MCB–Arif Habib Savings & Investments Limited

24th Floor, Centrepoint, Off Shaheed-e-Millat Expressway, Near K.P.T. Interchange, Karachi-74900
Bachat Center (Toll Free): 0800-622-24(0800-MCB-AH)
For more information visit: www.mcbah.com, email: info@mcbah.com

Please find us on

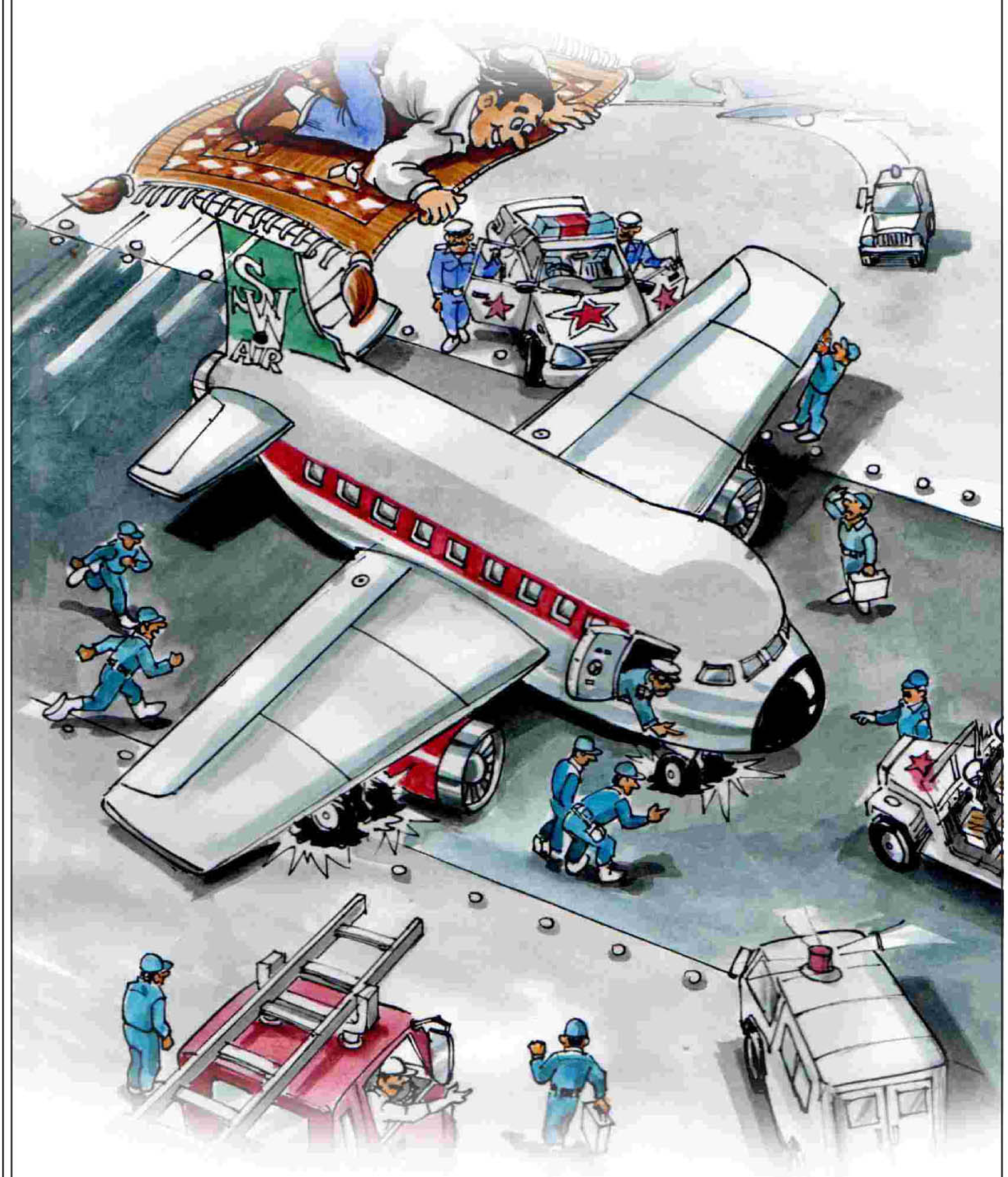
by typing: Bachat Ka Doosra Naam

POWER tools

NATIONWIDE NETWORK | INVESTOR SERVICES | NAV SMS \ eMAIL | eSTATEMENT

AM2 Plus by PACRA

Kum Risk Bala Nasheen



MONEY MARKET FUNDS

MCB Cash Management Optimizer (MCB-CMOP)

Pakistan Cash Management Fund (PCF)

Bachat ka Doosra Naam

MCB ARIF HABIB

To provide investors with competitive returns from a low risk portfolio by investing in short duration money market assets with high liquidity.

Funds

- MCB Cash Management Optimizer (MCB-CMOP)
- Pakistan Cash Management Fund (PCF)

Benefits

Avail Tax Advantage

As per current Income Tax Laws,

- No capital gains tax on investments held for over twelve (12) months.
- Tax credit for individuals upto PKR 250,000/- if investments is held for over twenty four (24) months.

Easy Redemption

- No fixed or minimum holding period.
- Partial or complete encashment from investment at any time.
- Redemptions are processed and paid within 6 working days.

Expertise & Reliability

- A strong performance record of over 11 years.
- Highly qualified and experienced Fund Managers.
- One of the highest Asset Manager Ratings i.e 'AM2' (by PACRA) in the industry.

Regulated by

- Securities Exchange Commission Pakistan (SECP)
- Trustee services by Central Depository Company of Pakistan Limited (CDC)

Value Added Services

- Conversion between Funds to accommodate changing needs of the investors or markets conditions.
- Doorstep service by our Retail Sales Teams in major cities, Karachi, Lahore, Islamabad, Faisalabad, Multan, Gujranwala, & adjoining areas.
- SMS balance inquiry service.
- E-statements from our website.

	MCB - CMOP	PCF
Inception Date	01-Oct-2009	20-Mar-2008
Stability Rating (by PACRA)	AA(f)	AAA(f)
Risk Profile	Low	Low
Management Fee	10% of Gross Earnings to minimum fee of 0.25% of average daily Net Assets.	10% of Gross Earnings subject to minimum fee of 0.25% of average daily Net Assets
Front-end Load	0.75%	0%
Back-end Load	0%	0.1% if redeemed within 3 days & if converted within 30 days
Minimum Investment	**For Growth & Cash Dividend units:** PKR. 5,000/- **For Income units:** PKR. 100,000/-	**For Class A units:** PKR. 5,000/- **For Class B units:** PKR. 10,000,000/-
Income Payment Frequency	* Monthly/Quarterly/ Semi Annually/ Annually	
Auditor	KPMG Taseer Hadi & Co., Chartered Accountants	M. Yousuf Adil Saleem & Co. Chartered Accountants
Dealing Days	Monday - Friday	Monday - Friday
Cut off Timings	9:00 AM to 4:30 PM	9:00 AM to 5:00 PM

* Subject to terms & conditions as specified in clause 6.2.2 of offering document of Money Market Funds.

Risk Disclosures:

All investments in collective investment schemes and voluntary pension schemes are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependent 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) and the Offering Document(s) of the Scheme carefully before making any investment decision.

Scheme 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 Scheme particularly the details of non-compliant investments and Risk Factors.