

Customer ID

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In case of existing participant



1	Participant Details (Mandatory)
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Name (Mr/Ms/Mrs)																												
CNIC/NICOP No.												NTN		(Please write in block letters)														
Occupation	☐ Service	☐ Self-employed	Other _____ (please specify)																									
Employer / Business Name _____																												
Employer / Business Address _____																												
Correspondence to be sent to ☐ Residential Address ☐ Employer / Business Address ☐ Hold Mail																												

[illegible]

Retirement Age											
Please specify expected retirement age _____ or expected date of retirement	<table border="1"><tr><td></td><td></td><td>-</td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td></tr></table> (dd - mm - yyyy)			-			-				
		-			-						
Note:											
1. Retirement age can be 25 years from the date of first investment in a pension fund or any age between 60 to 70 years whichever is earlier.											
2 If retirement age/date is not specified, by default the age 25 years from the date of first investment or 60 years, whichever is earlier, will be selected as the expected retirement age.											
3. Expected retirement age can be changed at a later date (subject to terms and conditions specified in the Offering Document of the Fund)											
4. If you would like to change your expected date of retirement you may do so by filling Section 6 of VPS Account Update Form. In case no written intimation is received till the date of your retirement, your VPS allocation will automatically be changed to 'Lower Volatility' at the date of retirement in accordance with the VPS Rules, 2005.											

4	Bank Account Details of Participant (Mandatory)
Bank Account Details (atleast one) of Participant (Mandatory) IBAN _____ OR Bank Account Number _____ Bank Account Title _____ Branch Code _____ Bank Name & Branch _____ Bank Address _____ Note: Please provide bank account details for Additional account if applicable otherwise previously provided bank account details as per account opening forms will be updated	

5 Initial Contribution Details				
Account Type ⁴	☐ PF Linked	☐ Normal		
Mode of contribution (tick one)	☐ Self	☐ Employer/Third Party		
<u>Investment details for 'Self' contribution</u>				
Initial Contribution Amount (Rs.) _____ In words _____				
	Mode of Payment	Instrument No.	(Drawn on) Bank Name	Branch Name & Code
1	☐ Cheque ☐ Pay Order ☐ Online Transfer/remittance			
2	☐ Cheque ☐ Pay Order ☐ Online Transfer/remittance			

Note:

1. In case of Employer/Third Party initial contribution, 'Employer & Third Party Contributor Form' should be attached with details
2. Online account transfer facility is available with selected banks
3. Payment can be made in the form of a cheque, Cashier Cheque, pay order or online account transfer. Payment can be made in favor of "CDC Trustee Al-Ameen Islamic Retirement Savings Fund (AIRSF) or CDC Trustee Al-Ameen Funds"
4. Applicability of tax deduction at the time of withdrawal would be as per the prevailing Income Tax Laws

JUBL FM / IIF-VPS / ver. 04 / Applicable from 24-6-2021

نقد تم قابل قبول نہیں۔ ادا ہی نہ کیا۔ صرف کراس چیک یا پے آرڈر یا آن لائن ٹرانسفر کے ذریعے کریں۔

Participant's Signature _____

Tick the appropriate Box (select one per question)

I. It is likely that I will withdraw my investment

a	Within one year	8
b	Between 1 to 2 years	12
c	Between 2 to 5 years	16
d	Not before 5 years	20

II. Experience of Investing

a	I have no experience of investing in capital markets, stocks and bonds	4
b	I have experience of investing in capital markets, stocks and bonds	8

III. To seek high retruns I can take:

a	Very Low risk	20
b	Low risk	40
c	Moderate risk	60
d	Medium risk	80
e	High risk	100

IV. The investment amount is: سرمایہ کاری کی رقم ہے:

a	An insignificant part of my investable income میری قابل سرمایہ آمدنی کا معمولی حصہ	8
b	A significant part of my investable income میری قابل سرمایہ آمدنی کا اہم حصہ	12
c	A substantial part of my investable income میری قابل سرمایہ آمدنی کا کافی حصہ	16

