

1. Plan Name	Meezan Capital Preservation Plan-IV (MCP-IV) An Allocation Plan, first in series, under the newly launched Fund of Funds Scheme namely Meezan Strategic Allocation Fund II (MSAF II)						
2. Fund Manager	Al Meezan Investment Management Limited						
3. Categorization of Plan	Allocation Plan under Fund of Funds						
4. 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 schemes and Shariah compliant fixed income/money market schemes.						
5. Investment Pattern	<table border="0"> <tr> <td>Dedicated Shariah Compliant Equity/Index Schemes</td> <td>0% to 50%</td> </tr> <tr> <td>Shariah Compliant Fixed Income (Sovereign)/Money Market Schemes</td> <td>0% to 100%</td> </tr> <tr> <td>Cash at Bank accounts</td> <td>0% to 10%</td> </tr> </table>	Dedicated Shariah Compliant Equity/Index Schemes	0% to 50%	Shariah Compliant Fixed Income (Sovereign)/Money Market Schemes	0% to 100%	Cash at Bank accounts	0% to 10%
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Shariah Compliant Fixed Income (Sovereign)/Money Market Schemes	0% to 100%						
Cash at Bank accounts	0% to 10%						
6. Investment Objective	The objective of Meezan Capital Preservation Plan-IV (MCP-IV) is to earn a potentially high return through dynamic asset allocation between Shariah Compliant Equities and Shariah Compliant Sovereign Income or Money Market based Collective Investment Schemes, while aiming to provide capital preservation upon Initial maturity of the allocation plan.						
7. Duration(Initial Maturity)	Perpetual, with an initial maturity of 2.5 years (two and a half years) from the close of the subscription period.						
8. 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 						
9. Benefits	<ul style="list-style-type: none"> 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 						
10. Minimum Investment	Initial PKR 5,000/- Subsequent PKR 1,000/-						
11. Investment Policy	<p>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.</p> <p>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/or 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 and/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.</p> <p>All investments shall be made in Shariah Compliant avenues as approved by the Shariah Advisor.</p>						

12. Authorized Investments	Asset Class/Scheme	Entity/Instrument Rating	Minimum Exposure	Maximum Exposure
	Dedicated Shariah Compliant Equity/ Index Tracker Schemes	N/A	0%	50%
	Shariah Compliant Fixed Income (Sovereign) /Money Market Schemes	N/A	0%	100%
	Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks	A and above	0%	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%
13. 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.			
14. Risk Level	Low			
15. 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		
16. Trustee & Custodian	Central Depository Company of Pakistan Ltd. (CDC)			
17. Shariah Advisor	Meezan Bank Ltd.			
18. Listing	Pakistan Stock Exchange (PSX)			
19. Auditor	A.F. Ferguson and Co. Chartered Accountants			