

PARTICULARS	DESCRIPTION				
Plan Name	Meezan Paaidar Munafa Plan – I (managed under Meezan Fixed Term Fund)				
Plan Category	Open end Shariah Compliant Collective Investment Scheme as per SECP's Circular No.3 of 2022 dated February 10, 2022				
Asset Manager	Al Meezan Investments Management Limited				
Investment Objective of the Fund	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.				
Investment Policy of the Fund	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 & 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. The Scheme shall make investments in such a manner that the original amount of investment is protected at maturity while having the potential to yield fixed rate/return. The Fund shall initially offer two allocation plans namely "Meezan Paidar Munafa Plan – I (MPMP – I)" and "Meezan Paidar Munafa Plan – II (MPMP-II)" with different maturities" (Different Launch Dates).				
Minimum Investment	Rs. 500,000 & its multiples				
Minimum Redemption Amount	Rs. 500,000 & its multiples				
Total Investment Limit for the Plan	Rs. 2.5 Billion				
Management Fee	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.				
Front End-Load	0%				
Contingent Load	In case of redemption before maturity date, contingent load shall be deducted from redemption amount subject to applicable expenses. However, in case of redemption during the first month up to 2% will be charged.				
Expense Ratio	Up to 2%, as specified by SECP				
Duration of Plans	The duration of the Fund will be perpetual, however, the Maturity of the Plan shall be as follows: <table> <tr> <th>Name of Plan</th><th>Maturity (from close of subscription)</th></tr> <tr> <td>Meezan Paaidar Munafa Plan-I (MPMP- I)</td><td>2 months and 10 days</td></tr> </table>	Name of Plan	Maturity (from close of subscription)	Meezan Paaidar Munafa Plan-I (MPMP- I)	2 months and 10 days
Name of Plan	Maturity (from close of subscription)				
Meezan Paaidar Munafa Plan-I (MPMP- I)	2 months and 10 days				
Subscription End Date	January 5, 2023				
Expected Return	14.50%-14.75%*				

*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 maturity.

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 maturity of the plans.

Investment Objective of the Plan

The "Meezan Paaidar Munafa Plan-I" (MPMP-I) 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 authorized investments table. 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

Three (3) months average deposit rates of three (3) AA rated scheduled Islamic Banks or Islamic Banking Windows as Selected by MUFAP at the time of plan launch.

Maturity & Roll over of Investment

Upon reaching maturity Investors will be given the option to either redeem their investment or roll-over their investment for another term of same duration (all remaining features of the plan shall remain intact).

The Management Company shall re-open subscription for fresh investment and shall aim to receive funds on date of Maturity, so that subsequent placements, etc. can be promptly made.

• Meezan Paaidaar Munafa Plan-I (MPMP-I)

Authorized Investments	Entity / Instruments Rating	Maximum Exposure	Minimum Exposure
A. Shariah Compliant GOP Issued/guaranteed Securities.	N/A	100%	0%
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%
C. Shariah compliant placements with maturity not exceeding three (3) months, including but not limited to Bank deposits with licensed Islamic banks and/or Islamic branches/windows of Conventional banks & DFI's.	AA	100%	0%
D. Shariah compliant placements with maturity not exceeding three (3) months, including but not limited to placement of funds with Islamic Microfinance Banks, NBFC's and Modarabas.	AA	25%	0%

Note:

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
0800 - HALAL (42525)

www.almeezangroup.com

Risk Disclaimer: All Investments in Mutual Funds are subject to market risks. Past performance is not necessarily indicative of future results. 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.