Total Score مجموعی سکور (I + II + III + IV)

Score	Category of CIS/Plan	Risk Profile	Risk of Principle Erosion
= 61 the risk is	Customized Plan with 100% in Money Market Sub Fund	Very Low	Principal at Very Low Risk
> 61 but =< 83 the risk is	Lower Volatility Plan & Life-cycle Plan (for age 60 years & above) with Zero Equity exposure	Low	Principal at Low Risk
83 but =< 105 the risk is	Low Volatility Plan. Life-cycle Plan (for age between 51-60 years). Customized Plan with 0% -25% Equity Sub Fund aggregate exposure	Moderate	Principal at Moderate Risk
> 105 but= <127 the risk is	Medium Volatility Plan. Life-cycle Plan (for age between 51-60 years). Customized Plan with 26% - 50% Equity Sub Fund aggregate exposure	Medium	Principal at Medium Risk
>127 the risk is	High Volatility & Life Cycle Plans (up to age of 50 years). Customized Plan with more than 50% Equity Sub Fund aggregate exposure	High	Principal at High Risk

Disclaimer: I/we hereby declare that I have read understand and completed this entire risk profiling assessment questionnaire on my own. I understand that this questionnaire only help me in assessing my / our risk appetite based on the information provided by me and I have the sole right & discretion to choose thee investment scheme/plan as I / we deem fit which may be different as compared to my / our risk profile. I am aware that my financial needs may change over the time depending on my / our personal situation and objectives.

Participant's Signature

Please select (any one) of the Allocation plans given below. In case of customized allocation, please specify the percentage (%) in the respective sub-funds.

High volatility ☐	Medium volatility ☐	Low volatility ☐	Lower volatility ☐	CUSTOMIZED ☐
Equity Sub-Fund: 75% Debt Sub-Fund: 25% MM Sub-Fund: 0%	Equity Sub-Fund: 40% Debt Sub-Fund: 45% MM Sub-Fund: 15%	Equity Sub-Fund: 15% Debt Sub-Fund: 65% MM Sub-Fund: 20%	Equity Sub-Fund: 0% Debt Sub-Fund: 50% MM Sub-Fund: 50%	Equity Sub-Fund: _____% Debt Sub-Fund: _____% MM Sub-Fund: _____%
LIFE CYCLE ☐				
Age: 18-30 Equity Sub-Fund: 75% Debt Sub-Fund: 20% MM Sub-Fund: 5%	Age: 31-40 Equity Sub-Fund: 70% Debt Sub-Fund: 25% MM Sub-Fund: 5%	Age: 41-50 Equity Sub-Fund: 60% Debt Sub-Fund: 30% MM Sub-Fund: 10%	Age: 51-60 Equity Sub-Fund: 50% Debt Sub-Fund: 30% MM Sub-Fund: 20%	Age: 60 and above Equity Sub-Fund: 0% Debt Sub-Fund: 50% MM Sub-Fund: 50%

Note:

- Allocation scheme can be changed subject to the terms & conditions specified in the Offering document of the fund.
- If an allocation scheme is not selected, the participant's contribution would be allocated in the default allocation scheme, i.e. that is life cycle allocation scheme, until such time the participant selects an allocation scheme depending on the age of the participant.

Name of Pension Fund _____ Name of Pension Fund Manager _____

Date of Joining - - (dd - mm - yyyy) Amount being transferred (Rs.) _____

Previous Pension Fund Manager's Address _____

Tax Status Please tick the appropriate option

☐ Filer ☐ Non-filer

Please note that at the time of early or excess withdrawal (as defined in VPS Rules), you would be required to submit preceding three years' filed income tax return. In absence of the required documents Al-Ameen Funds reserves the right to deduct tax including imposition of maximum tax rate prevailing at the time to comply with the income tax laws.

