

**Key Fact Statement of
Lucky Islamic Cash Fund**
Type: Open Ended
Category: Shariah Compliant Money Market Scheme
Managed by: Lucky Investments Limited
Risk Profile: Low (Principal at low risk)

Issuance Date: 16 January, 2026, 19 January, 2026 and 20 January, 2026

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the Offering Document and/ or in the monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	<p>The objective of Lucky Islamic Cash Fund is to generate regular and stable returns by investing primarily in Shariah Compliant Banks and Shariah Compliant windows of conventional Banks and any other Shariah compliant short-term securities and money market instruments in a Shariah Compliant manner.</p>																													
Authorized Investment Avenues	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 5px;">Description</th><th style="text-align: left; padding: 5px;">Entity / Instruments Rating</th><th style="text-align: left; padding: 5px;">Maximum Exposure</th><th style="text-align: left; padding: 5px;">Minimum Exposure</th><th style="text-align: left; padding: 5px;">Maximum Maturity</th></tr> </thead> <tbody> <tr> <td style="padding: 5px;">Shariah compliant Money market instruments such as Islamic TDR, , Certificate of Islamic Investments (COII), Certificates of Musharaka (CoM), Islamic Certificates of Deposit (CoD), etc. with Islamic Commercial Banks and Islamic DFIs or Islamic windows of Commercial banks and DFIs.</td><td style="padding: 5px;">AA</td><td style="padding: 5px;">90%</td><td style="padding: 5px;">0%</td><td style="padding: 5px;">6 Months</td></tr> <tr> <td style="padding: 5px;">Shariah compliant Islamic Commercial Paper and Short Term Sukuk issued by Corporate Entities.</td><td style="padding: 5px;">A1 and above</td><td style="padding: 5px;">20%</td><td style="padding: 5px;">0%</td><td style="padding: 5px;">6 Months</td></tr> <tr> <td style="padding: 5px;">Cash and near cash instruments including cash in bank account (excluding TDRs or other term deposits) with Islamic banks/Windows of Islamic Banks and Government of Pakistan Ijara Sukuks not exceeding 90 days maturity.</td><td style="padding: 5px;">AA and above (Bank Deposits)</td><td style="padding: 5px;">100%</td><td style="padding: 5px;">10%</td><td style="padding: 5px;">NA</td></tr> <tr> <td style="padding: 5px;">Shariah Compliant Placements of funds (including TDR, PLS Saving deposit, COD, COM, COII, Money Market Placements and other clean placements of the funds) with all Shariah Compliant microfinance banks, Shariah Compliant non-banking finance companies and Modarabas</td><td style="padding: 5px;">AAA</td><td style="padding: 5px;">25%</td><td style="padding: 5px;">0%</td><td style="padding: 5px;">6 Months</td></tr> </tbody> </table>					Description	Entity / Instruments Rating	Maximum Exposure	Minimum Exposure	Maximum Maturity	Shariah compliant Money market instruments such as Islamic TDR, , Certificate of Islamic Investments (COII), Certificates of Musharaka (CoM), Islamic Certificates of Deposit (CoD), etc. with Islamic Commercial Banks and Islamic DFIs or Islamic windows of Commercial banks and DFIs.	AA	90%	0%	6 Months	Shariah compliant Islamic Commercial Paper and Short Term Sukuk issued by Corporate Entities.	A1 and above	20%	0%	6 Months	Cash and near cash instruments including cash in bank account (excluding TDRs or other term deposits) with Islamic banks/Windows of Islamic Banks and Government of Pakistan Ijara Sukuks not exceeding 90 days maturity.	AA and above (Bank Deposits)	100%	10%	NA	Shariah Compliant Placements of funds (including TDR, PLS Saving deposit, COD, COM, COII, Money Market Placements and other clean placements of the funds) with all Shariah Compliant microfinance banks, Shariah Compliant non-banking finance companies and Modarabas	AAA	25%	0%	6 Months
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	Shariah Compliant Government Securities with maturity up to 6 months	N/A	90%	0%	6 Months
Launch Date	16 January, 2026				
Minimum Investment Amount	Rs. 5,000/- and subsequently Rs. 1000/-,				
Duration	Perpetual				
Performance Benchmark	90% three months PKISRV rates + 10% three months average of the highest rates on savings account of three AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.				
IPO/ Subscription Period	16 January, 2026, 19 January, 2026 and 20 January, 2026				
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	9:00 am to 4:00 pm
Type of Units	Growth Units and Income Units				
Management Fee (%) per annum)	Up to 1.25% p.a				

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front End Load (FEL)	Direct Investment through AMC	Up to 3%
	Digital Platform of AMC/Third Party	Up to 1.5%
2. Redemption Charge	Type of Charge	
	Back End Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS 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 Shahra-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.

Disclaimer: All Investments in mutual Fund are subject to market risks. The NAV of Units may go down or up based on the market conditions. 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 2.8, Taxation Policies mentioned in Clause 7 and Warnings in Clause 9 before making any investment decision.