

PRODUCT PORTFOLIO

- MUTUAL FUNDS
- PENSION FUNDS

Atlas Asset Management Limited

Atlas Asset Management Limited (AAML), an Atlas Group Company, was incorporated on 20th August, 2002 as an unlisted public limited company. AAML as a Non-Banking Finance Company (NBFC) is licensed & regulated by Securities & Exchange Commission of Pakistan to perform Asset Management, Investment Advisory Services, Private Equity and Venture Capital Fund Management Services and REIT Management Services, as per the NBFC (Establishment and Regulations) Rules, 2003 & NBFC and Notified Entities Regulations, 2008, Private Funds Regulation, 2015, and the Real Estate Investment Trust Regulations, 2022, as a Pension Fund Manager to manage voluntary pension funds (under Voluntary Pension System Rules, 2005). AAML is a wholly owned subsidiary of Shirazi Investments (Pvt.) Limited, managing assets on behalf of retirement funds, welfare organizations, insurance companies, multinationals, NBFCs and individuals.

AAML strives to be a market leader in providing quality fund management services with customer satisfaction as its aim, and is consistently committed to offering its investors the best possible returns on a diverse range of products, meeting not only the customers current requirements but also exceeding their future expectations. Moreover, with its strong emphasis on systems and controls, quality human resource and backing of Atlas Group, AAML enjoys a distinct advantage.

Rating: The Pakistan Credit Rating Agency assigned the Company an asset manager rating of “AM1” as of November 07, 2025. For the updated rating, please visit our website at www.atlasfunds.com.pk. This rating reflects that the Company meets high standards and benchmarks within the investment management industry, with noted strengths in several rating factors.

Vision

To be a market leader in providing quality fund management services with customer satisfaction as our premier goal.

Mission

We are committed to offering our investors the best possible risk adjusted returns on a diverse range of products, providing a stimulating and challenging environment for our employees, and committing to the highest ethical and fiduciary standards. We firmly believe that by placing the best interests of our clients first, we will also serve the best interest of our employees, our shareholders and the communities in which we operate.

Shariah Advisors to Atlas Asset Management Limited

Atlas Asset Management Limited, with the supervision of its Shariah advisors, as below, ensures that the Funds under its management are compliant with the Shariah guidelines.

Dr. Mufti Hassan Ashraf Usmani

(Reg. # SECP/IFD/SA/041)

is a renowned figure in the field of Shariah, particularly in Islamic Finance. He is the Shariah Advisor for Atlas Islamic Stock Fund, Atlas Islamic Income Fund, Atlas Islamic Money Market Fund and Atlas Islamic Cash Fund. He has done Ph.D. in Islamic Finance related to Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) Shariah Standards and graduated as scholar (Alimiyah Degree) and Takhasus (Specialization) in Islamic Fiqh and Fatawa from Jamia Darul-Uloom Karachi. He has diverse experience of Shariah consultancy to leading audit firms, Islamic bank, family businesses, charitable organizations and Islamic mutual funds.

Dr. Mufti Muhammad Wasie Fasih

(Reg. # SECP/IFD/SA/016)

is a distinguished religious scholar and Shariah Advisor for Atlas Islamic Dedicated Stock Fund, Atlas Islamic Fund of Funds, Atlas Pension Islamic Fund and Atlas KPK Islamic Pension Fund. His Shariah audit experience spans banks and insurance companies, having worked with leading firms such as A.F. Ferguson & Co. and Grant Thornton Anjum Rahman. With a foundation in Shariah from Jamia Darul Uloom Karachi under the mentorship of Shaykh Mufti Taqi Usmani and advanced studies in Islamic Jurisprudence at Jamia Uloom-e-Islamiya Allama Muhammad Yusuf Banuri Town, he also holds a Commerce degree, an MBA in Finance and a Ph.D. on contemporary applications of Riba.

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CONVENTIONAL FUNDS

- Atlas Money Market Fund
- Atlas Liquid Fund
- Atlas Sovereign Fund
- Atlas Income Fund
- Atlas Stock Market Fund
- Atlas Pension Fund
 - Income Payment Plan

Atlas Money Market Fund

Fund Description

Atlas Money Market Fund (AMF) was established under a Trust Deed dated December 4, 2009, between Atlas Asset Management Limited, as Management Company and CDC, as Trustee.

Investment Objective

AMF objective is to provide its unit-holders competitive returns from a portfolio of low risk, short duration assets while maintaining high liquidity.

Investment Strategy

The Fund invests in short term money market instruments with a maximum time to maturity of six months, However, the Fund may invest in Shariah Compliant Government Debt Securities, raised and traded through PSX, with maturity not exceeding one year. This is intended to reduce risk while maintaining liquidity. The Fund's investment strategy is based on fundamental credit analysis of counterparties. The Fund primarily invests in short term government securities/bank deposits and other short term money market instruments.

Fund Facts

Fund Launch Date	January 21, 2010
Type	Open-ended
Category	Money Market Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Pricing Mechanism	Forward Pricing
Management Fee	Up to 1% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 2% (including Management Fee) of Average Annual Net Assets
Fund Risk Profile	Low
Rating	AA+(f) PACRA (As on 18-Oct-2024) <i>(Latest rating is available on our website)</i>
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Benchmark	70% three (3) months PKRV rates and 30% three (3) months average deposit rate of three (3) "AA" rated scheduled banks as selected by MUFAP

Atlas Liquid Fund

Fund Description

Atlas Liquid Fund (ALF) was established by a Trust Deed dated July 30, 2021, between Atlas Asset Management Limited, as Management Company and CDC, as Trustee.

Investment Objective

ALF objective is to provide competitive return to its investors (with a periodic payout) by investing in low risk, highly liquid and short duration portfolio consist of money market instruments.

Investment Strategy

The Fund invests in money market instruments with a maximum time to maturity of six months for any asset whereas, weighted average time to maturity of the fund cannot exceed 90 days. However, the Fund may invest in Shariah Compliant Government Debt Securities, raised and traded through PSX, with maturity not exceeding one year. This is intended to reduce risk while maintaining liquidity. The Fund's investment strategy is based on fundamental credit analysis of counterparties. The Fund primarily invests in short term government securities/bank deposits and other short term money market instruments subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time. The Fund will make periodic payout to the unit holders, which shall be reinvested.

