Key Fact Statement of

Meezan Balance Fund (MBF)

Open end

Shariah Compliant Balance 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	Meezan Balanced Fund (MBF) aims to generate long term capital appreciation as well as current income by creating a balanced portfolio that is invested both in high quality Shariah Compliant equity securities and Islamic Income Instruments such as TFCs, Islamic Sukuks COIs, Certificates of Musharika, government securities, cash in bank accounts, money market placements, deposits, Certificate of Deposits, TDRs, commercial papers, reverse repos, spread transactions as long as they fulfill the requirements of Shariah, and any other such Shariah compliant asset classes and instruments as indicated by the Commission for this category.
Authorized investment avenues	• Shariah-Compliant Equity Securities: 30%-60% • Shariah Compliant fixed income securities: 0%-40% • Cash in Bank Accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks (Excluding TDR): 10%-70% • Bank deposits in licensed Islamic Banks and licensed Islamic windows of conventional banks: 0%-40% • Any other Shariah compliant money market placement or security: 0%-40%
Launch date of CIS/Investment Plan	20th December 2004
Minimum Investment Amount	Rs. 5000
Duration	Perpetual
Performance Benchmark	60% of the benchmark for Shariah Compliant Equity CIS + 40% of benchmark for Shariah Compliant Income CIS
IPO	20th December 2004
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 A units: With Front-End Load (FEL) Class B units: With Back-End Load (BEL) (Not offered currently)
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 2% (Class A units)
Digital Platform of AMC/ Third party	Upto 1.5% (Class A units)

2.	**Redemption Charge**	Currently No charges apply on Redemption of units. However, if Class 'B' units will be offered and redemption is made from Class 'B' units then Back-end load shall apply as per Offering Document of the fund

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

a. Asset Management Company (Al Meezan Investment Management Limited, UAN: 111-633-926)
b. 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.