Scenario 1

Monthly Investment	PKR 1,000	Retirement Age	60
Age	22	Years to Retirement	38

Growth	No Increase in Monthly Contribution	Monthly Contribution increases by 5% per year	Monthly Contribution increases by 10% per year
8%	2,757,008	5,105,581	11,749,956
10%	4,601,704	7,841,902	16,333,470
12%	7,785,400	12,364,204	23,474,602
14%	13,291,409	19,904,098	34,787,005

Scenario 2

Monthly Investment	PKR 5,000	Retirement Age	60
Age	30	Years to Retirement	30

Growth	No Increase in Monthly Contribution	Monthly Contribution increases by 5% per year	Monthly Contribution increases by 10% per year
8%	7,088,066	11,973,108	23,109,223
10%	10,396,463	16,593,813	30,077,701
12%	15,404,866	23,379,086	39,928,881
14%	22,998,103	33,395,617	53,985,583

Scenario 3

Monthly Investment	PKR 1,5000	Retirement Age	60
Age	42	Years to Retirement	18

Growth	No Increase in Monthly Contribution	Monthly Contribution increases by 5% per year	Monthly Contribution increases by 10% per year
8%	7,029,721	9,944,787	14,677,829
10%	8,645,970	11,957,813	17,250,628
12%	10,675,929	14,453,535	20,394,944
14%	13,225,827	17,551,203	24,245,837

RISK DISCLAIMERS

Disclaimer 1: Rate of return is intended only to illustrate the effect of compounded growth. It is not intended to reflect future values or return on investments in the fund.

Disclaimer 2: All investments in Voluntary Pension Schemes (VPS) are subject to market risks. Value of investments may depreciate as well as appreciate, subject to market fluctuations and risks inherent in all such investments. Read the Offering Document carefully to understand investment policies, risks, tax implications and consult legal, financial or tax advisor before making investment decisions. Withdrawals before the retirement age are subject to tax under provisions of the Income Tax Ordinance, 2001.

All investments in mutual funds are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependant on forces and factors affecting the financial markets. These may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Investors are advised to read the Trust Deed(s), Offering Document(s) and Supplementary Offering Document(s) of VPS carefully, in particular the Investment Policy, Risk Disclosures and Warning and Disclaimer sections, before making any investment decision. The information in this literature is issued for indicative and informational purposes only and investors are advised to make their own appraisal of the investment opportunity and consult their own financial, legal, taxation and/or other professional advisors prior to making any investment in VPS. Our Organization is acting as a non-exclusive distributor of VPS and shall not be responsible in any manner whatsoever to any person, including but not limited to the customer(s), beneficiary or any third party with respect to the performance of VPS. The fund may hold certain non-compliant investments. Before making any investment decision, investors should review the latest monthly Fund Manager Report and financial statements of the fund particularly the details of non-compliant investments and Risk Factors.

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BE THE MASTER OF YOUR OWN DESTINY

The Challenge

We all have a desire to live long! Even though our lifespan is not within our control but our lifestyle in retirement is very much of our own responsibility. One may not be able to actually buy all the comforts and happiness through Money in one's lifetime, however its' absence or deficiency surely brings hardship and unhappiness in our lives.

The Way Out

A handsome Pension in retirement fund is vital if you want the means to enjoy life tomorrow as much as you enjoy it today. Besides, everyone wants to take care of his family even after retirement from active life. The sooner one starts, the faster our retirement savings will grow and the larger will be our final pension – meaning a **more comfortable retirement.** So, if you have not already done so, the best time to think about starting your pension is Right Now!

The Right Choice: Voluntary Pension Funds

Voluntary Pension Funds offered by MCB–Arif Habib Savings & Investments Limited have been constituted under Voluntary Pension System Rules, 2005 introduced by SECP. These are flexible pension saving plans which facilitate individuals to save for their retirement in a systematic way, topping up their savings with investment returns at their desired investment exposures and granting them special tax benefits, complimentary & low cost optional insurance covers, with numerous valuable options before, at and after retirement. Individuals or Employers or both can contribute in these Pension Funds. VPS qualifies labor law requirement for employers.