Fund Facts

Fund Launch Date	November 23, 2021
Type	Open-ended
Category	Money Market Scheme
Dealing Days	Monday to Friday
Cut-off Timing	9:00 am to 10:00 am (for same-day redemptions)
Front-end Load	Nil
Pricing Mechanism	Backward Pricing
Payout Frequency	Dividend payout on periodic basis (i.e. Daily, Weekly, Monthly, Quarterly and Yearly) will be distributed to the unit holder(s).
Management Fee	Up to 1% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 2% (including Management Fee) of Average Annual Net Assets
Fund Risk Profile	Low
Rating	AA+(f) PACRA (as on 18-Oct-2024) <i>(Latest rating is available on our website)</i>
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Benchmark	70% three (3) months PKRV rates + 30% three (3) months average deposit rates of three (3) "AA" rated Banks as selected by MUFAP

Atlas Sovereign Fund

Fund Description

Atlas Sovereign Fund (ASF) was established by a Trust Deed dated August 19, 2014, between Atlas Asset Management Limited, as Management Company and CDC, as Trustee.

Investment Objective

ASF objective is to generate competitive returns (from a portfolio of medium risk) by investing in Government Securities and Debt Instruments.

Investment Strategy

The Fund will invest in corporate debt instruments and Government securities. In selecting portfolio securities, ASF will, consider individual credit risks, but it may be understood that market value of even high quality fixed-rate securities will fluctuate with change in interest rate levels. The percent of the assets in various types of securities will vary in the light of investment objective, prevailing market conditions and exposure limits. At least 70% of the Net Assets shall be invested in Government Securities based on monthly average basis calculated at the end of each month.

Fund Facts

Fund Launch Date	December 01, 2014
Type	Open-ended
Category	Income Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Pricing Mechanism	Forward Pricing
Management Fee	Up to 1.5% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 2.5% (including Management Fee) of Average Annual Net Assets
Fund Risk Profile	Medium
Rating	AA- (f) PACRA (As on 18-Oct-2024) <i>(Latest rating is available on our website)</i>
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Benchmark	Average 6 Months PKRV rates

Atlas Income Fund

Fund Description

Atlas Income Fund (AIF) was established by a Trust Deed dated February 20, 2003 between Atlas Asset Management Limited, as Management Company and MCB Financial Services Limited as Trustee. With effect from June 11, 2005, CDC, has been appointed as Trustee.

Investment Objective

AIF objective is to achieve a good rate of current income consistent with reasonable concern for safety of principal and to provide the investors with liquidity and the facility to join or leave the fund at their convenience.

Investment Strategy

The Fund invests mainly in high quality fixed income securities. In selecting debt instruments and government securities, the Fund considers individual credit market risks, with the understanding that market value of even high quality fixed rate securities can fluctuate with change in interest rate levels. The Fund may also invest in Margin Trading System (MTS) and Spread Transactions (Ready Futures). The asset allocation depends on prevailing market conditions and exposure limits.

Fund Facts

Fund Launch Date	March 22, 2004
Type	Open-ended
Category	Income Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Pricing Mechanism	Forward Pricing
Management Fee	Up to 1.5% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 2.5% (including Management Fee) of Average Annual Net Assets
Fund Risk Profile	Medium
Rating	AA-(f) PACRA (As on 18-Oct-2024) <i>(Latest rating is available on our website)</i>
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Benchmark	Average six (6) months KIBOR (offer)

Atlas Stock Market Fund

Fund Description

Atlas Stock Market Fund (ASMF) was established by a Trust Deed dated May 29, 2004 between Atlas Asset Management Limited, as Management Company and CDC, as Trustee.

Investment Objective

ASMF objective is to achieve a good rate of current income consistent with the prospects of appreciation in the value of amount invested and to provide the investors with liquidity and the facility to join or leave the fund at their convenience.

Investment Strategy

The Fund invests mainly in high quality listed equity securities. At least 70% of net assets is invested in listed equity securities during the year based on quarterly average investment calculated on daily basis. In selecting equity securities, the Fund considers the reputation of the management, liquidity, profitability, dividend record and prospects of earning growth. The remaining net assets are invested in cash and / or near cash instruments which include cash in bank accounts (excluding TDRs) and treasury bills not exceeding 90 days maturity. The asset allocation in each instrument will depend on prevailing market conditions.

Fund Facts

Fund Launch Date	November 23, 2004
Type	Open-ended
Category	Equity Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Pricing Mechanism	Forward Pricing
Management Fee	Up to 3.5% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 4.5% (Including Management Fee) of Average Annual Net Assets
Fund Risk Profile	High
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Benchmark	KSE-100 Index

Atlas Pension Fund

Fund Description

Atlas Pension Fund (APF) was established by a Trust Deed dated June 8, 2007, between AAML as Pension Fund Manager and CDC, as Trustee.

Investment Objective & Strategy

APF objective is to provide the individuals with a portable, individualized, funded (based on defined contribution), flexible pension scheme assisting and facilitating them to plan and provide for their retirement. It is a one-window facility investment in diversified portfolio of equity securities offering consistent returns and capital growth and fixed income instruments offering consistent returns and lower risk.

Insurance/Coverage (Optional)

The Pension Fund Manager offers worldwide accidental death and disability coverage up to age 60, through Jubilee Life Insurance. The sum insured is the lesser of 100 times the monthly contribution or Rs. 4,000,000/-. The premium cost, borne by Participants opting for coverage, will be deducted from their contribution.

Tax Credit

Participants can avail Tax Credit upto 20% of Taxable Income (under section 63 of the ITO 2001).

