

AM2+ / AM2

Rated by VIS with
Stable outlook

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Positive outlook



PAK-QATAR
ASSET MANAGEMENT

ISLAMIC ASSET ALLOCATION



Behtareen Intekhab



PAK-QATAR
GROUP

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 Asset Allocation Fund primary goal is to achieve a potentially robust return by strategically allocating assets among various shariah-compliant Equity Instruments, shariah-compliant Fixed Income Instruments, shariah-compliant Money Market Instruments, and other permissible shariah-compliant Instruments sanctioned by the SECP and our Shariah Advisor.

Investment Approach

The Fund will proactively distribute its portfolio across equity asset classes and fixed income/money market asset classes. This allocation will be guided by the fund manager's comprehensive macroeconomic assessment of these asset classes.

Key Advantages

- Potential for up to 90% equity involvement, reflecting the Fund Manager's market outlook, complemented by fixed income exposure (for PQIAAP IIIA only).
- Achieve efficient portfolio diversification through a single investment vehicle, reducing long-term portfolio volatility and enhancing risk-adjusted returns
- Offers investors the prospect of long-term capital appreciation via a comprehensive blend of asset classes
- Sustained asset allocation upheld through ongoing rebalancing
- Your savings expertly managed by seasoned fund managers boasting a demonstrated history of success

Select This Fund If You Desire

- An adept allocation of resources in both high-risk and low-risk assets, with the commitment of the Fund Manager to dynamic asset distribution based on prevailing market perspectives
- Long-term capital growth
- Enhanced diversification achieved through the strategic integration of diverse asset classes within your comprehensive investment portfolio

Plans Offered

S.No.	Plan	Risk Profile	Duration
01	Pak-Qatar Asset Allocation Plan I (PQAAP IA)	Medium	5 Year
02	Pak-Qatar Asset Allocation Plan II (PQAAP IIA)	Medium	5 Year
03	Pak-Qatar Asset Allocation Plan III (PQAAP IIIA)	High	5 Year

Product Overview

Category	Open-end Islamic Asset Allocation Fund
Fund Name	Pak-Qatar Islamic Asset Allocation (PQIAA) IA & IIA
Inception Date	18-Aug-23
Duration (Perpetual / Fixed Maturity)	Five Years
Plan Objective	To generate long term stable returns by investing primarily in high yield debt and fixed income instruments in accordance with Shariah practices.
Minimum Contribution	Account opening by PKR. 100,000,000/- Subsequent investment of PKR 10,000,000/- and above
Risk Profile	Medium Risk
Management Fee	Upto 1.50% of average annual net asset
Front End Load	Up to 3.00%
Asset Manager	Pak-Qatar Asset Management Company Limited
Trustee	Central Depository Company of Pakistan (CDC)

Category	Open-end Islamic Asset Allocation Fund
Fund Name	Pak-Qatar Islamic Asset Allocation (PQIAA) IIIA
Inception Date	24-Sep-24
Duration (Perpetual / Fixed Maturity)	Five Years
Plan Objective	to invest primarily in equities, with a flavor of high yield fixed income instruments and liquid short-tenor instruments to generate superior, risk-adjusted returns in accordance with Shariah practices.
Minimum Contribution	Account opening by PKR. 100,000,000/- Subsequent investment of PKR 10,000,000/- and above
Risk Profile	High Risk
Management Fee	Upto 3% of average annual net asset
Front End Load	Up to 3.00%
Asset Manager	Pak-Qatar Asset Management Company Limited
Trustee	Central Depository Company of Pakistan (CDC)

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

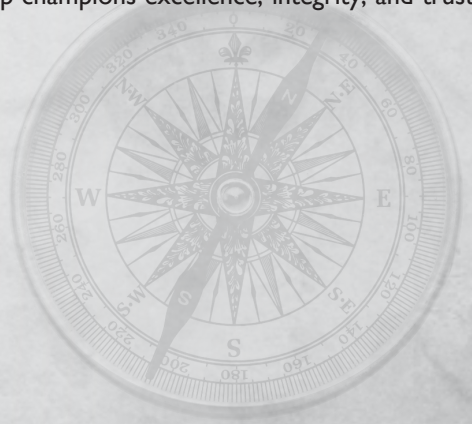
Pak-Qatar Asset Management Company Limited (PQAMCL) is a technologically advanced asset management company in Pakistan with a vision to “improve people’s lifestyles through right investments with Riba-free returns”. With our expertise, we offer our valued customers the best-in-class investment solutions,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