%**
		If Redeemed after one year from close of subscription period: **NIL**

Trustee & Custodian	Central Depository Company of Pakistan Ltd (CDC)
Shariah Advisor	Meezan Bank
Listing	As for MFPF
Auditor	As for MFPF

AM1 Rating by JCR-VIS

Available on Social Media

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SMS "invest" to 6655

www.almeezangroup.com

A Subsidiary of Meezan Bank — The Premier Islamic Bank