Allocation Schemes under APF

	Allocation (Sub-Funds)	Equity	Debt	Money Market
(i)	High Volatility	Min 65%	Min 20%	Nil
(ii)	Medium Volatility	Min 35%	Min 40%	Min 10%
(iii)	Low Volatility	Min 10%	Min 60%	Min 15%
(iv)	Lower Volatility	Nil	Min 40%	Min 40%
(v)	Customized*	0-100%	0-100%	0-100%

*Note: Customized allocation scheme should only be selected by Participants who have an awareness of the various risks associated with investing in a particular assets class and are capable of making an informed investment decision after reviewing their risk/return requirements.

(vi) Lifecycle

Allocation (Sub-Funds)	High Tolerance for Risk					Moderate Tolerance for Risk					Low Tolerance for Risk				
Equity	80%	70%	50%	25%	15%	70%	60%	40%	20%	5%	60%	50%	30%	10%	NIL
Debt	20%	30%	40%	45%	40%	30%	40%	50%	50%	45%	40%	50%	60%	55%	40%
Money Market	NIL	NIL	10%	30%	45%	NIL	NIL	10%	30%	50%	NIL	NIL	10%	35%	60%
Ages (years)	18-30	31-40	41-50	51-60	61 & above	18-30	31-40	41-50	51-60	61 & above	18-30	31-40	41-50	51-60	61 & above

Fund Facts

Fund Launch Date	June 28, 2007
Type	Pension Fund
Dealing Date	Monday to Friday
Front-End Sales Load	Nil
Management Fee	Equity Sub-Fund: Up to 3.5% Debt Sub-Fund: Up to 1.5% Money Market Sub-Fund: Up to 1.25% <i>(AAML shall disclose actual rate of management fee charged, calculated on average annual net assets, in the monthly fund manager report)</i>
Expense ratio <i>(Including management fee) of average annual net assets)</i>	Equity Sub-Fund: Up to 4.5% Debt Sub-Fund: Up to 2.5% Money Market Sub-Fund: Up to 2%
Registrar	ITMinds Limited
Trustee	Central Depository Company of Pakistan Limited (CDC)
Financial Year Ending	June 30
Minimum Contribution	Rs. 5,000/- or 10% of monthly income (whichever is lower)

Income Payment Plan (IPP)

Options at Retirement

At retirement, the Participant shall instruct the Pension Fund Manager to withdrawal the lump sum amount or 50% tax free (as per income tax ordinance 2001) amount, from the accumulated balance in the VPS account and his/her choice of investing the balance amount, either in annuity offered by a life insurance company or Income Payment Plan offered by the Pension Fund Manager.

Atlas Pensions Income Payment Plan

The Atlas Monthly Pension Plan (referred to as Income Payment Plans or IPP) are offered by AAML to the Participants of Atlas Pension Fund or to Participants of any other approved pension fund upon retirement.

Participants who transferred their provident fund balances to APF or any other approved pension scheme may also join the Income Payment Plans upon retirement.

Monthly Payment Under IPP

The Income Payment Plans provide Participants/ investors a monthly income stream from accumulated balance in their individual pension account on retirement.

The monthly income commences from the Participant's chosen retirement date and continues for 10-15 years following the date of retirement, as allowed under VPS Rules, as amended from time to time. The monthly income will comprise of part repayment of outstanding balance on Participant's individual pension account and of part return earned on individual balance.

Features of the IPP

- Under the Income Payment Plans, the accumulated balance to be transferred to IPP shall be invested in the units of sub-funds of APF, as chosen by the Participant.

Customized Allocation Scheme

Age Range	Equity Sub Fund	Debt Sub Fund	Money Market Sub Fund
Up to Fifteen years	Up to 50%	Up to 75%	Up to 100%

Option 1


- Total balance will be invested in Atlas Pension Fund and paid in installments during the selected period of income payment plan. The allocation available under this option are:

Age Range	Equity Sub Fund	Debt Sub Fund	Money Market Sub Fund
Life Cycle Allocation Scheme			
60 - 65 Years	15%	40%	45%
65 - 70 Years	5%	45%	50%
70 - 75 Years	0%	40%	60%
Customized Allocation Scheme			
Up to Fifteen years	Up to 100%	Up to 100%	Up to 100%

Option 2

- 80% out of the total balance will be invested in APF – Money Market Sub Fund.
- The remaining 20% balance will be invested according to the investor's desired risk exposure, within the prescribed allocation limits. The allocation options available under the plan are:

CONVENTIONAL PLANS

- Atlas Bachat Plan
 - Atlas Bachat Balanced Plan
 - Atlas Bachat Growth Plan
 - Systematic Payout & Withdrawal Plan/Option
- 

Atlas Bachat Plan

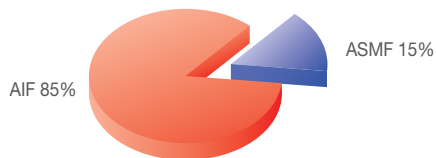
Plan Description

Atlas Bachat Plan focuses on providing regular income with a small element of growth. It is ideal for investors looking for safety of capital along with slight growth to overcome inflationary pressures. Through the Atlas Bachat Plan, the investments are diversified to help ensure more consistent performance and improved risk management.

Strategy

The Atlas Bachat Plan offers current income by primarily investing in the Atlas Income Fund (AIF) along with modest allocations in the Atlas Stock Market Fund (ASMF). The Plan provides diversification and growth potential through a single investment.

Target Asset Mix



Participate in Atlas Bachat Plan if you are seeking:

- Short-to-medium term horizon
- Reasonable safety with small fluctuations

Plan Facts

Type	Open-Ended
Dealing Days	Monday to Friday
Front-end Load	Nil
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Frequency of Investments	Monthly (Recommended)
Payment to	CDC-Trustee Atlas Funds
Reallocation between Funds	Yearly or earlier in the event there is a 10% variation in the allocation percentages/quarterly upon request
Dividend Distribution*	As per the constitutive documents of the underlying Funds

* Dividend can be paid through issue of additional units of underlying funds by way of re-investment which are redeemable. Dividend can also be paid through direct transfer to the investors' bank account or through dividend warrant sent at the registered address of the investor.

