



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	<input type="text"/>	ACCOUNT CATEGORY	GENERAL <input type="checkbox"/>	GULLUCK <input type="checkbox"/>
PRINCIPAL APPLICANT'S NAME	<input type="text"/>			

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
<input type="checkbox"/>	More than 60 years	1 <input type="checkbox"/>	Retired (Life savings/Pension)	1 <input type="checkbox"/>	Less than 6 Months
<input type="checkbox"/>	46 - 60 years	2 <input type="checkbox"/>	House Wife/Student/Dependant	2 <input type="checkbox"/>	7 months to a year
<input type="checkbox"/>	30 - 45 years	3 <input type="checkbox"/>	Salaried Employee	3 <input type="checkbox"/>	Between 1 - 5 years
<input type="checkbox"/>	Less than 30 years	4 <input type="checkbox"/>	Own Business	4 <input type="checkbox"/>	Over 5 years
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?
<input type="checkbox"/>	76 - 100 %	1 <input type="checkbox"/>	Regular Income - e.g kitchen expenses	2 <input type="checkbox"/>	Encash my investment immediately
<input type="checkbox"/>	51 - 75 %	2 <input type="checkbox"/>	Cash Management - e.g fulfilling short-term goals	4 <input type="checkbox"/>	Transfer my investment to a more secure fund
<input type="checkbox"/>	21 - 50 %	3 <input type="checkbox"/>	Capital growth - e.g education/marriage	6 <input type="checkbox"/>	I will hold my investment and wait for better returns
<input type="checkbox"/>	0 - 20 %	4 <input type="checkbox"/>	Long term savings - e.g retirement planning	8 <input type="checkbox"/>	Invest additional amount to reduce my average cost

SCORING OF RISK PROFILING RESULTS

Question Number	1	2	3	4	5	6	TOTAL
Your Score	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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 MCBIM 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	<input type="text"/>	CODE	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Distributor's Stamp with date and time
BRANCH NAME	<input type="text"/>	CITY	<input type="text"/>				

4. REGISTRAR DETAILS (FOR OFFICIAL USE ONLY)

Date and time stamping	FORM RECEIVED BY	Name and Signature
	DATE, FORM AND ATTACHMENTS VERIFIED BY	Name and Signature
	DATA INPUT BY	Name and Signature

MCB INVESTMENT MANAGEMENT LIMITED

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URL: www.mcbfunds.com, Email: info@mcbfunds.com

V-2024/02/27

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.
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	Medium	Principal at medium risk	=>15	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.
Dividend Strategy Plan (An Allocation Plan of Alhamra Opportunity Fund)	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
Name of Administrative Plan		Risk Profile			Risk of Principal Erosion		Investor Eligible Score
CONVENTIONAL							
Smart Portfolio		Medium			Principal at medium risk		=>15