

FIRST HABIB ISLAMIC INCOME FUND (FHIIF)

Initial Public Offering (IPO) - 18th to 20th January 2017



Smart Investments – The Islamic Way!

Asset Manager	Habib Asset Management Limited (associated Company of Bank AL Habib Ltd.)
Asset Manager Rating	AM3+ by PACRA
Fund Name	First Habib Islamic Income Fund
Fund Category	Shariah Compliant Income Scheme
Pre IPO Commencement	November 2016
IPO	18 th – 20 th January 2017
Investment Objective	To provide competitive risk adjusted returns to its investors by investing in a diversified portfolio of long, medium and short term Shariah Compliant debt instruments while taking into account liquidity considerations
Investment Instruments	<ul style="list-style-type: none">▪ Shariah Compliant Govt. Securities (GOP Ijara Sukuks)▪ Shariah Compliant Corporate Securities (Corporate Sukuks)▪ Placement with Shariah Compliant banks / branches of commercial banks▪ Shariah Compliant placements outside Pakistan
Shariah Advisor	Dr. Mufti Ismatullah – <i>Shariah Advisor of Bank AL Habib Ltd. and member Shariah Advisory Board of Pak Qatar Takaful</i>
Benchmark	Average of six months profit rate of 3 scheduled Islamic banks / Islamic windows of conventional banks having long term rating of 'A' or higher
Pre IPO Return (expected)	5.85% p.a. (profit to be disbursed in form of additional units at IPO)
Expected Fund Return (IPO onwards)	5.0% - 5.5% p.a.
Trustee	Central Depository Company of Pakistan (CDC)
Registrar / Transfer Agent	JWAFS Registrar Services (Pvt.) Limited
Management Fee	10% of gross earnings of the Fund (minimum 1.0% of net assets) p.a.
Disclaimer	All Investments in mutual Fund are subject to market risks. 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 before making any investment decision.