Atlas Bachat Balanced Plan

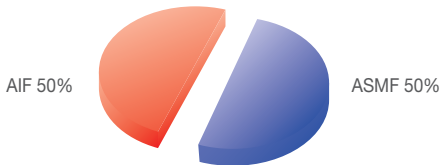
Plan Description

Atlas Bachat Balanced Plan focuses on providing long term capital growth along with modest income. It is appropriate for investors looking for moderate growth. Through the Bachat Balanced Plan, the investments are diversified to help ensure more consistent performance and improved risk management

Strategy

Atlas Bachat Balanced Plan offers the benefits of growth through higher potential returns by investing in the Atlas Stock Market Fund (ASMF) and steady income by investing in the Atlas Income Fund (AIF). The Plan provides diversification and growth potential through a single investment.

Target Asset Mix



Participate in Atlas Bachat Balanced Plan if you are seeking:

- Medium-to-long term horizon
- Reasonable safety with small fluctuations

Plan Facts

Type	Open-Ended
Dealing Days	Monday to Friday
Front-end Load	Nil
Minimum Investment	Rs. 5,000 & Rs. 1,000 thereafter
Frequency of Investments	Monthly (Recommended)
Payment to	CDC-Trustee Atlas Funds
Reallocation between Funds	Yearly or earlier in the event there is a 10% variation in the allocation percentages/quarterly upon request
Dividend Distribution*	As per the constitutive documents of the underlying Funds

* Dividend can be paid through issue of additional units of underlying funds by way of re-investment which are redeemable. Dividend can also be paid through direct transfer to the investors' bank account or through dividend warrant sent at the registered address of the investor.

Atlas Bachat Growth Plan

Plan Description

Atlas Bachat Growth Plan focuses on providing long term capital growth. It is ideal for investors with a long-term horizon and a moderate to high tolerance for risk and fluctuations in investment value. Through the Atlas Bachat Growth Plan, the investments are diversified to help ensure more consistent performance and improved risk management.

Strategy

The Atlas Bachat Growth Plan offers the benefits of growth through higher potential returns by primarily investing in the Atlas Stock Market Fund (ASMF) along with some exposure in the Atlas Income Fund (AIF). The Plan provides benefit of lower risk from diversification and growth potential through a single investment.



Participate in Atlas Bachat Growth Plan if you are seeking:

- Long term horizon
- High risk tolerance

Plan Facts

Type	Open-Ended
Dealing Days	Monday to Friday
Front-end Load	Nil
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Frequency of Investments	Monthly (Recommended)
Payment to	CDC-Trustee Atlas Funds
Reallocation between Funds	Yearly or earlier in the event there is a 10% variation in the allocation percentages/quarterly upon request
Dividend Distribution*	As per the constitutive documents of the underlying Funds

* Dividend can be paid through issue of additional units of underlying funds by way of re-investment which are redeemable. Dividend can also be paid through direct transfer to the investors' bank account or through dividend warrant sent at the registered address of the investor.

Systematic Payout & Withdrawal Plan/Option

Plan Description

Systematic Payout and Systematic Withdrawal Plan are Administrative Plans/options that provides investors with a stable income at regular intervals while seeking long-term preservation of capital by investing in units of Atlas Money Market Fund or Atlas Income Fund.

Systematic Payout Option

The Systematic Payout option offers the choice of redeeming a certain number of units for fulfilling the investors' requirement of a certain amount at regular intervals (i.e. monthly, quarterly, semi-annually or annually). Such instructions shall be given in writing at the beginning of each regular interval or at the time of purchase of units.

a) If the value of investment increases during an interval, the Systematic Payout option calculates the number of units to be redeemed for the purpose of distribution of income in such a manner that the total redemption value of such units is equal to the increase in the value of investment during that interval, which means that the profit earned on the respective units due to increase in Net Asset Value (NAV) would be paid back to the investors, after deduction of capital gains tax, if applicable.

b) If the value of investment of the Plan falls due to decline in NAV of the units of the Fund during an interval, the Systematic Payout option will not redeem any units and no income would be paid at the end of that interval as there would not be any profits for payment.

Systematic Withdrawal Option

In Systematic Withdrawal option, the investors may decide any fixed amount from time to time to be paid at regular intervals (i.e. monthly, quarterly, semi-annually or annually). The investors, at the time of purchase or beginning of an interval, authorize AAML to redeem such number of units from their holding which in rupee terms is equivalent to the specified fixed amount that is to be paid at the end of every regular interval, after deduction of capital gains tax, if applicable.

It may be noted that the initial amount invested may deplete in case sufficient returns are not earned to cover the amount distributed to the investor.

Plan Facts

Type	Open-Ended
Dealing Days	Monday to Friday
Front-end Load	Nil
Back-end Load	Nil
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Frequency of Investments	Monthly/Quarterly (Recommended)
Frequency of Payout/ Withdrawal	Monthly/Quarterly/ Semi-annually/Annually
Payment to withdrawal	CDC-Trustee Atlas Money Market Fund or CDC-Trustee Atlas Income Fund
Dividend Distribution	As per the constitutive documents of AMF or AIF (as there are regular payouts / withdrawals under the Administration Plan, the investors should opt for reinvestment of cash dividend)

SHARIAH COMPLIANT FUNDS

- Atlas Islamic Money Market Fund
- Atlas Islamic Cash Fund
- Atlas Islamic Income Fund
- Atlas Islamic Stock Fund
- Atlas Islamic Fund of Funds
 - Atlas Aggressive Allocation Islamic Plan
 - Atlas Moderate Allocation Islamic Plan
 - Atlas Conservative Allocation Islamic Plan
- Atlas Pension Islamic Fund
 - Income Payment Plan

Atlas Islamic Money Market Fund

Fund Description

Atlas Islamic Money Market Fund (AIMF) was established by a Trust Deed dated September 17, 2020, between Atlas Asset Management Limited, as Management Company and CDC, as Trustee.

Investment Objective

AIMF objective is to provide competitive return to its investors (with a periodic payout) by investing in low risk, highly liquid and short duration portfolio consist of Shariah Compliant money market instruments.

