MCB FUNDS
Investments for Life

Please ensure that your application form/cheque is completely filled and signed before handing it over to our representative. We will notify you through email and SMS upon receipt of the application form.

برائے مہربانی اس بات کو یقینی بنائیے کہ آپ کا درخواست فارم/چیک ہمارے نمائندے کو دینے سے قبل مکمل طریقے سے پُر اور دستخط شدہ ہو۔ درخواست فارم موصول ہونے پر ہم آپ کو بذریعہ ای میل اور ایس ایم ایس مطلع کریں گے۔

RISK PROFILING FORM FOR EXISTING UNITHOLDERS

DATE: ____________________

Please write in block letters using black ink

1. PRINCIPAL APPLICANT'S DETAILS

INVESTOR REGISTRATION NUMBER		ACCOUNT CATEGORY	GENERAL ☐	GULLUCK ☐
PRINCIPAL APPLICANT'S NAME				

2. RISK PROFILING QUESTIONNAIRE

Answering these questions will help to understand your investment objectives, risk/return expectation that will translate your needs into an asset allocation suitable to your investment needs. This questionnaire will provide only guideline and should not constitute as specific advice. You should make your fund allocation based on your own judgment and personal circumstances. Please tick the box in the left hand margin that corresponds to your choice

1	Your current age		2	Your current employment status		3	For how long do you want to keep your investment before cashing out	
☐	More than 60 years	1	☐	Retired (Life savings/Pension)	1	☐	Less than 6 Months	1
☐	46 - 60 years	2	☐	House Wife/Student/Dependant	2	☐	7 months to a year	2
☐	30 - 45 years	3	☐	Salaried Employee	3	☐	Between 1 - 5 years	3
☐	Less than 30 years	4	☐	Own Business	4	☐	Over 5 years	4
4	What portion of your current investments(if any) are invested in the Stock Market ?		5	What are you investing for?		6	How would you react if your portfolio value falls below what you initially invested?	
☐	76 - 100 %	1	☐	Regular Income - e.g kitchen expenses	2	☐	Encash my investment immediately	1
☐	51 - 75 %	2	☐	Cash Management - e.g fulfilling short-term goals	4	☐	Transfer my investment to a more secure fund	2
☐	21 - 50 %	3	☐	Capital growth - e.g education/marriage	6	☐	I will hold my investment and wait for better returns	3
☐	0 - 20 %	4	☐	Long term savings - e.g retirement planning	8	☐	Invest additional amount to reduce my average cost	4

SCORING OF RISK PROFILING RESULTS

Question Number	1	2	3	4	5	6	TOTAL
Your Score							

Risk Profile and Score Range	Score Range	Investor Risk Profile
	Score 1 to 10	Very Low
	Score 11 to 14	Low
	Score 15 to 21	Medium
	Score 22 to 28	High

For selecting Collective Investment Scheme of MCB Funds as per your Risk Profile, please refer last page of this Form

Declaration: I understand that this Risk Profiling Questionnaire ("RPQ") will help me in assessing my risk appetite based on my need and the information provided by me. The Company and its representative have helped me in understanding the implication of scores derived from RPQ on my scheme/plan selection. I am aware that my different savings needs may have different risk appetite which may change over time depending on my personal situation and objectives. I also understand that this RPQ does not constitute, in any manner, advice given by the Company or its representative. I also understand that my current and future investment, conversion and transfer transactions may not match with the risk score derived from this RPQ. I will not hold the Company or its representative liable or responsible for these transactions in any manner.

