

Key Fact Statement of
Lucky Islamic Money Market Fund
Type: Open Ended
Category: Shariah Compliant Money Market Scheme
Managed by: Lucky Investments Limited
Risk Profile: Low (Principal at low risk)
Issuance Date: 9 April 2025

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	The investment objective of the 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.				
Authorized Investment Avenues	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
	Shariah Compliant Government Securities with maturity up to 6 months	N/A	90%	0%	6 Months
Launch Date	9 April, 2025				
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	April 09, 2025				
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 Friday 9:00 am to 3:00 pm		

Type of Units	Growth Units and Income Units
Management Fee (% per annum)	Up to 1.75% 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. Back End Load (BEL)	NIL	

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS /Investment Plan 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.