

Key Fact Statement of
Lucky Islamic Dividend Yield Fund
Type: Open Ended
Category: Shariah Compliant Equity Scheme
Managed by: Lucky Investments Limited
Risk Profile: High (Principal at High risk)
Issuance Date: 01 July 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	Lucky Islamic Dividend Yield Fund seeks to provide competitive returns to investors through investments in dividend yielding shariah compliant listed equity securities, with the objective of generating consistent dividend income and potential capital appreciation over the medium to long term.	
Authorized Investment Avenues	Description	Exposure Limit (% of Net Assets)
	Shariah Compliant Listed Equity Securities	70%-100% during the year based on quarterly average investment calculated on daily basis
	Cash and/ or near cash instruments which include cash in bank accounts (excluding Islamic TDRs) and Shariah compliant Government of Pakistan Ijarah Sukuks not exceeding ninety (90) days remaining maturity (The rating of banks shall be A- or above)	0%-30%The above exposure limit is based on quarterly average investment calculated on daily basis.
	Investment outside Pakistan, including international Shariah Compliant listed securities and foreign currency bank deposits (excluding Islamic TDRs), subject to such conditions as imposed by SECP and with prior approval of SECP and SBP	0-30% of Net Assets or subject to cap of USD 15 million whichever is lower, subsequent to approval of the SECP and State Bank of Pakistan.
	Any other Shariah compliant security and/or instruments that may be allowed by the SECP, the Regulations or any other regulatory authority from time to time.	0%-30%
	Investment in Units of Unlisted and or Privately placed Shariah Compliant REIT Scheme subject to conditions as laid down by SECP	0%-5%
	Investment in Units of Shariah Compliant Exchange Traded Funds	0%-10%
	Placement of Funds with Islamic Microfinance Banks, Shariah Complaint non-bank finance companies and Islamic Modaraba (The rating shall be A- or above)	0-25%
Launch Date	01 July, 2026	
Minimum Investment Amount	Rs. 5,000/- and subsequently Rs. 1,000/-,	
Duration	Perpetual	
Performance Benchmark	KMI 30 Index	
IPO/ Subscription Period	01 July, 2026 to 03 July 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
Management Fee (% per annum)	Up to 3.00% p.a

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	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 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.

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.