

DAILY DIVIDEND PLAN



Liquidity in
Hands

Pak-Qatar

Daily Dividend Plan (PQDDP)

About the Fund

Pak-Qatar Monthly Income Plan (PQDDP) is a Shariah Compliant Money Market category investment solution which provides investors of a low risk, high liquidity profile with maximum preservation of capital having Halal returns.

Investment Objective:

Pak Qatar Monthly Income Plan (PQDDP) aims to invest in medium to long-term income instruments, such as sukuk as well as short-tenor money market instruments to generate superior, long-term, risk-adjusted returns in accordance with Shariah practices.

Key Benefits

- 100% Shariah-based Islamic Income Fund.
- No minimum holding period of investment
- Encashment without any Charges
- Portfolio assets comprise of good credit quality, a minimum instrument with a minimum credit rating of AA for Corporates & High Net Worth investor

Value-added Benefits*

- **Life takaful Benefit:** For High Net Worth, on a minimum investment balance of PKR 100,000/-, a takaful cover of one multiple subject a maximum ceiling of PKR 5,000,000/- (Five Million Only)
- On a discounted offer from a Group Takaful operator PQAMC offers the following optional benefits subject to minimum investment size of PKR 500,000:
 - o Extended Life Takaful Coverage
 - o Accidental Takaful Coverage
 - o Health Takaful Benefit
 - o Travel Takaful
 - o Motor Takaful @1.35%

**Terms and conditions apply, please read the Offering Document with regards to the details of all the value-added benefits as outlined in Annexure E for respective takaful coverage, available at PQAML website: www.pqamcl.com*

Who Should Invest

This plan is best for those investors who prefer

- Liquidity Management
- Tax advantage as dividend income is Taxable under full & final tax regime

Category	Open-end Islamic Money Market Fund
Fund Name	Pak-Qatar Daily Dividend Plan (PQDDP)
Date of Inception	3rd October 2022
Fund Objective	Aims to generate superior, long-term, risk-adjusted returns in accordance with Shariah Compliant Islamic Money Market Category
Minimum Contribution	To open an account is PKR. 1,000,000/- Subsequent investment of PKR 500,000/-
Risk Profile	Very Low
Takaful Contribution	Complementary Life Takaful for High Net Worth individual with takaful covers of one multiple of investment at the time of death subject to a cap of PKR5,000,000/- subject to a minimum investment of PKR 100,000/- .
Optional Benefits	PQAMC is under an agreement with a Group Takaful Operator offers optional takaful benefits subject to a minimum investment ticket of PKR500,000 subject to terms of Takaful Operator.
Management Fee	Up to 0.5% of daily Net Asset Value (NAV)
Front End Load	Up to 3.00%
Asset Manager	Pak-Qatar Asset Management Company Limited
Trustee	Central Depository Company of Pakistan (CDC)

About Pak Qatar Asset Management

Pak-Qatar Asset Management Company Limited (PQAMCL) is a technologically advanced asset management company in Pakistan with a vision to “improve people’s lifestyles through right investments with Riba-free returns”. With our expertise, we offer our valued customers the best-in-class investment solutions, mutual funds, and investment advisory services.

PQAMCL was incorporated in 2021 and is a part of the Pak-Qatar Group, which comprises of Pak-Qatar Family Takaful Limited (PQFTL), Pak-Qatar General Takaful Limited (PQGTL), and Pak-Qatar Investment Limited (PQIL). The Group has been operating in Pakistan since 2006 and has a rich and diverse experience of more than 17 years in providing protection and investment solutions through Takaful. PQAMCL is registered with and supervised by, the Securities and Exchange Commission of Pakistan (SECP). A qualified Shariah Scholar certifies all products and operations for Shariah compliance.

With our team of experienced professionals, we have in our repertoire an array of product offerings best suited to cater to your financial and capital market needs making it a mutually beneficial relationship built on trust and care.



Today, for a Better Tomorrow

||| -PQAMCL (772-625) | www.pqamcl.com

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