

Meezan Capital Preservation Plan-VII (MCPV-VII)

(Under Meezan Strategic Allocation Fund-II)



Meezan
Capital Preservation Plan-VII

Investment Objective

To earn a potentially high return through dynamic asset allocation between Shariah Compliant Equities, Shariah Compliant Sovereign Income or Money Market based Collective Investment Schemes, Shariah Compliant Saving Accounts and Term Deposits, while aiming to provide capital preservation upon Initial maturity of the allocation plan.

General Information

Fund Manager	Al Meezan Investment Management Ltd.
Categorization of Plan	Allocation Plan under Fund of Funds
Duration (Initial Maturity)	Perpetual, with an initial maturity of 2.5 years (two and a half years) from the close of the subscription period.
Target Customers	<ul style="list-style-type: none"> Investors looking to allocate funds to both risky and non-risky assets for a term of 2.5 years Institutions and Individuals
Minimum Investment	Initial PKR 5,000/- Subsequent PKR 1,000/-

Trading Strategy

Based on the Constant Proportion Portfolio Insurance (CPPI) Methodology and the Fund Managers prudent judgment, the fund manager shall dynamically seek to allocate the portfolio between Shariah compliant equity component and Shariah compliant sovereign income/money market components.

Investment Pattern

Dedicated Shariah Compliant Equity/ Index Schemes	0% to 50%
Shariah Compliant Fixed Income (Sovereign) /Money Market Schemes	0% to 100%
Shariah Compliant Saving Accounts & Term Deposits	0%-100%
Cash at Bank accounts	0% to 10%

Benefits

- Strategy reflective of investor's risk appetite as market conditions change
- Up to 50% equity participation possible, based on fund managers outlook on the market
- Actively managed by experienced fund managers

Investment Policy

The allocation plan will be dynamically allocated between the Equity Component and Sovereign Income or Money Market Component at pre-defined Intervals by using the Constant Proportion Portfolio Insurance (CPPI) Methodology.

For taking exposure to equities, the Allocation Plan shall primarily invest in Shariah Compliant Dedicated 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 Sovereign Income or Money Market asset classes, the Plan shall invest in Shariah Compliant Money Market and Shariah Compliant Sovereign Income Schemes managed by Al Meezan or other Asset Management Companies, subject to the prior approval of the Shariah Advisor, as well as in Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks, Shariah Compliant Term Deposits and GOP Ijara Sukuk not exceeding 90 days remaining maturity as approved by the Shariah Advisor.

All investments shall be made in Shariah Compliant avenues as approved by the Shariah Advisor.

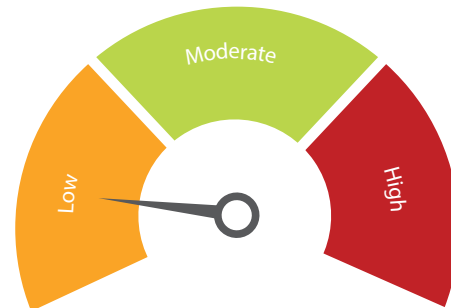
Authorized Investments

Asset Class/Scheme	Entity/ Instrument Rating	Minimum exposure	Maximum exposure
Dedicated Shariah Compliant Equity / Equity Index Schemes	N/A	0%	50%
Shariah Compliant Sovereign Income Schemes	N/A	0%	100%
Shariah Compliant Money Market Schemes	N/A	0%	100%
Shariah Compliant Saving Accounts & Term Deposits with Banks and licensed Islamic Banking windows of conventional Banks	AA- and Above	0%	100%
Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks (excluding TDRs) and GOP Ijara Sukuk not exceeding 90 days remaining maturity and money market schemes.	A and Above	0%	10%

Benchmark

Weighted average return of KMI-30 Index, 6 months average deposit rates of three (3) A rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP, Six months PKISRV Rates and three (3) months average deposit rates of three (3) AA rated Islamic Banks or Islamic windows of conventional 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



Fee Structure

	Front end Load	Back End Load
Load Structure	Up to 3%	0%
Management Fee	1% (No Management Fees in case of investment in Al Meezan's Funds)	
Contingent Load	Nil	

Other Information

Trustee & Custodian	Central Depository Company of Pakistan Ltd (CDC)
Shariah Advisor	Meezan Bank Ltd
Listing	Pakistan Stock Exchange (PSX)
Auditor	A.F. Ferguson & Co. Chartered Accountants



Available on Social Media



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Disclaimer: 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 Policies mentioned in clause 4, Risk Factors mentioned in clause 14 and Warnings in clause 15 before making any investment decision.