I declare that, I:

- Had any illness requiring a hospital stay, medical treatment or medical follow-up for more than 30 days during the last 2 years Yes ☐ No ☐
- Had been off-work for sickness for more than 14 consecutive days during the last 2 years Yes ☐ No ☐
- Have any surgical procedure or medical investigations planned for the next 6 months Yes ☐ No ☐

I confirm my understanding that failure to disclose a material fact may lead to the rejection of any claim relating to this Takaful Scheme.

Note: All above declarations are mandatory to tick. HQF will be required if 'Yes' is tick marked in any of the above.

Participant's Signature

I certify that I have the power and authority to establish this account and the features and services requested and that the authorizations hereon shall continue until any written notice of a modification or a termination signed by all appropriate parties. I hereby accept that the company may, at any time in the future require any verification before processing any requested transaction in this account. I acknowledge and accept that UBL Fund Managers Limited reserves the right to close or suspend, without prior notice, my account if required document/information is not submitted within a stipulated time.

I have carefully read, understood and accepted the terms and conditions given in the relevant Trust Deed (TD) and Offering Document (OD) of Al-Ameen Islamic Retirement Savings Fund. I understand that the company may amend or alter the terms and conditions referred herein and hereafter, from time to time. I understand to access the company website to keep myself updated before every operation of this account. I understand that investments in pension funds are subject to market risks and fund prices may go up or down based market conditions. I understand that past performance is not necessarily an indicator of future results and there is no fixed or guaranteed return. I declare that the amount so invested is legitimate and not generated from money laundering activities. I understand that my withdrawals made from the Al-Ameen Islamic Retirement Savings Fund, prior to retirement will result in a tax penalty/withholding tax. I have no objection to the Prescribed Investment Policy and Prescribed Application Policy determined by the Commission and the Pension Fund Manager and I am fully aware of the risks associated with the prescribed Allocation Scheme. I also hereby authorize the Pension Fund Manager to deduct applicable premium charges.

I confirm that I have understood the details of Sales Load to be deducted including taxes thereon. I, hereby authorize UBL Fund Managers to disclose relevant profile information to any third party(ies) for performance of due diligence or for improvement in customer services & experience

میں اقرار کرتا ہوں کہ مجھے اس اکاؤنٹ کو قائم کرنے اور درخواست کردہ خصوصیات اور خدمات سے استفادہ کرنے کی قدرت اور اختیار حاصل ہے اور یہ کہ اس حوالے سے حاصل اختیارات اس وقت تک جاری رہیں گے تا وقتیکہ تمام متعلقہ پارٹیاں (فریقوں) کے دستخطوں سے تسلیم یا اختتام کا تحریری نوٹس موصول نہیں ہو جاتا۔ مجھے یہ بات قبول ہے کہ کمپنی ضروری سمجھے تو مستقبل میں کسی بھی وقت اس اکاؤنٹ میں درخواست کردہ کسی بھی شرائط یا شرائط کو فوری سے (میں دین) پر عملدرآمد سے قبل تصدیق (چارج پڑتا ہے) کر سکتی ہے۔ مجھے یہ بات منظور ہے کہ میری جانب سے مقررہ میعاد کے اندر مطلوبہ دستاویزات/معلومات جمع نہ کرنے کی صورت میں یو بی ایل فنڈ مینجمنٹ کو بغیر کسی پیشگی نوٹس میرا اکاؤنٹ بند کرنے یا معطل کرنے کا حق حاصل ہے۔

میں نے ال امین اسلامک ریٹائرمنٹ سیونگز فنڈ کی متعلقہ ٹرسٹ ڈیڈ (TD) اور آفرنگ دستاویزات میں درج شرائط و ضوابط کو فوری سے پڑھا اور سمجھ لیا ہے اور مجھے یہ قبول ہے۔ میں نے اس بات کو سمجھ لیا ہے کہ کمپنی کو سمجھ لیا ہے کہ کمپنی کو تمام موجودہ یا بعد میں لاگو ہونے والی شرائط و ضوابط میں تسلیم یا تسلیم کی کر سکتی ہے۔ میں سمجھتا ہوں کہ باخبر رہنے کے لئے اس اکاؤنٹ کے ہر آپریشن (تفصیل) سے قبل کمپنی کی ویب سائٹ تک رسائی کروں گا۔ میں یہ سمجھتا ہوں کہ کمپنی کو شرائط و ضوابط میں درج شرائط و ضوابط کو فوری سے (میں دین) پر عملدرآمد سے قبل تصدیق (چارج پڑتا ہے) کر سکتی ہے۔ میں سمجھتا ہوں کہ میری جانب سے مقررہ میعاد کے اندر مطلوبہ دستاویزات/معلومات جمع نہ کرنے کی صورت میں یو بی ایل فنڈ مینجمنٹ کو بغیر کسی پیشگی نوٹس میرا اکاؤنٹ بند کرنے یا معطل کرنے کا حق حاصل ہے۔

