

AM2+ / AM2

Rated by VIS with
Stable outlook

Rated by PACRA with
Positive outlook

Pak-Qatar Islamic Cash Fund

ASAAN MUNAFA PLAN

AA Rated by PACRA with **Stable** outlook



Sarmaya lagao
Munafa barhao!



111-PQAMCL (772-625) | info@pqamcl.com | www.pqamcl.com

Pakistan's Premier and Pioneer Islamic Financial Services Group

About the Fund

Pak-Qatar Islamic Cash Fund 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 Aasan Munafa Plan (PQAMP) aims to focus on generating competitive return while seeking maximum possible preservation of capital by investing in low risk and liquid shariah-compliant instrument in accordance with shariah-compliant Islamic Money Market Category.

Key Benefits

- 100% Shariah-based Islamic Money Market Fund.
- No minimum holding period of investment.
- Encashment without any penalty.
- Portfolio assets comprises good credit quality, a minimum instrument with minimum rating of A.

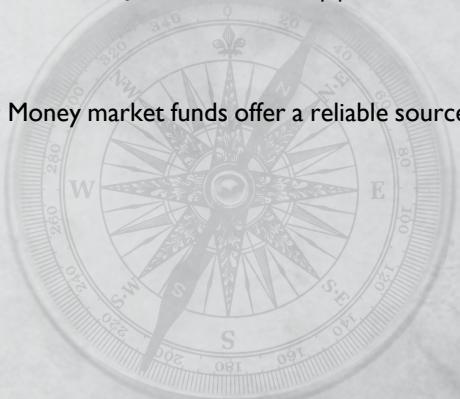
Value-added Benefits*

- **Life Takaful Benefit:** 1 Multiple in case of Natural/Accidental Death (Subject to a max. the ceiling of Rs. 5 million) (For Individual Investors)
 - Extended Life Takaful Coverage
 - Accidental Takaful Coverage
 - Health Takaful Benefit
 - Travel Takaful
 - Motor Takaful
 - House Takaful

**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 PQAMCL website: www.pqamcl.com*

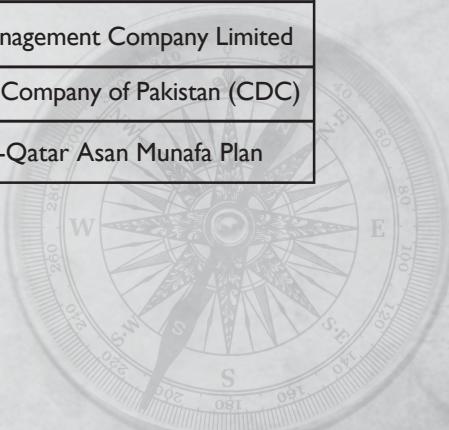
Who Should Invest

Investors who are seeking immediate consistent income: Money market funds offer a reliable source of income with the benefits of stability and liquidity.



Product Overview

Category	Open-end Islamic Money Market Fund
Fund Name	Pak Qatar Asan Munafa Plan (PQAMP)
Date of Inception	3rd October 2022
Duration (Perpetual / Fixed Maturity)	Fixed Maturity (31st May, 2026)
Minimum Contribution	PKR 1,000/-
Risk Profile	Very Low
Lock-in Period	No lock-in period
Takaful Contribution	Complementary Life Takaful covers of one multiple of investment subject to a cap of PKR5,000,000/- subject to a minimum investment of PKR 100,000/-
Optional Benefits	PQAMC is under agreement with a Takaful Operator offers optional takaful benefits subject to a minimum investment ticket of PKR 500,000.
Management Fee	Up to 1.25% 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)
Account Title	CDC Trustee - Pak-Qatar Asan Munafa Plan



Shariah Advisors

You can be rest assured that our products and services are regulated and monitored by a team of Shariah Advisors comprising of the following world-renowned scholars:

- Mufti Dr. Muhammad Zubair Usmani (Shariah Advisor)
- Mufti Muhammad Shakir Siddiqui (Shariah Advisor)

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.

About Pak-Qatar Group

Pak-Qatar Group stands as a trailblazer in Pakistan's Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Rooted in Islamic values and driven by excellence, the Group's trusted entities - Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation - work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, and trust to reshape the country's Islamic financial ecosystem.



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