

Key Fact Statement of

Al Ameen Islamic Asset Allocation Fund (AIAAF)

Type : Open end**Category :** Shariah Compliant Asset Allocation Scheme**Managed by UBL Fund Managers****Risk Profile :** Medium**Issuance Date: December 10, 2013****(updated as of 28-01-2025 with reference to latest applicable SOD)****1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objectives of CIS	The investment objective of the Fund is to earn competitive riba free return by investing in various shariah compliant asset classes/instruments based on the market outlook.
Authorized Investment avenues	The Fund may invest in Shariah-compliant listed and corporate securities, Ijarah Sukuks, government securities, and Islamic money market instruments such as COMs, CODs, and COILs. It may also place funds with Islamic banks, invest in Shariah-compliant commercial papers, convertible securities, preferred shares, spread transactions, and other SECP-approved instruments.
Launch date of CIS	December 10, 2013
Minimum Investment Amount	Rs. 10,000/- initial & subsequent
Duration	Perpetual
Performance Benchmark	Shariah Complaint Equity: KMI-30 Index, Shariah Compliant Money Market: 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP, Shariah Compliant Income: 75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP based on the Fund's actual proportion in the Equity and Income / Money Market securities.
IPO	10-Dec-2013
Subscription/Redemption Days and Timing	Cut off: Monday to Thursday 3:00 PM Friday 4: 00 PM
Types/ classes of units	Class A: Purchase Unit Class B: Bonus Unit Class C: Dividend Reinvestment
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES**1. Front End Load (FEL)**

Distribution Channel	Percentage
Direct Investment through AMC	Up to 3%
Digital Platform of AMC / Third party	Up to 1.5%

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

- a. UBL Fund Managers Limited
4th floor, STSM Building, Beaumont Road, Civil Lines, Karachi
Customer Care Unit at 0800-26336

- b. Trustee : Central Depository Company of Pakistan Limited
Contact : (92-21) 111-111-500

- c. Shariah Advisors

Mufti Muhammad Najeeb Khan
Email : mnajeebkhan@hotmail.com

Mufti Hassaan Kaleem
Email : hassaan.kaleem@gmail.com