

Meezan Strategic Allocation Plan-II (MSAP- II)

(Plan launched under Meezan Strategic Allocation Fund)



Investment Objective

Meezan Strategic Allocation Plan – II (MSAP-II) will actively allocate its portfolio between the Shariah Compliant equity schemes and Shariah Compliant fixed income/money market schemes based on the macroeconomic outlook on such asset classes.

Investment Allocation

Shariah Compliant Equity Scheme: 0% to 100%
Shariah Compliant Fixed Income/Money Market Scheme: 0% to 100%
Shariah GOP Ijara Sukuk (remaining maturity not exceeding 90 days): 0% to 10%

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.

General Information

Plan Name	Meezan Strategic Allocation Plan-II (MSAP-II)	
Fund Manager	Al Meezan Investment Management Ltd.	
5SfWadization aXPlan	Asset Allocation Plan under Fund aX8g` Vs	
Duration of the plan	Perpetual, with an initial maturity of 2 years from the close of the subscription period	
Minimum Investments	Initial PKR 5,000/- Subsequent PKR 1,000/-	
Fee Structure	Load Structure	Front End Load 3%
	Management Fee	1% (No Management Fees in case of investment in Al Meezan's Funds)
	Contingent Load	If redeemed within one year : 3% If Redeemed after one year : NIL
Risk level		
Trustee & Custodian	Central Depository Company of Pakistan Ltd (CDC)	
Shariah Advisor	Meezan Bank Limited	
Listing	As for Meezan Strategic Allocation Fund	
Auditor	As for Meezan Strategic Allocation Fund	

Who Should Invest

- Investors looking to enhance returns through active allocation between Shariah compliant equity and fixed income instruments

Benefits

- Up to 100% equity Participation
- Actively managed by experienced Fund Managers
- Tax benefit on up to 20% of your taxable income as per Section 62 of Income Tax Ordinance

Authorized Investments

Asset Class/ Scheme	Entity/ Instrument Rating	Minimum exposure	Maximum exposure
Shariah Compliant Equity / Index Tracker Schemes	N/A	0%	100%
Shariah Compliant Fixed Income / Money Market Schemes	N/A	0%	100%
Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks (excluding TDRs) and Shariah GOP Ijara Sukuk not exceeding 90 days remaining maturity.	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%

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 pertinent Allocation Plan.



Al Meezan
Investment Management Ltd.

0800 - HALAL (42525)
SMS "invest" to 6655
www.almeezangroup.com



Al Meezan mein Itminan hai.

Disclaimer: All investments in mutual funds are subject to market risks. The Investors are advised in their own interest to carefully read the contents of Offering Documents in particular of the investment Policies mentioned in clause 2, Risk Factors mentioned in clause 2.13 and warnings in clause 9, before making any investments decision.