میں تصدیق/تسلیم کرتا ہوں کہ میں نے بشمول سیکرمنٹھائے جانے والے سیکرمنٹھ کی تفصیلات کو سمجھ لیا ہے۔

Date - -
(dd - mm - yy)

Participant's Signature

نوٹ: نقد رقم قابل قبول نہیں۔ ادائیگی صرف کراس چیک یا پے آرڈر یا آن لائن ٹرانسفر کے ذریعے کریں۔

Instructions & Guidelines

- Cash will not be accepted
- Payment can be made in the form of a cheque, pay order or online account transfer
- Payment shall be made in favor of 'CDC Trustee UBL Retirement Savings Fund'. Instrument should be crossed 'Account Payee Only'
- It should be the responsibility of the applicant to pay all charges and taxes in relation to the units purchased by him/her
- Applications by non-resident Pakistanis shall be accepted subject to existing laws provided the subscription amount is paid by means of a remittance through banking channels or through means permitted by the State Bank of Pakistan (SBP)
- Front-end load (charges) will be applicable on investment as per the constitutive documents of the Fund
- Application will be processed as per cut-off timings for the Fund

Document Checklist

Before submitting this form, make sure the following documents are attached. If one or more of the documents are missing, your application may be declined or processed with a delay.

In case of Zakat Exemption, Zakat Affidavit shall be provided for the participant. If not submitted, Zakat will be deducted at the time of withdrawal.

☐ Copy of Pension Fund's Account Statement
(In case of transfer from another Pension Fund Manager)

☐ Employer & Third Party Contributor Form
(In case of contribution by Employer/Third Party)

☐ Nomination Deed
(In case nomination is filled up)

☐ Zakat Affidavit

For Office Use Only

Distributor _____ Name of Agent _____ Sub-Agent _____
Reference/Agent Code _____ IC/Location _____ Remarks _____
CRM Lead

General Instructions & Guidelines

1) This form is for use by individual applicants who want to open a Retirement Savings account with UBL Fund Managers. **2)** Fill the form in block letters and in legible handwriting to avoid errors in application processing. If any alteration is made, a countersign is mandatory. **3)** Fill the form yourself or get it filled in your presence. Do not sign and/or submit blank forms. **4)** Please tick in the appropriate box wherever applicable, in case any field is not relevant, please mark 'N/A' (Not Applicable). **5)** It is the responsibility of the applicant to carefully read and understand the guidelines and instructions provided in this form and the terms and conditions, especially risk disclosure, disclaimer, warning statement, investment objective in the Offering Document of Al-Ameen Islamic Retirement Savings Fund (AIRSF). **6)** Applications in complete in any respect and / or not accompanied by required documents are liable to be held or rejected until complete requirements are fulfilled. **7)** Applications complete in all respects and carrying necessary documentary attachments should be submitted at UBL Fund Managers' Investment Centers, designated UBL Branches, distributor outlets, or at UBL Fund Managers - Operations Office: 4th Floor, STSM Building, Beaumont Road, Civil Lines, Karachi, Pakistan. A complete list of Investment Centers, UBL Branches and distributor outlets is available on www.alameenfunds.com. To find an Investment Center near you SMS 'IC' to 8258. **8)** For assistance in filling this form or information about our products and services call our nationwide help line at 0800-26336