

Al Ameen Islamic Income Fund

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General Information

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| Management Company | UBL Fund Managers Limited |
| Fund Category | Shariah Compliant Income Scheme |
| Fund Type | Open Ended Fund |
| Fund Duration | Perpetual |
| Minimum Investment | Rs. 500 |
| Dealing Days | Monday to Friday |
| Pricing Mechanism | Forward |
| Benchmark | Six (6) months average deposit rates of three (3) A rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP |
| Risk Profile / Principal Erosion Risk | Medium |
| Front-End Load (%) | Up to 1.5 % |
| Back-End Load (%) | Nil |
| Management Fee | Up to 10% of net income subject to a minimum of 0.25% p.a maximum of Up to 1.5% p.a |
| Cut Off Timings | Mon - Thur: 3pm Fri: 4pm |
| Offering Period | Open for subscription |

Fund Objective

Al-Ameen Islamic Income Fund is an open-end Shariah Compliant Income Fund with an objective to provide a competitive rate of return to its investors by investing in quality Sukuks, Shariah compliant Government Securities, Islamic Bank Deposits, and short and long term Shariah debt instruments.



Key Benefits

Halal Returns

No Equity Exposure

Liquid Investments

| Instruments / Securities | Min. Exposure (% of Net Assets) | Max. Exposure (% of Net Assets) | Min. Rating |
|---|---------------------------------|---------------------------------|-------------|
| Shariah Compliant Government Securities with maturity equal to and greater than 90 days | 0% | 75% | N/A |
| Shariah Compliant Government Securities of less than 90 days maturity and Cash in Bank Accounts (excluding term deposits) with licensed Islamic Banks and licensed Islamic Banking windows of conventional Banks | 25%* | 100% | A- |
| Spread Transactions as approved by the Shariah Advisor in eligible securities as declared by the Stock Exchanges and the SECP | 0% | 40% | N/A |
| Secured and/or unsecured, listed and/or privately placed Shariah Compliant debt securities/Commercial Papers/ Sukuks issued by Corporate entities Financial Institutions/ Government or governmental agencies/bodies. | 0% | 75% | A- |
| Shariah Compliant non-traded securities with maturity of less than and equal to six (6) months including but not limited to Bank Deposits with licensed Islamic Banks and licensed Islamic Banking windows of conventional Banks and Placement of funds under Mudaraba, Murabaha, Musharakas, Istisna'a and Ijarah arrangements with banks, NBFCs, Mudarabas and DFIs | 0% | 75% | A- |
| Shariah Compliant non-traded securities with maturity exceeding six (6) months including but not limited to Bank Deposits with licensed Islamic Banks and licensed Islamic Banking windows of conventional Banks and Placement of funds under Mudaraba, Murabaha, Musharakas, Istisna'a and Ijarah arrangements with banks, NBFCs, Mudarabas and DFIs | 0% | 15% | A- |
| Any other Shariah Compliant instrument / securities that may be allowed by the SECP | As may be allowed by the SECP | As may be allowed by the SECP | A- |

* The minimum cash and near cash requirements shall be calculated on the basis of the average for each calendar month.

Note: Investments shall be made as per the authorized investment limits given above and may include the following mode of Shariah Transaction such as: principles of Bai'- Mu'ajjal, Bai'-Mussawamah, Bai'-Salam, Istisna'a, Mudaraba, Murabaha and Musharaka or any other structure as approved by the Shariah Advisory Council from time to time.

Other Information

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| Trustee | : Central Depository Company Pakistan Limited |
| Auditor | : BDO Ebrahim & Co. |
| Regulator | : Securities & Exchange Commission of Pakistan (SECP) |
| Investment Committee Members | : Yasir Qadri, Syed Sheeraz, Hadi Hassan Mukhi, Muhammad Imran, Syed Suleman Akhtar, Muhammad Ahmed |
| Shariah Advisory Council | : Mufti Muhammad Hassaan Kaleem & Mufti Muhammad Najeeb Khan |

This product feature document is developed to reflect basic features of the Fund and is not intended to be used as a substitute to Fund's Offering Document & Supplementary Offering Document. For details of the product including risk factors and disclaimers, kindly refer to the Constitutive Documents of the Fund as available on Al Ameen Funds Website (www.alameenfunds.com.pk)

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 2.1.1, Risk Factors mentioned in clause 2.4, Taxation Policies mentioned in Clause 7 and Warnings in Clause 9 before making any investment decision. Use of name and logo of UBL Bank Ltd./ UBL Ameen as given above does not mean that they are responsible for liabilities/obligation of Al-Ameen Funds/UBL Fund Managers or any investment scheme managed by them.