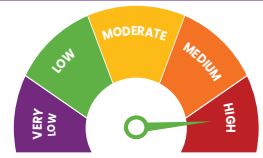


PARTICULARS	DESCRIPTION										
Fund Name	Meezan Dynamic Asset Allocation Fund (MDAAF)										
Plan Name	Meezan Dividend Yield Plan (MDYP)										
Product Category	Open End Shariah Compliant Asset Allocation Scheme										
	<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;">Risk Profile/ Risk of Principal Erosion</p>  <p style="text-align: center;">High - Principal at high risk</p> </div>										
Fund Manager	Al Meezan Investment Management Limited										
Investment Objective of the Plan	The Investment Objective of Meezan Dividend Yield Plan (MDYP) is to provide competitive returns through investments in dividend yielding Shariah Complaint equity securities, Shariah Compliant Fixed Income Instruments, Shariah Compliant Money Market Instruments and any other Shariah Compliant instrument as permitted by the SECP and Shariah Advisor.										
Investment Policy of the Plan	<p>The Plan will actively allocate its portfolio between the equity asset classes and fixed income/money market asset classes based on the macroeconomic view of the fund manager on such asset classes.</p> <p>For exposure to equities, this investment plan shall primarily be invested in Islamic Equity instruments. Whereas for taking exposure to Fixed Income/Money Market, the Plan shall invest in Islamic Money Market and Islamic Fixed Income instruments as well as in Cash at Bank Accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks.</p> <p>The allocation between the Equity Component and the Debt/ Income Component may vary depending upon changes in the value of the Plan and macroeconomic changes.</p> <p>Investments shall be made as per the authorized investment limits given below and may be made according to the following mode of Shariah Transaction such as; principles of Bai-Mu'ajjal, Bai-Mussawwama, Bai-Salam, Istisna'a, Mudaraba, Murabaha and Musharika or any other structure as approved by the Shariah Advisor from time to time.</p> <p>The Management Company (Wakeel) can from time to time alter the weightings, subject to the specified limits as mentioned in Authorized Investments table below between the various types of investments if it is of the view that market conditions so warrant. The funds not invested in the foregoing avenues may be placed as deposit with scheduled Islamic banks / Islamic Divisions of conventional banks.</p>										
Benchmark	Weighted average return of KMI-30 Index, 6 months average deposit rates of three (3) A rated Scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP, six months PKISRV Rates and three (3) months average deposit rates of three (3) AA rated Islamic Banks or Islamic windows of conventional banks as selected by MUFAP based on the actual proportion of investment in Equity, Income / Money Market asset classes made by the Plan.										
Duration of Plan	Perpetual										
Minimum/Subsequent Investment Amount	Minimum investment size is Rs.5,000 and subsequent investment is Rs.1,000										
Pricing Mechanism	Forward pricing										
Management Fee	The Plan shall charge a Management Fee of up to 3% per annum										
Front-end and Back-end Load	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Class of Unit</th> <th style="width: 25%;">Front-End Load</th> <th style="width: 25%;">Back-End Load</th> </tr> </thead> <tbody> <tr> <td>Class "A" Units (Pre-IPO Units)</td> <td style="text-align: center;">0-3%</td> <td rowspan="3" style="text-align: center; vertical-align: middle;">Nil</td> </tr> <tr> <td>Class "B" Units</td> <td style="text-align: center;">0-3%</td> </tr> <tr> <td>Class "C" Units (Bonus Units)</td> <td style="text-align: center;">Nil</td> </tr> </tbody> </table>	Class of Unit	Front-End Load	Back-End Load	Class "A" Units (Pre-IPO Units)	0-3%	Nil	Class "B" Units	0-3%	Class "C" Units (Bonus Units)	Nil
Class of Unit	Front-End Load	Back-End Load									
Class "A" Units (Pre-IPO Units)	0-3%	Nil									
Class "B" Units	0-3%										
Class "C" Units (Bonus Units)	Nil										
Shariah Advisor	Dr. Muhammad Imran Ashraf Usmani Sb										
Auditor to the Fund	E&Y										
Legal Advisor	Bawanay & Partners										
Trustee & Custodian	Central Depository Company of Pakistan Ltd (CDC)										

Asset Class/Scheme		Entity / Instruments Rating	Minimum Exposure	Maximum Exposure
Authorized Investments of the Plan	A. Shariah Compliant Equity Instruments	N/A	0%	90%
	B. Shariah Compliant Fixed Income Instruments issued by Financial Institutions including Wakalah based placements	A-^	0%	90%
	C. Ijarah Sukuk and other GoP Shariah Compliant debt securities	N/A	0%	90%
	D. Cash and Near Cash instruments which include Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks (excluding TDRs) and GoP Ijara Sukuk not exceeding 90 days maturity	A-^	10%	100%
	E. Shariah Compliant Money Market Instruments issued by Financial Institutions including Wakalah based placements, Shariah Compliant Commercial Paper/Sukuk and any other Shariah Compliant Money Market Instruments i.e., Certificate of Deposits, Certificate of Musharika, Modaraba Certificate and Certificate of Islamic Investments issued by any Financial institution	A-^	0%	90%
	F. Deposits / Placements with Islamic Banks / Islamic Windows of Commercial Banks	A-^	0%	90%
	G. Shariah Compliant Corporate Debt Securities/Sukuk issued by any entity	A-^	0%	90%
	H. Any other Shariah Compliant Government Securities/Instrument/Structure including but not limited to CoI, CoM, Ijarah, Murabaha, Modaraba, Commodity Murabaha, Salam, Istisna etc subject to SECP's approval	N/A	0%	90%
	I. Investment in Shariah Complaint Real Estate Investment Trusts (REITs)	N/A	0%	5%
	J. Any other instruments as permitted by the Rules, The Regulations and approved for investment by the SECP and the Shariah Advisor, from time to time	N/A	0%	As specified by SECP in the approval

MDYP's Authorized Investments would primarily comprise of diversified Portfolio of dividend yielding Shariah-Compliant equity securities along with other Shariah Compliant instruments as specified in the above authorized investment table.



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Risk Disclaimer: All investments in Mutual Funds and Pension Fund are subject to market risks. Past Performance is not necessarily indicative of future results. 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, Risk Disclosures mentioned in Clause 2.5, Taxation Policies mentioned in Clause 7 and Warnings and Disclaimer mentioned in Clause 9 before making any investment decision.

The products herein above have been approved by our Shariah Advisor Dr. Muhammad Imran Ashraf Usmani whose registration reference number is (SECP/IFD/SA/005).

Use of the name and logo of Meezan Bank Limited does not mean that it is responsible for the liabilities/obligations of Al Meezan Investment Management Limited or any investment scheme managed by it.