



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 نامہ / چیک ہمارے نمائندے کو دینے سے قبل مکمل طریقے سے پُر اور دستخط شدہ ہو۔ درخواست نامہ 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
☐	46 - 60 years	2	☐ House Wife/Student/Dependant	2	☐ 7 months to a year
☐	30 - 45 years	3	☐ Salaried Employee	3	☐ Between 1 - 5 years
☐	Less than 30 years	4	☐ Own Business	4	☐ 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?
☐	76 - 100 %	1	☐ Regular Income - e.g kitchen expenses	2	☐ Encash my investment immediately
☐	51 - 75 %	2	☐ Cash Management - e.g fulfilling short-term goals	4	☐ Transfer my investment to a more secure fund
☐	21 - 50 %	3	☐ Capital growth - e.g education/marriage	6	☐ I will hold my investment and wait for better returns
☐	0 - 20 %	4	☐ Long term savings - e.g retirement planning	8	☐ Invest additional amount to reduce my average cost

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	

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.
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 Compliant 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 Opportunity Fund – Dividend Strategy Plan (ALHOP DSP)	Shariah Compliant Islamic Equity	High	Principal at high risk	=>22	Upto 3%	Nil	Nil