

AL Habib Islamic Savings Fund

Investment Objective

The investment objective of the Fund is to provide competitive risk adjusted returns to its investors by investing in a diversified portfolio of long, medium and short term shariah compliant debt instruments while taking into account liquidity considerations.

Investment Strategy

The Fund aims to provide higher risk adjusted returns by investing in a diversified portfolio of Shariah Compliant securities to get a regular stream of Halal income in short to medium term.

General Information

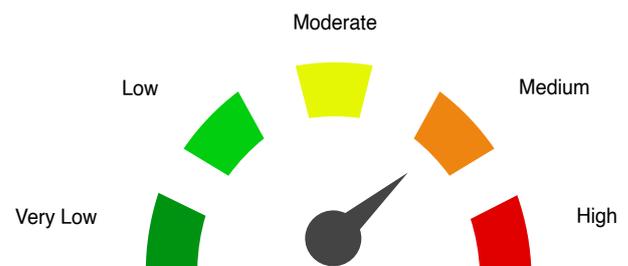
Fund Type	Open Ended
Fund Category	Shariah Compliant Income
Benchmark	Average of the 6 month profit rates of 3 Islamic Banks / or licensed Islamic Banking windows of conventional banks having long term credit rating of A or higher, as selected by MUFAP.
Fee Structure	Management Fee: 10% of the annual gross earnings of the scheme, which shall be within allowed expense ratio limit.
Front End Load	Up to 3% of NAV, Waivable at the discretion of the Management
Back End Load	0%
Trustee	Central Depository Company of Pakistan Limited
Shariah Advisor	Dr. Mufti Ismatullah
Auditor	EY Ford Rhodes, Chartered Accountants
Pricing	Backward
Tax Deduction	As per applicable law

Main Benefits

- Risk Adjusted halal returns
- Professional Management of your savings
- Frequently dividend Units distributed into Investor's Account
- Highly Liquid - Same day redemption
- Secure Investment option for short to medium term
- No Lock in period. Withdrawal without any penalty
- Tax Benefit as per section 62 of Income Tax Ordinance 2001
- Units can be pledged against financing facility

Risk Profile

The Riskometer displays the risk involved in the Fund



To invest contact us:

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