

**<sup>1</sup>Key Fact Statement of  
Lucky Islamic Money Market Fund  
Type: Open Ended  
Category: Shariah Compliant Money Market Scheme  
Managed by: Lucky Investments Limited  
Risk Profile: Low (Principal at low risk)  
Issuance Date: 9 April 2025**

**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund in the Offering Document and/ or in the monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

Investment Objective	The investment objective of the Fund is to generate regular and stable returns by investing primarily in Shariah Compliant Banks and Shariah Compliant windows of conventional Banks and any other Shariah compliant short-term securities and money market instruments.				
Authorized Investment Avenues	<b>Description</b>	<b>Entity / Instruments Rating</b>	<b>Maximum Exposure</b>	<b>Minimum Exposure</b>	<b>Maximum Maturity</b>
	Shariah compliant Money market instruments such as Islamic TDR, , Certificate of Islamic Investments (COII), Certificates of Musharaka (CoM), Islamic Certificates of Deposit (CoD), etc. with Islamic Commercial Banks and Islamic DFIs or Islamic windows of Commercial banks and DFIs.	AA	90%	0%	6 Months
	Shariah compliant Islamic Commercial Paper and Short Term Sukuk issued by Corporate Entities.	A1 and above	20%	0%	6 Months
	Cash and near cash instruments including cash in bank account (excluding TDRs or other term deposits) with Islamic banks/Windows of Islamic Banks and Government of Pakistan Ijara Sukuks not exceeding 90 days maturity.	AA and above ( Bank Deposits)	100%	10%	NA
	Shariah Compliant Placements of funds (including TDR, PLS Saving deposit, COD, COM, COII, Money Market Placements and other clean placements of the funds) with all Shariah Compliant microfinance banks, Shariah Compliant non-banking finance companies and Modarabas	AAA	25%	0%	6 Months
	Shariah Compliant Government Securities with maturity up to 6 months	N/A	90%	0%	6 Months
Launch Date	9 April, 2025				
Minimum Investment Amount	Rs. 5,000/- and subsequently Rs. 1000/-,				

<sup>1</sup> Key Fact Statement is added through first supplemental Offering Document on which Trustee has given consent dated April 16, 2025.

Duration	Perpetual	
Performance Benchmark	90% three months PKISRV rates + 10% three months average of the highest rates on savings account of three AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.	
IPO/ Subscription Period	April 09, 2025	
Subscription / Redemption Days/ Timings <sup>2</sup>	<b>Transactions</b>	<b>Cut off Time</b>
	Application for issuance of units, redemption of units, conversion of units and transfer of units	Monday to Thursday 9:00 am to 3:00 pm Friday 9:00am to 4:00 pm
Type of Units	Growth Units and Income Units	
<sup>3</sup> Management Fee (% per annum)	Management Company (Waqeel) shall be entitled to an accrued remuneration equal to an amount up to 1.25% of Average Annual Net Assets.	

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Up to 3%
	Digital Platform of AMC/Third Party	Up to 1.5%
2. Back End Load (BEL)	NIL	

#### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS /Investment Plan for the latest information pertaining to the updated TER.

#### Applicable Taxes

**Disclaimer-** Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

### 4. KEY STAKE HOLDERS

#### a) Asset Management Company:

Lucky Investments Limited  
Ground Floor, Finance Trade Center (FTC), main Shahrah e Faisal, Karachi.  
UAN:+92 111-582-591

#### b) Trustee:

Central Depository Company of Pakistan Limited  
CDC House, 99-B, Block B, SMCHS, Main Shakra-e-Faisal, Karachi.  
UAN: +92 111-111-500

#### c) Shariah Advisor:

Mufti Muhammad Hassaan Kaleem  
House No.1H 699, Falcon Housing Scheme, New Malir, Karachi.

**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, in particular the Investment Policies mentioned in clause 2, Risk Factors mentioned in clause 2.8, Taxation Policies mentioned in Clause 7 and Warnings in Clause 9 before making any investment decision.

<sup>2</sup> Amendment in KFS is made through second supplement OD on which Trustee has given consent dated October 27, 2025

<sup>3</sup> Amendment in KFS is made through second supplement OD on which Trustee has given consent dated October 27, 2025