Investment Strategy

The Fund invests in Shariah Compliant money market instruments with a maximum time to maturity of six months for any asset whereas, weighted average time to maturity of the fund cannot exceed 90 days, However, the Fund may invest in Shariah Compliant Government Debt Securities, raised and traded through PSX, with maturity not exceeding one year. This is intended to reduce risk while maintaining liquidity. The Fund's investment strategy is based on fundamental credit analysis of counterparties. The Fund primarily invests in short term government securities/bank deposits and other short term money market instruments subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time. The Fund will make periodic payout to the unit holders, which shall be reinvested.

Fund Facts

Fund Launch Date	January 07, 2021
Type	Open-ended
Category	Shariah Compliant Money Market Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Payout Frequency	Dividend payout on periodic basis (i.e. Daily, Weekly, Monthly, Quarterly and Yearly) will be distributed to the unit holder(s).
Pricing Mechanism	Forward Pricing
Management Fee	Up to 1% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 2% (including Management Fee) of Average Annual Net Assets
Fund Risk Profile	Low
Rating	AA(f) (PACRA) (as on 18-Oct-2024) <i>(Latest rating is available on our website)</i>
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Benchmark	Three (3) months average deposit rates of three (3) "AA" rated Islamic Banks or Islamic windows of conventional bank as selected by MUFAP.

Atlas Islamic Cash Fund

Fund Description

Atlas Islamic Cash Fund (AICF) is Shariah Compliant Fund Certified by SECP, was established by a Trust Deed dated February 15, 2024 between Atlas Asset Management Limited (AAML), as Management Company and CDC, as Trustee.

Investment Objective

AICF objective is to provide competitive return to its investors (with a periodic payout) by investing in low risk, highly liquid and short duration portfolio consisting of Shariah Compliant money market instruments.

Investment Strategy

The Fund invests in Shariah Compliant money market instruments with a maximum time to maturity of six months for any asset whereas, weighted average time to maturity of the fund cannot exceed 90 days, However, the Fund may invest in Shariah Compliant Government Debt Securities, raised and traded through PSX, with maturity not exceeding one year. This is intended to reduce risk while maintaining liquidity. The Fund's investment strategy is based on fundamental credit analysis of counterparties. The Fund primarily invests in short term government Securities/bank deposits and other short term money market instruments subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time. The Fund will make periodic payout to the unit holders, which shall be reinvested.

Fund Facts

Fund Launch Date	July 03, 2024
Type	Open-ended
Category	Shariah Compliant Money Market Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Payout Frequency	Dividend payout on periodic basis (i.e. Daily, Weekly, Monthly, Quarterly and Yearly) will be distributed to the unit holder(s).
Pricing Mechanism	Forward Pricing
Management Fee	Up to 1% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 2% (including Management Fee) of Average Annual Net Assets
Fund Risk Profile	Low
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Benchmark	Three (3) months average deposit rates of three (3) "AA" rated Islamic Banks or Islamic windows of conventional bank as selected by MUFAP.

Atlas Islamic Income Fund

Fund Description

Atlas Islamic Income Fund (AIIF) was established by a Trust Deed dated May 7, 2008 between Atlas Asset Management Limited (AAML), as Management Company and CDC, as Trustee.

Investment Objective

AIIF objective is to provide investors with a good and stable rate of current income consistent with long-term preservation of capital in a Shariah Compliant manner.

Investment Strategy

The Fund invests only in Shariah compliant income instruments to provide regular Halal income to investors. Considering the low risk tolerance of an income fund's investors, the key objective will be to earn competitive returns while containing the risk (volatility) of the returns to a minimum.

The Fund actively manages a diversified portfolio of Shariah compliant income securities (including Shariah compliant Government Securities). Shariah compliant placements are executed with a bank or DFI in debt instruments not lower than A- (A minus) rating. At least 25% of the net assets are invested in cash and near cash instruments with less than 90 days maturity.

Fund Facts

Fund Launch Date	October 14, 2008
Type	Open-ended
Category	Shariah Compliant Income Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Pricing Mechanism	Forward Pricing
Management Fee	Up to 1.5% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 2.5% (including Management Fee) of Average Annual Net Assets
Fund Risk Profile	Medium
Rating	AA-(f) (PACRA) (as on 18-Oct-2024) <i>(Latest rating is available on our website)</i>
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Benchmark	Six (6) months average deposit rates of three (3) "A" rated scheduled Islamic Banks or Islamic windows of conventional bank as selected by MUFAP.

Atlas Islamic Stock Fund

Fund Description

Atlas Islamic Stock Fund (AISF) was established by a Trust Deed dated September 12, 2006 between Atlas Asset Management Limited (AAML), as Management Company and CDC, as Trustee.

Investment Objective

AISF objective is to provide unit holders to participate in a diversified portfolio of Shariah Compliant securities such as equities, (cash and/or near cash Shariah Compliant instruments including cash in bank accounts (excluding TDRs) and Shariah compliant government securities not exceeding 90 days maturity).

Investment Strategy

The Fund invests in Shariah compliant equity securities with at least 70% of net assets invested in listed equity securities during the year based on quarterly average investment calculated on daily basis. The Fund selects such companies for equity investment that are actively traded, have growth prospects and / or are consistently dividend paying.

Fund Facts

Fund Launch Date	January 15, 2007
Type	Open-ended
Category	Shariah Compliant Equity Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Pricing Mechanism	Forward Pricing
Management Fee	Up to 3.5% of Average Annual Net Assets <i>(AAML shall disclose actual rate of management fee charged in the monthly fund manager report)</i>
Expense Ratio Limit	Up to 4.5% (Including Management Fee) of Average Annual Net Assets
Fund Risk Profile	High
Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Benchmark	KMI-30 Index

Atlas Islamic Fund of Funds

Fund Description

Atlas Islamic Fund of Funds (AIFOF) was established by a Trust Deed dated September 3, 2018, between Atlas Asset Management Limited (AAML), as Management Company and CDC, as Trustee.

Investment Objective

AIFOF objective is to earn potentially high returns through investment as per respective Allocation Plans by investing in Shariah Compliant Fixed Income Schemes and Equity based Collective Investment Schemes.

