MCB FUNDS
Investments for Life

ALHAMRA الحمراء
BACHAT SHARIAT KE MUTABIQ

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 بنایئے 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 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		CODE		Distributor's Stamp with date and time
BRANCH NAME		CITY		

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

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

SHARIAH COMPLIANT

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
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