

### Investment Objective

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.

### General Information

Asset Manager	Lucky Investments Limited
Product Category	Open Ended Shariah Compliant Money Market Scheme
Duration of Fund	The duration of the Fund is perpetual.
Minimum Investment	PKR 5,000/-

### Benefits

- ♦ 100% Shariah-based Islamic Money Market Fund Offering daily dividend
- ♦ No minimum holding period of investment and Encashment without any penalty
- ♦ Diversified investment management reduces overall risk

### Investment Policy

Lucky Islamic Cash Fund (LICF) is an Open-ended Shariah Compliant Money Market Scheme which primarily invests in Shariah Compliant Authorized Investments. The 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.

### Authorized Investments

Description	Entity / Instruments Rating	Maximum Exposure	Minimum Exposure
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%
Shariah compliant Islamic Commercial Paper and Short Term Sukuk issued by Corporate Entities.	A1 and above	20%	0%
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 Sukus not exceeding 90 days maturity.	AA and above Bank Deposits	100%	10%
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%
Shariah Compliant Government Securities with maturity up to 6 months	N/A	90%	0%

### 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.

### Risk Profile/Risk of Principal Erosion



Note: Low risk means risk of principal erosion is low

### Other Information

Trustee & Custodian	Central Depository Company of Pakistan Ltd (CDC)
Shariah Advisor	Mufti Muhammad Hassaan Kaleem
Legal Advisor	Mandviwalla & Zafar - Advocates (advocate & investment & corporate advisors)
Auditor	Yousuf Adil & Co. Chartered Accountants

### Fee Structure

	Front End Load	Back End Load
Load Structure	Up to 3%	Nil
Management Fee	Up to 1.25% p.a	

Note: • Investment in IPO shall not be redeemed. • This term sheet is developed to reflect the basic features of the Fund and is not intended to be used as a substitute for Fund's Offering Document.

**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 and Disclaimer

mentioned in Clause 9 before making any investment decision.