Investment Strategy

The scheme offers following allocation plans, namely: Atlas Aggressive Allocation Islamic Plan, Atlas Moderate Allocation Islamic Plan, Atlas Conservative Allocation Islamic Plan.

The underlying allocation to Money Market, Fixed Income and Equity Mutual Funds shall be fixed and the indicative percentages are stated below.

Benchmark

The benchmark of each allocation Plan will be the weighted average return of KMI-30 Index, six months average deposit rates of three (3) "A" rated Islamic Banks or Islamic windows and three (3) months average deposit rates of three (3) "AA" rated Islamic Banks or Islamic windows of conventional bank as selected by MUFAP, based on the actual proportion of investment in Equity, Income and Money Market Schemes by the respective allocation plan.

Fund Facts

Fund Launch Date	January 7, 2019
Type	Open-ended
Category	Shariah Compliant Fund of Funds Scheme
Dealing Days	Monday to Friday
Front-end Load	Nil
Pricing Mechanism	Forward Pricing
Management Fee	No Management fee in case of investment is made in Collective Investment Scheme (CIS). However, the AAML shall be entitled to an accrued remuneration equal to an amount not exceeding 1.0% of average Annual Net Assets, within allowed expense ratio limit, in case investment is made in Cash/Near Cash instruments, savings and term deposits made with Islamic banks or Islamic banking windows of commercial banks.
Trustee	Central Depository Company of Pakistan Limited (CDC)
Registrar	ITMinds Limited
Financial Year Ending	June 30
Minimum Investment	Rs. 5,000 & Rs. 1,000 thereafter
Shariah Advisor	Dr. Mufti Muhammad Wasie Fasih

Allocation Plans under (AIFOF)

Allocation Plans	Risk Profile	Cash & Near Cash*	Indicative Minimum percentage allocation invested in Collective Investment Scheme(s)		
			Dedicated Shariah Compliant Equity Schemes	Shariah Compliant Income Schemes	Shariah Compliant Money Market Schemes
Atlas Aggressive Allocation Islamic Plan	High	Up to 10%	Min 65%	Up to 25%	Up to 25%
Atlas Moderate Allocation Islamic Plan	High	Up to 10%	Min 45%	Up to 45%	Up to 45%
Atlas Conservative Allocation Islamic Plan	Medium	Up to 10%	Min 20%	Up to 70%	Up to 70%

*Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks (excluding TDRs) and GOP Ijarah Sukuk not exceeding 90 days remaining maturity.

**Cash at Bank accounts of Islamic Banks and licensed Islamic Banking windows of conventional Banks and Term Deposit (TDRs) Islamic Banks and licensed Islamic Banking windows of conventional Banks.

Atlas Pension Islamic Fund

Fund Description

Atlas Pension Islamic Fund (APIF) was established by a Trust Deed dated August 31, 2007, between AAML as Pension Fund Manager and CDC, as Trustee.

Investment Objective & Strategy

APIF objective is to provide the individuals with a Shariah Compliant, portable, individualized, funded (based on defined contribution), flexible pension scheme assisting and facilitating them to plan and provide for their retirement. It is a one-window facility investment in diversified portfolio of Shariah Compliant equity securities offering consistent returns and capital growth and Shariah Compliant fixed income instruments offering consistent returns and lower risk.

Takaful Coverage (Optional)

The Pension Fund Manager provides worldwide accidental death and disability coverage up to the age of 60 years to the Participants of APIF on their contributions through Pak Qatar Family Takaful Limited. The sum covered shall be the lower of 100 times of monthly contribution amount or Rs. 4,000,000/- (The contribution is to be borne by the Participant who opts for Takaful coverage and it will be deducted from the contribution amount).

Tax Credit

Participants can avail Tax Credit upto 20% of Taxable Income (under section 63 of the ITO 2001).

Allocation Schemes under (APIF)

	Allocation (Sub-Funds)	Equity	Debt	Money Market
(i)	High Volatility	Min 65%	Min 20%	Nil
(ii)	Medium Volatility	Min 35%	Min 40%	Min 10%
(iii)	Low Volatility	Min 10%	Min 60%	Min 15%
(iv)	Lower Volatility	Nil	Min 40%	Min 40%
(v)	Customized*	0-100%	0-100%	0-100%

*Note: Customized allocation scheme should only be selected by Participants who have an awareness of the various risks associated with investing in a particular assets class and are capable of making an informed investment decision after reviewing their risk/return requirements.

(vi) Lifecycle

Allocation (Sub-Funds)	High Tolerance for Risk					Moderate Tolerance for Risk					Low Tolerance for Risk				
Equity	80%	70%	50%	25%	15%	70%	60%	40%	20%	5%	60%	50%	30%	10%	NIL
Debt	20%	30%	40%	45%	40%	30%	40%	50%	50%	45%	40%	50%	60%	55%	40%
Money Market	NIL	NIL	10%	30%	45%	NIL	NIL	10%	30%	50%	NIL	NIL	10%	35%	60%
Ages (years)	18-30	31-40	41-50	51-60	61 & above	18-30	31-40	41-50	51-60	61 & above	18-30	31-40	41-50	51-60	61 & above

Fund Facts

Fund Launch Date	November 06, 2007
Type	Shariah Compliant Pension Fund
Dealing Date	Monday to Friday
Front-End Sales Load	Nil
Management Fee	Equity Sub-Fund: Up to 3.5% Debt Sub-Fund: Up to 1.5% Money Market Sub-Fund: Up to 1.25% <i>(AAML shall disclose actual rate of management fee charged, calculated on average annual net assets, in the monthly fund manager report)</i>
Expense ratio <i>(Including management fee) of average annual net assets)</i>	Equity Sub-Fund: Up to 4.5% Debt Sub-Fund: Up to 2.5% Money Market Sub-Fund: Up to 2%
Registrar	ITMinds Limited
Trustee	Central Depository Company of Pakistan Limited (CDC)
Financial Year Ending	June 30
Minimum Contribution	Rs. 5,000/- or 10% of monthly income (whichever is lower)
Shariah Advisor	Dr. Mufti Muhammad Wasie Fasih

Income Payment Plan (IPP)

Options at Retirement

At retirement, the Participant shall instruct the Pension Fund Manager to withdraw the lump sum amount or 50% tax free (as per income tax ordinance 2001) amount, from the accumulated balance in the VPS account and his/her choice of investing the balance amount, either in annuity offered by a life insurance company or Income Payment Plan offered by the Pension Fund Manager.

