

PARTICULARS	DESCRIPTION				
<b>Plan Name</b>	Meezan Paaidaar Munafa Plan - VII (managed under Meezan Fixed Term Fund)				
<b>Plan Category</b>	Open end Shariah Compliant Collective Investment Scheme as per SECP's Circular No.3 of 2022 dated February 10, 2022				
<b>Asset Manager</b>	Al Meezan Investments Management Limited				
<b>Investment Objective of the Fund</b>	The investment objective of Meezan Fixed Term Fund (MFTF) is to earn potentially high returns through investment as per respective Allocation Plans by investing in Shariah Compliant Fixed Income instruments.				
<b>Investment Policy of the Fund</b>	<p>The allocation plans under this Fund shall primarily invest in Islamic government securities, cash in bank accounts, money market placements, deposits, certificate of deposits (COD), certificate of Musharakas (COM) and TDRs, as per their respective authorized investible avenues, and as approved by SECP &amp; Shariah Advisor. The allocation plans under this Fund shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.</p> <p>The Scheme shall make investments in such a manner that the original amount of investment is protected at maturity/ Initial Maturity while having the potential to yield fixed rate/return.</p>				
<b>Systematic payment Plan</b>	As determined by Management Company, with Prior approval of the commission.				
<b>Minimum Investment</b>	Rs. 500,000 & its multiples				
<b>Subsequent Investment</b>	Rs. 500,000 & its multiples				
<b>Minimum Redemption Amount</b>	Rs. 500,000 & its multiples				
<b>Management Fee</b>	Up to 5% of the gross earnings of the Scheme, calculated on a daily basis, subject to a minimum of 0.10% of the average daily net assets of the Scheme.				
<b>Front End and Back End Load</b>	0%				
<b>Contingent Load</b>	Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss incurred due to Early Redemption, as determined by the Management Company.				
<b>Expense Ratio</b>	Up to 2%, as specified by SECP				
<b>Duration of Plans</b>	<p>The duration of the Fund will be perpetual, however the Initial Maturity of the Plan shall be as follows:</p> <table border="1"> <thead> <tr> <th>Name of Plan</th> <th>Initial Maturity (from close of subscription)</th> </tr> </thead> <tbody> <tr> <td>Meezan Paaidaar Munafa Plan - VII</td> <td>Up to 12 months</td> </tr> </tbody> </table> <p><small>Actual duration of the plan shall be announced each time at the time of announcement of Public Offering/ Roll Over.</small></p>	Name of Plan	Initial Maturity (from close of subscription)	Meezan Paaidaar Munafa Plan - VII	Up to 12 months
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Meezan Paaidaar Munafa Plan - VII	Up to 12 months				
<b>Expected Return</b>	Over 20% (expected annualized return)*  <small>*Contingent load shall commensurate with net loss incurred due to early redemption as determined by the management company. The return mentioned above will be upon initial maturity.</small>				

## Target Market

Individuals, HNWI's, Corporates, Banks, DFI's, Insurance Companies, Employee Retirement and Endowment funds, Charitable Institutions and Trusts & NGO's.

Primarily that clientele which seeks better returns than available by TDRs of corresponding tenure, while not seeking liquidity prior to initial maturity of the plans.

## Investment Objective of the Plan

The Meezan Paaidaar Munafa Plan-VII (MPMP-VII) is an allocation plan under "Meezan Fixed Term Fund" with an objective to provide investors with a competitive rate of return, for fixed tenure by investing primarily in Shariah Compliant TDRs and money market placements / Instruments for a specific duration.

## Investment Policy & Strategy of the Plan

The Allocation Plans being launched initially will be allocated between Shariah Compliant authorized investible avenues as mentioned in the offering document. The Allocation plans shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.

## Risk Profile/Risk of Principal Erosion



Note:

Very Low risk means Risk of Principal Erosion is Very Low

## Benchmark

Average deposit rates (for comparable period of the plan) of three (3) AA rated scheduled Islamic Banks or Islamic windows of conventional bank as selected by MUFAP at the time of plan launch.

## Initial Maturity & Roll over of Investment

"Initial Maturity" means the date on which the allocation plans shall be matured. The Initial maturity of MPMP-VII shall be up to twelve months.

However, the Allocation Plans shall be rolled over and Management Company may announce a subsequent Initial Maturity for certain period where the management company feels appropriate in the interest of unit holders. During the extended period, Unit Holders shall have the option to either remain invested in the allocation plan or exit the allocation plan. However, exit before Initial maturity/ subsequent maturities shall be subject to applicable Contingent Load. At the time of rollover, the Management Company may announce a new Subscription period through notices to existing Unitholders and by placing notice on Management Company website. During subsequent subscription periods, the Management Company shall issue units at Par value.

## • Meezan Paaidar Munafa Plan-VII (MPMP-VII)

Authorized Investments	Entity / Instruments Rating	Maximum Exposure	Minimum Exposure	Maturity
A. Shariah Compliant GOP Issued/guaranteed Securities.	N/A	100%	0%	N/A
B. Cash at Bank (excluding TDRs) with licensed Islamic Banks or Islamic Branches/Windows of Conventional Banks, Shariah Compliant Government Securities including GoP Ijarah Sukuk not exceeding 90 days maturity.	AA	100%	0%	N/A
C. Shariah compliant placements with maturity not exceeding <b>twelve (12) months</b>	AA	100%	0%	Equal to the actual Maturity of the Plan

Note: The Subscription of the Plan will be subject to availability of the underlying security in auction. In case where required amount is not fully allocated in auction then Al Meezan Investment would accept participation on pro-rata basis in the plan, while returning the remaining amount back to the investor. Further, in case where the entire auction participation does not materialize, then Management Company shall return the entire amount to the participants.

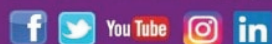
Considering the risk profile of the Fund, weighted average time to maturity of 90% of net assets shall not exceed 4 years and this condition shall not apply to securities issued by the Federal Government.

Investments shall be made as per the authorized investment limits given above and may be made according to the following mode of Shariah Transaction such as; principles of Bai'-Mu'ajjal, Bai'-Mussawwama, Bai'-Salam, Istisna'a, Mudaraba, Murabaha and Musharakah or any other structure as approved by the Shariah Advisor from time to time.

The Fund, in light of its investment objective and investment policy, shall exclusively invest in Shariah Compliant investments transacted, traded or listed in Pakistan. Any investment made outside Pakistan shall be subject to prior approval of the State Bank of Pakistan and SECP.



Available on Social Media



SMS “invest” to 6655  
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www.almeezangroup.com



**Risk Disclaimer:** All Investments in Mutual Funds are subject to market risks. The NAV of Units may go down or up based on the market conditions. The investors are advised in their own interest to carefully read the contents of the Offering Document, in particular the Investment Policies mentioned in clause 2, Risk Factors mentioned in clause 2.9, Taxation Policies mentioned in Clause 7 and Warnings in Clause 9 before making any investment decision. The Allocation Plan falls under Meezan Fixed Term Fund.

Use of the name and logo of Meezan Bank Limited does not mean that it is responsible for the liabilities/obligations of Al Meezan Investment Management Limited or any investment scheme managed by it.