



Lucky Islamic Money Market Fund (LIMMF)

(Term Sheet)

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.

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
- ◆ No minimum holding period of investment and Encashment without any penalty
- ◆ Diversified investment management reduces overall risk

Investment Policy

Lucky Islamic Money Market Fund (LIMMF) 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.

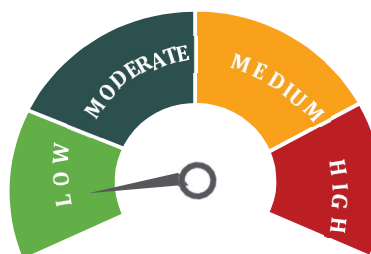
Authorized Investments

Description	Entity/ Instrument Rating	Minimum Exposure	Maximum 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	0%	90%
Shariah compliant Islamic Commercial Paper and Short Term Sukuk issued by Corporate Entities.	A1 and above	0%	20%
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)	10%	100%
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	0%	25%
Shariah Compliant Government Securities with maturity up to 6 months	N/A	0%	90%

Benchmark

90% three months PKISRV rates + 10% three (3) 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	A.F Ferguson & Co., a member of PWC Chartered Accountants

Fee Structure

	Front End Load	Back End Load
Load Structure	Up to 3%	Nil
Management Fee	Management Company shall be entitled to an accrued remuneration equal to an amount up to 1.75% of Average Annual Net Assets, within allowed expense ratio limit.	

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 2.7, Taxation Policies mentioned in Clause 7 and Warnings and Disclaimer mentioned in Clause 9 before making any investment decision. Use of the name and logo of YBG as given above does not mean that it is responsible for the liabilities/obligations of Lucky Investments Limited or any investment scheme managed by it.