Date: ____________________

____
Principal Applicant Signature/ (Left Hand Thumb Impression (male)/ Right hand thumb impression (female)

3. INVESTMENT FACILITATOR / DISTRIBUTOR DETAILS (FOR OFFICIAL USE ONLY)

DISTRIBUTOR / FACILITATOR NAME		CODE	
BRANCH NAME		CITY	

4. REGISTRAR DETAILS (FOR OFFICIAL USE ONLY)

FORM RECEIVED BY	
DATE, FORM AND ATTACHMENTS VERIFIED BY	
DATA INPUT BY	

MCB INVESTMENT MANAGEMENT LIMITED
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URL: www.mcbfunds.com, **Email:** info@mcbfunds.com

RISK PROFILE AND LOAD DETAILS OF COLLECTIVE INVESTMENT SCHEMES/ADMINISTRATIVE PLAN

Name of Collective Investment Scheme	Category of Collective Investment Scheme	Risk Profile	Risk of Principal Erosion	Investor Eligible Score	Front-end Load	Contingent Load	Back-end Load
CONVENTIONAL							
MCB Cash Management Optimizer	Money Market	Low	Principal at low risk	=>11	Nil	Nil	Nil
Pakistan Cash Management Fund	Money Market	Low	Principal at low risk	=>11	0% - 1%	Nil	Nil
MCB-DCF Income Fund	Income	Medium	Principal at medium risk	=>15	**Growth & Income Units** Individual - 1.5% Corporate - Nil **Bachat Units/** **Unit 365 Growth & Income** - Nil	Nil	**Growth & Income Units Nil** **Bachat Units** **2% if redeemed before completion of two years from the date of initial investment.** **0% if redemption after completion of two years from the date of initial investment.** **Unit 365-Growth & Unit 365-Income** **1.5% if redeemed before completion of 365 calendar days from the date of initial investment.** **0% if redeemed on and after completion of 365 calendar days from the date of initial investment.**
Pakistan Income Fund	Income	Medium	Principal at medium risk	=>15	Individual - 2% Corporate - Nil	Nil	Nil
MCB Pakistan Sovereign Fund	Income	Medium	Principal at medium risk	=>15	**Type A Units** Individual - 1.5% Corporate - Nil **Type B Bachat Units** - Nil	Nil	**Type A Units** Nil **Type B Bachat Units** 3% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment.
Pakistan Income Enhancement Fund	Aggressive Fixed Income	Medium	Principal at medium risk	=>15	**For Type A Units:** For Individual - 2% For Corporate - Nil **For Type B Units:** For Individual - 2% For Corporate - Nil For Type C Bachat Units - Nil	Nil	**Type A Units & Type B Units Nil** **Type C "Bachat" Unit** 3% if redeemed before completion of two (2) years from the date of initial investment. 0% if redemption after completion of two (2) years from the date of initial investment.
MCB Pakistan Asset Allocation Fund	Asset Allocation	High	Principal at high risk	=>22	**Growth & Cash Dividend Units** Front End Load for other than online / Website Investor (s)...3% Front End Load for online / website Investor (s)............. Nil Bachat Units (Two Years) Nil Bachat Units - 3 Years Option - Nil	Nil	**Growth & Cash Dividend Units** **Bachat Units - 2 Years** 3% if redeemed before completion of one year (12 months) from the date of initial investment. 2% if redeemed after completion of one year (12 months) but before two years (24 months) from the date of initial investment. 0% if redemption after completion of two years (24 months) from the date of initial investment. **Bachat Units - 3 Years** 3% if redeemed before completion of one and a half year (18 months) from the date of initial investment. 2% if redeemed after completion of one and a half year (18 months) but before three years (36 months) from the date of initial investment. 0% if redemption after completion of three years (36 months) from the date of initial investment. Class "B" Units Year since purchase of units Backend Load First 3% Second 2% Third 1% Fourth and beyond 0%
MCB Pakistan Dividend Yield Plan (An Allocation Plan of MCB Pakistan Opportunity Fund)	Asset Allocation Plan	High	Principal at high risk	=>22	"Individual 0% to 3% Corporate Nil"	Nil	Nil
Pakistan Capital Market Fund	Balanced	High	Principal at high risk	=>22	Individual 2% Corporate Nil	Nil	Nil
MCB Pakistan Stock Market Fund	Equity	High	Principal at high risk	=>22	**Growth Units** Individual - 3% Corporate - Nil Bachat Units - Nil	Nil	**Growth Units** - Nil **Bachat Units** 3% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment.
