

Key Fact Statement of
Meezan Asset Allocation Fund (MAAF)
Open end
Shariah Compliant Asset Allocation Fund
Managed by Al Meezan Investment Management Limited
Risk Profile: High
Issuance Date: May 7, 2025

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its plans in the offering document and/ or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objective of CIS	The objective of Meezan Asset Allocation Fund (MAAF) is to earn a potentially high return through asset allocation between Shariah Compliant Equity Instruments, Shariah Compliant Fixed Income Instruments, Shariah Compliant Money Market Instruments and any other Shariah Compliant instrument as permitted by the SECP and Shariah Advisor.
Authorized investment avenues	• Shariah Compliant Equity Instruments: 0%-90% • Shariah Compliant Fixed Income /Money Market Instruments issued by Financial Institutions including wakala based placements: 0%-90% • Ijarah Sukuk and other GoP Shariah compliant debt securities: 0%-90% • Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks (excluding TDRs): 10%-100% • Shariah Compliant Commercial paper/Sukuk and any other Shariah Compliant Money Market Instruments: 0%-90% • Deposits / Placements with Islamic Banks / Islamic Windows of Commercial Banks: 0%-90% • Shariah Compliant Corporate Debt Securities/Sukuk issued by any entity: 0%-90% • Investment in Shariah Complaint Real Estate Investment Trusts (REITs): 0%-35% • Any other Shariah compliant Government Securities/Instrument/Structure including but not limited to CoI, CoM, Ijarah, Murabaha, Commodity Murabaha, Salam, Istisna etc.

	subject to SECP's approval: 0%-90% 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: 0%-90%
Launch date of CIS/Investment Plan	18 th April 2016
Minimum Investment Amount	Rs. 5000
Duration	Perpetual
Performance Benchmark	Combination of KMI-30 Index, 75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP, and 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP on the basis of actual proportion held by the CIS
IPO	18 th to 20 th April 2016
Subscription/ redemption days and timings	Monday to Thursday: 9:00 am – 3:00 pm Friday: 9:00 am – 4:00 pm Please refer company website for cut-off timings during Ramadan.
Types/ classes of units	Class B units
Management Fee (% Per Annum)	Upto 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage of Front-End Load
	Direct Investment through AMC	Upto 3% (Class A and B units)
	Digital Platform of AMC/ Third party	Upto 1.5% (Class A and B units)
2. Redemption Charge	Type of charge	Percentage
	Back end Load	NIL
	Contingent Load	NIL

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer- Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

- Asset Management Company (Al Meezan Investment Management Limited, UAN: 111-633-926)
- Trustee (Central Depository Company of Pakistan Limited, UAN: 111-111-500)

c. Shariah Advisor (Dr. Imran Ashraf Usmani)

Disclaimer: All Investments in Mutual Funds and Pension Funds are subject to market risks. Past performance is not necessarily indicative of the future results. The NAV of Units may go down or up based on the market conditions. Please read the Offering Document to understand the investment policies, tax implications and risks involved.