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

Aam Key Aam Guthliyon key Daam

INCOME FUNDS

Pakistan Income Fund (PIF)
MCB DCF Income Fund (MCB-DCFIF)
Pakistan Income Enhancement Fund (PIEF)

Bachat ka Doosra Naam
MCB ARIF HABIB

Our income schemes aim to provide competitive returns from a basket of debt & fixed income investments keeping in view liquidity & credit risk.

Funds

- Pakistan Income Fund (PIF)-Income Scheme
- MCB DCF INCOME FUND (MCB-DCFIF)
- Pakistan Income Enhancement Fund (PIEF) -Aggressive Fixed Income Scheme

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.

	PIF	MCB-DCFIF	PIEF
Inception Date	11-Mar-2002	01-Mar-2007	28-Aug-2008
Stability Rating by (PACRA)	A+(f)	A+(f)	A+(f)
Risk	Low to Moderate	Low to Moderate	Moderate to High
Management Fee	1.5% p.a.	1.5% p.a.	1.5% p.a.
Front-end Load	2%	1.5%	2%
Back-end Load	0%	0%	0%
Minimum Investment	PIF: PKR 5,000/- PIF CD: PKR 10,000,000/-	Growth Units: PKR 5,000/- Income Units: PKR 100,000/- Cash Dividend Units: PKR 5,000/-	Type A: PKR 5,000/- Type B: PKR 10,000,000/-
Income Payment Frequency	-	*Monthly/Quarterly/ Half Yearly/ Yearly	-
Auditor	KPMG Taseer Hadi & Co., Chartered Accountants	M. Yousuf Adil Saleem & Co. Chartered Accountants	KPMG Taseer Hadi & Co., Chartered Accountants
Dealing Days	Monday - Friday	Monday - Friday	Monday - Friday
Cut off Timings	9:00 AM to 5:00 PM	9:00 AM to 4:30 PM	9:00 AM to 5:00 PM

* Subject to terms & conditions as specified in clause 4.2.2(ii) of offering document of MCB-DCFIF.

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.