MCB–Arif Habib Savings and 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

Aik Teer Sey Dou Shikar

BALANCED FUNDS

Pakistan Capital Market Fund (PCM)

Bachat ka Doosra Naam
MCB ARIF HABIB

To provide investors a mix of income and capital growth over medium to long term from equity and debt investments.

Funds

- Pakistan Capital Market Fund (PCM)

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.

	PCM
Inception Date	24-Jan-2004
Stability Rating (by PACRA)	Short Term: 3 Star Long Term: 3 Star
Risk Profile	Moderate
Management Fee	2% p.a.
Front-end Load	2%
Back-end Load	0%
Minimum Investment	For PCM Units: PKR. 5,000/- For PCM-CD units: PKR. 10,000,000/-
Auditor	KPMG Taseer Hadi & Co. Chartered Accountants
Dealing Days	Monday - Friday
Cut off Timings	9:00 AM to 5:00 PM

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.