MCB Government Securities Plan I (An Allocation Plan of MCB Government Securities Fund)	Income	Medium	Principal at Medium Risk	=>15	Upto 2%	Nil	Nil
MCB Investment Savings Plan I (An Allocation Plan of MCB Investment Savings Fund)	Aggressive Fixed Income	Medium	Principal at Medium Risk	=>15	Upto 1%	Nil	Nil
MCB Financial Sector Fund	Equity	High	Principal at High Risk	=>22	Upto 3%	Nil	Nil
MCB Money Market Fund	Money Market	Low	Principal at Low Risk	=>11	Upto 1.5%	Nil	Nil
SHARIAH COMPLIANT							
Alhamra Cash Management Optimizer	Shariah Compliant Money Market	Low	Principal at low risk	=>11	1%	Nil	Nil
Alhamra Islamic Money Market Fund	Shariah Compliant Money Market	Low	Principal at low risk	=>11	Upto 1%	Nil	Nil
Alhamra Islamic Income Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	**Class A Units Individual - 1.5%** **Corporate - Nil** **Class B Units 0.75%** **Bachat Units Nil**	Nil	**Class A Units - Nil** **Class B Units** 0.75% on redemption in the first (1st) year from the date of investment 0.5% on redemption in the second (2nd) year from the date of investment 0.0 % on redemption after completion of two (2) years from the date of investment **Bachat Units** 3% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment.
Alhamra Daily Dividend Fund	Shariah Compliant Islamic Income	Low	Principal at low risk	=>11	1%	Nil	Nil
Alhamra Islamic Asset Allocation Fund	Shariah Compliant Islamic Asset Allocation	High	Principal at high risk	=>22	**Type A Units** Individual - 3% Corporate - Nil **Type B Units** - Nil **Type C - Bachat Units** - Nil	Nil	**Type A Units** - Nil **Type B Units** 3.0% for first year after investment 2.0% for second year after investment 1.0% for third year after investment Nil for redemptions after completion of 3 years from investment **Type C - Bachat Units** - Two Years Option 3% if redeemed before completion of one year (12 months) from the date of initial investment. 2% if redeemed after completion of one year (12 months) but before two years (24 months) from the date of initial investment. 0% if redemption after completion of two years (24 months) from the date of initial investment. **Type C - Bachat Units** - Three Years Option 3% if redeemed before completion of one and a half year (18 months) from the date of initial investment. 2% if redeemed after completion of one and a half year (18 months) but before three years (36 months) from the date of initial investment. 0% if redemption after completion of three years (36 months) from the date of initial investment."
Alhamra Islamic Stock Fund	Shariah Compliant Islamic Equity	High	Principal at high risk	=>22	**Type B Units** Individual - 3% Corporate - Nil **Bachat Units** - Nil	Nil	**Type B Units** - Nil **Bachat Units** - 2 Years Option 3% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment. **Bachat Units** - 3 Years Option 3% if redeemed before completion of three years from the date of initial investment. 0% if redemption after completion of three years from the date of initial investment.
Alhamra Opportunity Fund Dividend Strategy Plan (ALHOP DSP)	Shariah Compliant Islamic Equity	High	Principal at high risk	=>22	Individual 0% to 3% Corporate Nil	Nil	Nil
Alhamra Smart Portfolio	Fund of Funds Scheme	Medium	Principal at medium risk	=>15	Upto 3%	Nil	Nil
Alhamra Government Securities Plan I (An Allocation Plan of Alhamra Government Securities Fund)	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	Upto 2%	Nil	Nil
Alhamra Islamic Investment Savings Fund	Shariah Complaint Islamic Income	Medium	Principal at medium risk	=>15	Upto 1.5%	Nil	Nil
Alhamra Islamic Energy Fund	Shariah Compliant Islamic Equity	High	Principal at high risk	=>22	Upto 1.5%	Nil	Nil
Alhamra Islamic Cash Fund	Shariah Compliant Money Market	Low	Principal at low risk	=>11	Upto 1.5%	Nil	Nil

Name of Administrative Plan	Risk Profile	Risk of Principal Erosion	Investor Eligible Score
CONVENTIONAL			
Smart Portfolio	Medium	Principal at medium risk	=>15