Atlas Pensions Income Payment Plan

The Atlas Monthly Islamic Monthly Pension Plan (referred to as Income Payment Plans or IPP) are offered by AAML to the Participants of Atlas Pension Islamic Fund or to Participants of any other approved pension fund upon retirement.

Participants who transferred their provident fund balances to APIF or any other approved pension scheme may also join the Income Payment Plans upon retirement.

Monthly Payment Under IPP

The Income Payment Plans provide Participants/ investors a monthly income stream from accumulated balance in their individual pension account on retirement.

The monthly income commences from the Participant's chosen retirement date and continues for 10-15 years following the date of retirement, as allowed under VPS Rules, as amended from time to time. The monthly income will comprise of part repayment of outstanding balance on Participant's individual pension account and of part return earned on individual balance.

Features of the IPP

- Under the Income Payment Plans, the accumulated balance to be transferred to IPP shall be invested in the units of sub-funds of APIF, as chosen by the Participant.

Customized Allocation Scheme

Age Range	Equity Sub Fund	Debt Sub Fund	Money Market Sub Fund
Up to Fifteen years	Up to 50%	Up to 75%	Up to 100%

Option 1

- Total balance will be invested in Atlas Pension Islamic Fund and paid in installments during the selected period of income payment plan. The allocation available under this option are:

Age Range	Equity Sub Fund	Debt Sub Fund	Money Market Sub Fund
Life Cycle Allocation Scheme			
60 - 65 Years	15%	40%	45%
65 - 70 Years	5%	45%	50%
70 - 75 Years	0%	40%	60%
Customized Allocation Scheme			
Up to Fifteen years	Up to 100%	Up to 100%	Up to 100%

Option 2

- 80% out of the total balance will be invested in APIF – Money Market Sub Fund.
- The remaining 20% balance will be invested according to the investor's desired risk exposure, within the prescribed allocation limits. The allocation options available under the plan are:

SHARIAH COMPLIANT PLANS

- Atlas Bachat Islamic Plan
- Atlas Bachat Balanced Islamic Plan
- Atlas Bachat Growth Islamic Plan
- Systematic Islamic Payout & Withdrawal Plan/Option

Atlas Bachat Islamic Plan

Plan Description

Atlas Bachat Islamic Plan focuses on providing regular income with a small element of growth. It is ideal for investors looking for safety of capital along with slight growth to overcome inflationary pressures. Through the Atlas Bachat Islamic Plan, the investments are diversified to help ensure consistent performance and improved risk management.

Strategy

The Atlas Bachat Islamic Plan offers current income by primarily investing in the Atlas Islamic Income Fund (AIIF) along with modest allocations in the Atlas Islamic Stock Fund (AISF). The Plan provides diversification and growth potential through a single investment.



Participate in Atlas Bachat Islamic Plan if you are seeking:

- Short-to-medium term horizon
- Reasonable safety with small fluctuations

Plan Facts

Type	Open-Ended
Dealing Days	Monday to Friday
Front-end Load	Nil
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Frequency of Investments	Monthly (Recommended)
Payment to	CDC-Trustee Atlas Funds
Reallocation between	Yearly or earlier in the event there is a 10% variation in the allocation percentages/quarterly upon request
Dividend Distribution*	As per the constitutive documents of the underlying Funds
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani

* Dividend can be paid through issue of additional units of underlying funds by way of re-investment which are redeemable. Dividend can also be paid through direct transfer to the investors' bank account or through dividend warrant sent at the registered address of the investor.

Atlas Bachat Balanced Islamic Plan

Plan Description

Atlas Bachat Balanced Islamic Plan focuses on providing long term capital growth along with modest income. It is appropriate for investors looking for moderate growth. Through the Atlas Bachat Balanced Islamic Plan, the investments are diversified to help ensure more consistent performance and improved risk management.

Strategy

Atlas Bachat Balanced Islamic Plan offers the benefits of growth through higher potential returns by investing in the Atlas Islamic Stock Fund (AISF) and steady income by investing in the Atlas Islamic Income Fund (AIIF). The Plan provides diversification and growth potential through a single investment.

Target Asset Mix



Participate in Atlas Bachat Balanced Islamic Plan if you are seeking:

- Medium-to-Long term horizon
- Reasonable safety with small fluctuations

Plan Facts

Type	Open-Ended
Dealing Days	Monday to Friday
Front-end Load	Nil
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Frequency of Investments	Monthly (Recommended)
Payment to	CDC-Trustee Atlas Funds
Reallocation between	Yearly or earlier in the event there is a 10% variation in the allocation percentages/quarterly upon request
Dividend Distribution*	As per the constitutive documents of the underlying Funds
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani

* Dividend can be paid through issue of additional units of underlying funds by way of re-investment which are redeemable. Dividend can also be paid through direct transfer to the investors' bank account or through dividend warrant sent at the registered address of the investor.

Atlas Bachat Growth Islamic Plan

Plan Description

Atlas Bachat Growth Islamic Plan focuses on providing long term capital growth. It is ideal for investors with a long-term horizon and a moderate to high tolerance for risk and fluctuations in investment value. Through the Atlas Bachat Growth Islamic Plan, the investments are diversified to help ensure more consistent performance and improved risk management.

Strategy

Atlas Bachat Growth Islamic Plan offers the benefits of growth through higher potential returns by primarily investing in the Atlas Islamic Stock Fund (AISF) along with some exposure in the Atlas Islamic Income Fund (AIIF). The Plan provides benefit of lower risk from diversification and growth potential through a single investment.

