

Key Fact Statement of
Lucky Islamic Fixed Term Fund Plan II
Type: Open Ended
Category: Shariah Compliant Fixed Rate/ Return Scheme
Managed by: Lucky Investments Limited
Risk Profile: Low (Principal at Low Risk)
Issuance Date: 15 August 2025

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its investment plan (s) in the Offering Document and/ or in the monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	The objective of the Plan is to provide disclosed expected return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities/instruments including placements and deposits					
Authorized Investment Avenues	S.No	Description	Entity Rating	Maximum Exposure	Minimum Exposure	Time To Maturity
	1	Cash at bank with Islamic Banks or Islamic windows of Conventional Banks.	AA	100%	0%	within or up to maturity date of plan
	2	Shariah compliant bank deposits and placements including Islamic Term Deposit Receipts (I-TDRs) Shariah complaint Certificate of Deposit (COD) Certificate of Musharaka (COM) and other Placements, with Islamic banks or windows of conventional banks, islamic financial institutions & DFI's.	AA	100%	0%	
	3	Shariah compliant GOP issued/guaranteed securities	N/A	100%	0%	N/A
Launch Date	15 August, 2025					
Maturity Date	22 September 2025					
Expected Return	10.20% to 10.50% p.a.(from the close of subscription period)					
Minimum Investment Amount	Rs. 100,000/-					
Duration	More than one month from the close of Subscription period					
Performance Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.					
IPO/ Subscription Period	15 August, 2025 to 18 August, 2025/ 19 August, 2025 to 21 August 2025					
Subscription / Redemption Days/ Timings	Transactions			Cut off Time		
	Application for issuance of units, redemption of units, conversion of units and transfer of units			Monday to Thursday 9:00 am to 3:00 pm Friday 9:00am to 4:00 pm		
Reinvestment of Dividend	Any cash dividend entitled to the unit holder shall be reinvested at the ex-dividend NAV after deduction of all applicable taxes.					
Type of Units	Type A units					

Management Fee (% per annum)	Up to 1.00% p.a
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3. BRIEF INFORMATION ON THE PRODUCT CHARGES

Contingent Load	Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of fund property.
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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 STAKE HOLDERS

a) Asset Management Company:

Lucky Investments Limited
Ground Floor, Finance Trade Center (FTC), main Shahrah e Faisal, Karachi.
UAN:+92 111-582-591

b) Trustee:

Central Depository Company of Pakistan Limited
CDC House, 99-B, Block B, SMCHS, Main Shakra-e-Faisal, Karachi.
UAN: +92 111-111-500

c) Shariah Advisor:

Mufti Muhammad Hassaan Kaleem
House No.1H 699, Falcon Housing Scheme, New Malir, Karachi.