

**EIGHTEENTH SUPPLEMENTAL
TO THE
OFFERING DOCUMENT OF
ALHAMRA ISLAMIC ACTIVE ALLOCATION FUND
(ALHIAAF)**

**MANAGED BY
MCB INVESTMENT MANAGEMENT LIMITED**

Approval Date: June 5, 2025

Effective Date: June 21, 2025

Annexure I
Key Fact Sheet of
Alhamra Smart Portfolio
(An Allocation Plan of Alhamra Islamic Active Allocation Fund)
Type: Open end
Category: Shariah Compliant fund of funds
Managed by **MCB Investment Management Limited**
Risk Profile: **Medium (Principal at Medium risk)**

Issuance Date: June 10, 2021

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

KEY ATTRIBUTES

Investment objectives of Investment Plan	The Objective of Alhamra Smart Portfolio (ALHSP) is to provide opportunity to the Unit Holders to earn potentially high return by taking stock market exposure while minimizing risk to capital.
Authorized Investment avenues	Alhamra Islamic Stock Fund, Alhamra Islamic Income Fund and Cash and near Cash Instruments
Launch date of Investment Plan	June 10, 2021
Minimum Investment Amount	Initial and Subsequent: PKR 500
Duration (Perpetual/Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	Perpetual
Performance Benchmark	KMI-30 Index and 75% six (6) months PKISRV + 25% Six (6) month average of the highest rates on savings account of three (3) AA rated Scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
IPO/Subscription Period	IPO Period: June 10, 2021
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type B
Management Fee (% Per Annum)	10% of accrued bank profit to be calculated on a daily basis.

2. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	up to 3.00%
2. Redemption Charge	Back end load: Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

b. Trustee:

Digital Custodian Company Limited
Contact : 021 32419770

c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302

This Eighteenth Supplemental dated June 5, 2025 to the Offering Document of Alhamra Islamic Active Allocation Fund which was approved on December 23, 2016.

Managed by MCB Investment Management Limited, an Asset Management Company registered under the Non-Banking Finance Companies (Establishment and Regulations) Rules, 2003).

Alhamra Islamic Active Allocation Fund (the Fund/the Scheme/the Trust/the Unit Trust/ALHIAAF) has been established in Pakistan as an Open-ended unit trust scheme under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the “Regulations”) and registered under the Trust Act 1882 (11 of 1882) by a Trust Deed dated November 24, 2016 and subsequently registered through Sindh Act, 2020 on 13 August, 2021, entered into and between MCB Arif Habib Savings and Investments Limited, as the Management Company and the Digital Custodian Company Limited, as the Trustee of the Scheme.

Objective of the Eighteenth Supplement to the Offering Document:

MCB Investment Management Limited intends to amend the Front-end load in the Annexure B of the Offering Documents of Alhamra Islamic Active Allocation Funds through this supplement.

1. The Annexure ‘B’ of the Offering Documents has been amended with respect to applicability of Front-End (Sales load) and shall be read as follows;

Fund Name	Existing SOD Number	New SOD Number	Annexure No.	Amended FEL
Alhamra Active Allocation Fund (Alhamra Smart Portfolio)	17th	18th	Annexure B	(For Type B Units) Up to 3.00%

Note:

A sales load (front-end load) of up to 1.50% of the NAV per unit (Type B) may be charged on all investments where transactions are done through AMC’s own app, online portal or website. However, the Management Company may waive the sales load (front-end load) fully or partially at its own discretion to any investor.

Further this amendment will supersede all the existing clauses pertinent to charge of sales load (front-end load) in the respective offering documents of the CIS mentioned in above table subject to effective date of this consolidated supplemental OD.