Target Asset Mix



Participate in Atlas Bachat Growth Islamic Plan if you are seeking:

- Long term horizon
- High risk tolerance

Plan Facts

Type	Open-Ended
Dealing Days	Monday to Friday
Front-end Load	Nil
Minimum Investment	Rs. 5,000 & Rs.1,000 thereafter
Frequency of Investments	Monthly (Recommended)
Payment to	CDC-Trustee Atlas Funds
Reallocation between	Yearly or earlier in the event there is a 10% variation in the allocation percentages/quarterly upon request
Dividend Distribution*	As per the constitutive documents of the underlying Funds
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani

* Dividend can be paid through issue of additional units of underlying funds by way of re-investment which are redeemable. Dividend can also be paid through direct transfer to the investors' bank account or through dividend warrant sent at the registered address of the investor.

Systematic Islamic Payout & Withdrawal Plan/Option

Plan Description

Systematic Payout and Systematic Withdrawal Plan is an Administrative Plan that provides investor with a stable income at regular intervals while seeking long-term preservation of capital in a Shariah compliant manner by investing in units of Atlas Islamic Income Fund (AIIF).

Systematic Payout Option

The Systematic Payout option offers the choice of redeeming a certain number of units for fulfilling the investor's requirement of a certain amount at regular intervals (i.e. monthly, quarterly, semi-annually or annually). Such instructions shall be given in writing at the beginning of each regular interval or at the time of purchase of units.

a). If the value of investment increases during an interval, the Systematic Payout option calculates the number of units to be redeemed for the purpose of distribution of income in such a manner that the total redemption value of such units is equal to the increase in the value of investment during that interval, which means that the profit earned on the respective units due to increase in NAV would be paid back to the investors, after deduction of capital gains tax, if applicable.

b). If the value of investment of the Plan falls due to decline in NAV of the units of the Fund during an interval, the Systematic Payout option will not redeem any units and no income would be paid at the end of that interval as there would not be any profits for payment.

Systematic Withdrawal Option


In Systematic Withdrawal option, the investors may decide any fixed amount from time to time to be paid at regular intervals (i.e. monthly, quarterly, semi-annually or annually). The investors, at the time of purchase or beginning of an interval, authorize AAML to redeem such number of units from their holding which in rupee terms is equivalent to the specified fixed amount that is to be paid at the end of every regular interval, after deduction of capital gains tax, if applicable.

It may be noted that the initial amount invested may deplete in case sufficient returns are not earned to cover the amount distributed to the investor.

Plan Facts

Type	Open-Ended
Front-end Load	Nil
Back-end Load	Nil
Dealing Days	Monday to Friday
Minimum Investments	Rs. 5,000 & Rs.1,000 thereafter
Frequency of Investments	Monthly/Quarterly (Recommended)
Frequency of Payout/Withdrawal	Monthly/Quarterly/Semi-annually/Annually
Payment to	CDC-Trustee Atlas Islamic Income Fund
Dividend Distribution	As per the constitutive documents of AIIF (as there are regular payouts / withdrawals under the Administration Plan, the investors should opt for reinvestment of cash dividend)
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani

VALUE ADDED SERVICES

- WhatsApp Self - Service
 - Atlas Invest Mobile Application & Web Portal
 - SMS & Email Service
- 

Value Added Services

1. WhatsApp Self -Service

Atlas Asset Management (AAML) offers a convenience of WhatsApp Self-Service:

- Provides 24/7 account access, completely free of charge.
- Delivers quick, automated responses for requested services.

To use the service, Atlas Funds account holders can follow these steps:

1. Save the AAML UAN **021-111-688-825** or scan the **QR code** below.
2. Type **"Hi"** and press **send**.
3. Follow the instructions to access the following services:



For New Investors

1. Open an Account
2. Request a Meeting
3. Latest NAV
4. Product Brochure
5. Enter CNIC

For Existing Investors

1. Statement of Account
2. Balance Certificate
3. Investment Certificate
4. Balance Inquiry
5. Subscription Request
6. Latest NAV

2. SMS & Email Services

Receive real-time updates on transactions, fund performance, and announcements with AAML's SMS and email services.

- **Transaction Alert Services**
Free-of-cost transaction alert service confirms account activity via SMS and email alerts for each transaction. To enable mobile transaction alerts, ensure your mobile number is updated in AAML's records.

- **Subscription-Based Services**
AAML offers subscription-based SMS and email services to keep investors updated:

Email Alerts

- ✓ Daily prices of AAML funds
- ✓ Monthly Fund Manager Reports
- ✓ Announcements & news updates

For any queries, contact **021-111-MUTUAL (6-888-25)** or email at **cs@atlasfunds.com.pk**. To update an email address or mobile number, submit the 'Special Instruction Form' at any nearest branch.

3. Atlas Invest Mobile Application & Web Portal

Manage your investments anytime, anywhere with Atlas Invest. The mobile app offers biometric and face recognition login, portfolio insights, seamless transactions, profile management, and fund performance updates, available on iPhone (App Store) and Android (Google Play). The web portal provides comprehensive access to portfolio dashboards, transactions, profile management, and fund performance through a user-friendly interface.

Features:

- Biometric & face recognition login (for Atlas Invest Mobile App)
- E-Transactions: Investment, Redemption & Conversion
- Portfolio value and allocation view
- Investment account details
- Transaction history
- Profile details
- Online account statement
- Fund performance and NAVs
- Tax savings calculator





BE AWARE, BE SECURE

Follow these steps to prevent your data and personal information from online scams.



Use strong password & change it frequently



Never share your password & OTP Codes



Do not share your personal information



Keep antivirus, firewall & security features updated



Never use public WIFI & Hotspot to access Atlas Invest Mobile App



Always look out for minor change such as change in logos, design of login screen & email addresses



Never open any URL/links from unknown sources via email, SMS, instant or social media messaging



In case of any malicious activity, please report at cs@atlasfunds.com.pk



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Savings Center - Lahore

64, Block -XX,
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Phase-III, DHA Lahore.
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(92-42) 37132688-89

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Shahrah-e-Faisal
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