Asset Allocation Schemes

Asset Allocation Schemes are Collective Investment Schemes with exposure to multiple asset classes where the assets may range from equities, corporate/sovereign bonds to cash placements in banks.

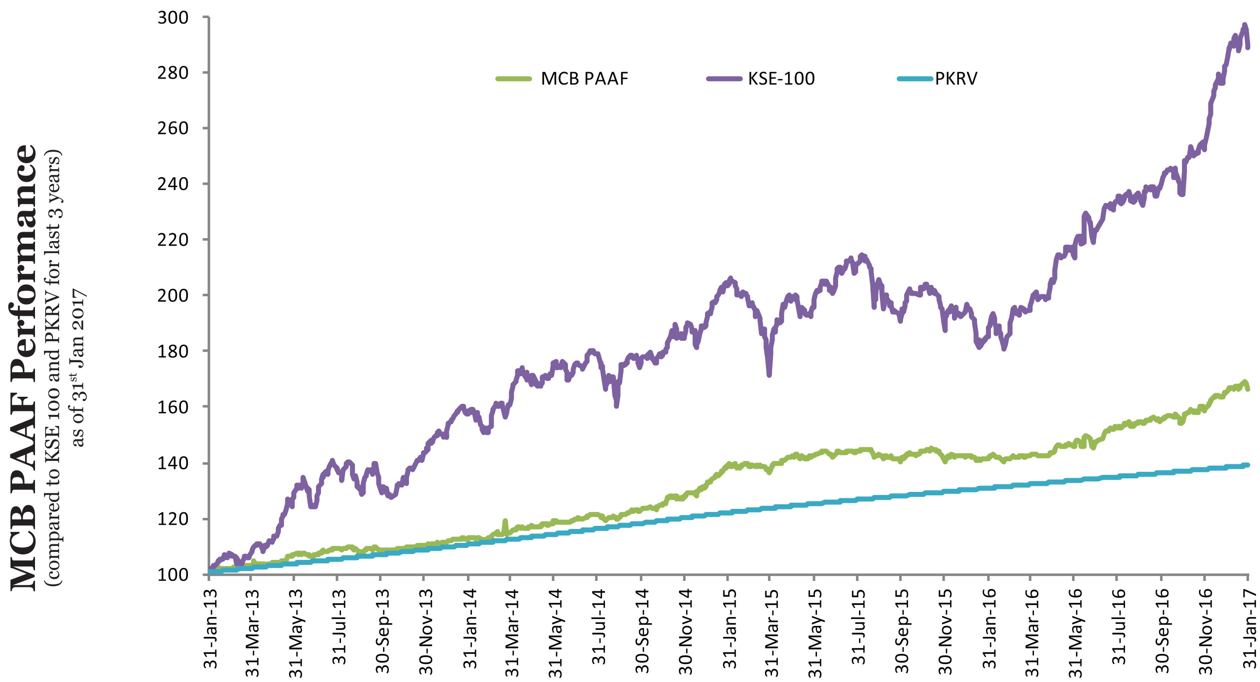
Multiple asset class structures inherently offer two fold benefits to investors. Firstly the range of investment instruments, with different return and risk profiles, result in a diversified portfolio. Secondly, the Fund Manager's dynamic management of the portfolio, increases the chances of tapping growth opportunities in an ever changing market environment.

MCB Pakistan Asset Allocation Fund - An Open-ended Asset Allocation Scheme

MCB Pakistan Asset Allocation Fund (MCB PAAF) is one such scheme that strives to offer you a high absolute return through investment in equity and debt markets. The fund is managed such that its performance beats traditional fixed income avenues in the medium to long term while carefully managing risk at all times. The Schemes five year historical performance is as given below:

	2012	2013	2014	2015	2016
Benchmark (%)	NA	NA	NA	8.85*	9.86
MCB-PAAF (%)	8.7	19.20	11.95	19.41	3.21

* From November 2014 to June 2015



BACHAT UNIT

for

MCB Pakistan Asset Allocation Fund

100% of Investment Amount Allocated on Day 1!

Term Sheet

Features	
Scheme Name	MCB Pakistan Asset Allocation Fund ("Scheme")
Type of Units	Bachat Units (BU)
Scheme Category	Asset Allocation Scheme
Asset Management Company	MCB Arif Habib Savings and Investments Limited ("Management Company")
Asset Manager's Rating	AM2++ (AM Two Double Plus) by PACRA
Holding Period of Bachat Units	Two years from the date of investment for 2 year BU
	Three years from the date of investment for 3 year BU
Investment Objective of the Scheme	To provide a high absolute return by investing in equity and debt markets.
Authorized Investments of the Scheme	Government Securities, Term Finance Certificates/ Corporate Sukuks, Term Deposits with Banks, Equities and Spread Transactions.
Key Benefits	Portfolio diversification through exposure to a broad mix of asset classes
	Dynamic allocation helps minimize risk in an ever changing investment climate
	Higher returns compared to traditional fixed income instruments
Benchmark of the Scheme	6 months KIBOR plus 200 bps
Risk Profile	Moderate to High
	Fees & Charges
Front-end Load of Bachat Units	Nil
Back-end Load of Bachat Units	For two (02) year Units - 3% if redeemed before completion of two years from the date of initial investment. - 0% if redeemed after two years from the date of initial investment For three (03) year Units - 3% if redeemed before completion of three years from the date of initial investment. - 0% if redeemed after three years from the date of initial investment
Management Fee	2.0% per annum of average daily Net Assets

Disclaimer: This Term Sheet is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any fund. All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved.

Bachat ka Doosra Naam

MCB ARIF HABIB

AM2++ by PACRA

MCB-Arif Habib Savings and Investments Limited

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