Lucky Islamic Capital Protected Fund Plan I (LICPFP I)

Investment Objective

The objective of the Investment Plan is provide investors a competitive return through dynamic asset allocation between Shariah compliant listed equity securities, and Sharia compliant money market/ fixed income instruments.

General Information

Asset Manager	Lucky Investments Limited
Product Category	Open Ended Shariah Compliant Capital Protected Scheme
IPO	October 08, 2026
Subscription Period	October 09, 2026 to October 30, 2026
Duration of LICPFP I	2 Years
Minimum Investment	PKR 5,000/- and subsequently Rs. 1,000/-

Benefits

- 100% Halal returns.
- Capital is protected at maturity.
- Ideal for investor(s) with a short- to medium-term investment horizon.

Investment Policy

Lucky Islamic Capital Protected Fund Plan I with maturity of up to 5 years. Principal protection will be available only till the completion of the maturity period from the commencement of life of the Plan.

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

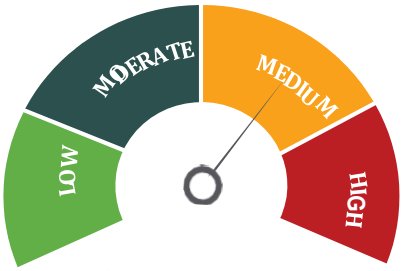
Authorized Investments

Authorized Investments	Allocation (Min%-Max%)	Risk Profile
(a) Equity Component:		
I. Shariah compliant equities listed at the Pakistan Stock Exchange.	0%-50%	High
II. Shariah Compliant Equity Securities not listed on the Stock Exchange, where application for listing has been accepted by the Stock Exchange.	0%-15%	
(a) Money Market/ Fixed Income Component: Shariah Compliant Government Securities and Placement of riba free deposits with A- and above rated Islamic banks or Islamic financial institutions or with Islamic branches/windows of other banks or financial Institutions and Term Deposits with Islamic Bank/ Islamic window of Conventional Bank and Islamic Financial Institutions/ Islamic window of financial institutions.	50%-100%	Low

Benchmark

The Benchmark of LICPFPI shall be combination of performance benchmarks for Shariah Compliant Equity Index and PKISRV rates for the period corresponding to the maturity of Investment Plan, on the basis of actual proportion held by the Investment Plan.

Risk Profile/Risk of Principal Erosion



Note: High risk means risk of principal erosion is high

Fee Structure

Unit Type/ Platform	Front End Load	Back End Load
Growth Units	Up to 3%	Nil
Digital Platform of AMC/ Third Party	Up to 1.5%	
Management Fee	Weighted Average approach based on respective allocation of Net Assets of Investment Plans.	
Contingent Load	Shall commensurate with net loss incurred due to Early Redemption, as determined by the Company	

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 use 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 in Clause 9 before making any investment decision.