

# Al-Ameen Islamic Cash Plan - I (AICP-I)

(under Al-Ameen Islamic Cash Fund)



## Investment Objective

Aims to provide high liquidity and competitive returns while seeking maximum possible preservation of capital by investing in low risk and liquid shariah compliant instruments for unit holder

## Plan Attributes / Key Benefits

- High Liquidity
- Ideal Short Term Parking Avenue for Idle Cash
- Easy Access to Money

## General Information

Management Company	UBL Fund Managers Limited
Plan Type & Duration	Open End
	Perpetual
Plan Category   Type	Shariah Compliant Money Market Scheme
Minimum Investment	Rs. 500
Dealing Days	Monday to Friday
Cut Off Times	4:00 PM (on each dealing day)
Pricing Mechanism	Backward

## Authorized Investments

Authorized Investments	Allocation (Min - Max %)	Instrument Rating
Deposits in Licensed Islamic Banks	0% - 100%	Double (A)
Certificates of Musharaka (CoM), Certificates of Deposit (CoD), Certificate of Islamic Investments (COII) with banks and DFIs	0% - 70%	Double (A)
Islamic money market instrument	0% - 70%	Triple (A)
Secured, unsecured, listed, unlisted and privately placed Shariah compliant money market securities.	0% - 70%	Double (A)
Any other Shariah compliant investment	0% - 50%	Double (A)

## Management Fee / Load

Management Fee:	2.5% of Gross Earnings subject to minimum fee of 0.15% p.a. of net assets
Front-end Load:	NIL
Back-end Load:	NIL
Total Expense Ratio: Up to 0.77%	
Selling and marketing expense: "to be charged within the limit of Total Expense Ratio"	

## Benchmark

The benchmark of the Plan shall be average of 3 (three) month Deposit Rates of 3 (three) Double A ("AA") rated and above, Islamic banks (or Islamic Windows of qualifying Commercial Banks) for the period of return.

## RISK Profile

This Riskometer displays the risk involved in the Plan



Note: As per SECP Circular 2 of 2020, Very Low Risk means Risk of Principal Erosion is very low.

## Other Information

Fund Listing	Pakistan Stock Exchange Limited
Trustee	Central Depository Company of Pakistan Limited
Auditor	A.F. Ferguson & Company
Management Co. Rating	AM1 (JCR-VIS)
Regulator	Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	Yasir Qadri  Syed Suleman Akhtar, CFA  Muhammad Imran  Hadi Mukhi Muhammad Waseem, CFA Syed Sheeraz Ali

Note: This Term Sheet is developed to reflect basic features of the Plan and is not intended to be used as a substitute to Plan's Offering Document. For details on the product (including risk factors and disclaimers), kindly refer to the Constitutive Documents of the Fund, once available.

Disclaimer: All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past performance is not necessarily indicative of future results.