Lucky Islamic Dividend Yield Fund (LIDYF)

(Term Sheet)

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.

General Information

Asset Manager	Lucky Investments Limited
Product Category	Open Ended Shariah Compliant Equity Scheme
Duration of Fund	The duration of the Fund is perpetual.
Minimum Investment	PKR 5,000/- and subsequently Rs. 1,000/-

Benefits

- 100% Shariah-based Islamic Dividend earning Stock Fund
- No minimum holding period of investment and Encashment without any penalty
- No- Lock-in period, withdraw investment at any point without any penalty

Investment Policy

Lucky Islamic Dividend Yield Fund (LIDYF) is an Open-ended Shariah Compliant Equity 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.

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

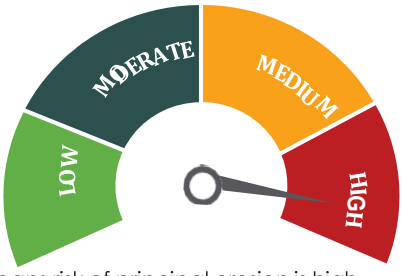
Authorized Investments

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 Compliant non-bank finance companies and Islamic Modarabas. (The rating shall be A- or above)	0-25%

Benchmark

KMI 30 Index.

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	Up to 3.00% 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 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.