Pension Funds:

MCB–Arif Habib Savings & Investments Limited is offering two Voluntary Pension Funds:

- Pakistan Pension Fund
- Pakistan Islamic Pension Fund (Shariah compliant)

Available Options

MCB–Arif Habib Savings & Investments Limited is currently offering six (6) different Asset Allocation Plans in each Pension Fund having different risks and return opportunities to the participants.

	1. High Volatility			2. Medium Volatility			3. Low Volatility			4. Lower Volatility		
	Equity	Debt	Money Market	Equity	Debt	Money Market	Equity	Debt	Money Market	Equity	Debt	Money Market
A	80%	20%	NIL	50%	40%	10%	25%	60%	15%	NIL	60%	40%
B	65%	35%	NIL	35%	52%	13%	10%	72%	18%	NIL	40%	60%

5. **Aggressive Life Cycle Allocation Scheme:**
   Concentrates heavier investment in equity securities over the major part of Participants life up to the time Participant turn 50 and then gradually reduces the proportion of allocation in equity sub-fund till the age of retirement.

6. **Progressive Life Cycle Allocation Scheme:**
   Allocates a greater percentage in equity sub-fund in the early stage of participant's life and systematically reduces this percentage by increasing the percentage of allocation in fixed income securities as the participant ages.

Which plan to choose?

Our experienced staff can guide you for the best plan suited to you as each investment plan caters to different age groups, remaining years to retirement and risk tolerance of each investor. Investors can change their investment plans twice in a year.

Our Approach is Distinctive

Pension Fund is flexible in numerous ways ranging from choice of investment plans to choice of Pension Fund Manager, ability to switch from one Pension Fund Manager to another. Our unique lifecycle plans have been structured to manage systematic rebalancing to reduce investment risk while optimizing returns.

Investor can start accumulating his/her pension the day he/she wishes to (whether employed or not). The account of the participant and the accumulated savings and earnings thereon remain intact on changing one employer to another. One is not tied to any employer for any time period and has the freedom to move to whatever is the then best suited opportunity without any compromise to the amount in one's pension account.

Additional Benefits to Investors

Tax Credit for Individual Investors

An individual investor is entitled to a tax credit computed at an average rate of tax in respect of any contribution paid in the year by the investor in the Pension Fund subject to maximum 20% of taxable income of the investor for the relevant tax year. For example: If an investor is a salaried individual and has annual taxable income of PKR 2 million then his average rate of tax will be 8.8%. If he invests PKR 400,000 in VPS then he will be entitled to an annual tax credit of PKR 35,000. In the same case, if an investor is a self-employed individual then his annual tax credit will be approx. PKR 49,600 at an average rate of tax of 12.4%.

Tax Free Withdrawal of Accumulated Balance Transferred from Approved Provident Fund.

Current income tax allows part or full transfers from Provident Funds to VPS. It also allows tax free withdrawals of accumulated balances transferred from any approved Provident Fund to an approved Pension Fund.

Tax Free Monthly Payments after Retirement from Provident Fund.

The monthly payments from an Income Payment Plan will be tax free if accumulated balance is invested for a period of 10 years.

Retirement Age

Participant has the choice to choose his/her age of retirement between sixty (60) and seventy (70) years of age or 25 years from date of joining VPS. The participants are required to inform the Pension Fund Manager at least 30 days before the chosen date of retirement.

Income Payment Plan

An income drawdown plan utilizes the savings in Pension Funds after retirement by withdrawing cash from the account on a regular monthly basis with fair chance to earn enough to lessen the effect of inflation so as to maintain the purchasing power of withdrawals year after year; and setting aside at the time of retirement, an adequate amount in the account, so as to enable one to purchase a lifelong annuity from an insurance company at age 75 or enter into another Income Payment Plan or an Annuity.

Operational Details

Redemption Period

Encashment/redemption can be made within a period of 6 business days.

Zakat

Exemption from Zakat deduction on submission of relevant Affidavit (CZ-50).

Quick Stats

Fund Inception Date	PPF - 29th June 2007 & PIPF - 15th November 2007
Minimum Investments/ Subsequent Investments	PKR. 1,000/- (there is no maximum limit for contribution) Subsequent minimum investment Rs. 1,000/-
Units Allotment	Upon Receipt of Complete Forms
Management Fees	1.5%
Front end Load Back end Load	3% Nil
Announcement of NAV	Daily on Management Company (www.mcbah.com) & MUFAP's websites. Next day in newspapers