



An Atlas Group Company | Rated AM2+ by PACRA

PRODUCT PORTFOLIO

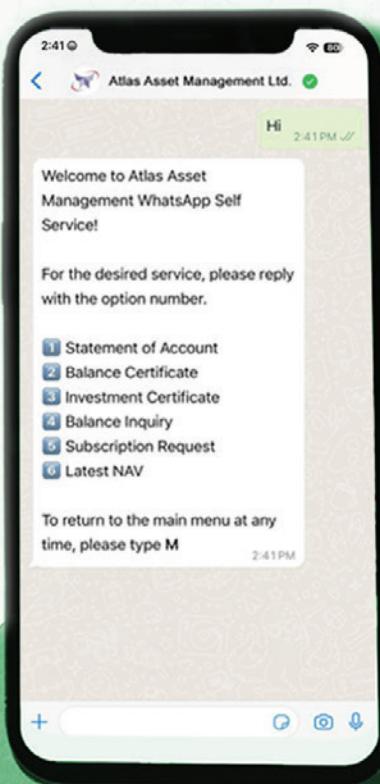
- MUTUAL FUNDS
- PENSION FUNDS
- INVESTMENT PLANS



Experience the Convenience of WhatsApp Self-Service!

Services at Glance:

-  Statement of Account
-  Balance Certificate
-  Investment Certificate
-  Balance Inquiry
-  Subscription Request
-  Latest NAV



021-111-688-825



cs@atlasfunds.com.pk



www.atlasfunds.com.pk



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. AAML manages 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 has assigned an asset manager rating of "AM2+" as of 22nd December, 2023 to the Company. The rating reflects that the Company meets high investment management industry standards and benchmarks with noted strengths in several of the 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. He has done M.Phil & 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 Takhassus (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

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

is a renowned religious scholar, and Shariah Advisor for Atlas Islamic Dedicated Stock Fund, Atlas Islamic Fund of Funds and Atlas Pension Islamic Fund. He has studied Islamic Fiqh (Islamic Jurisprudence) from Jamia-tul-Uloom Islamia Karachi. In addition, he holds a Ph.D. Degree in Islamic Studies from Karachi University, Master's Degree in Business Administration (Finance) from PAF-KIET and Masters in Arabic & Islamic Studies from Karachi University. He also holds vast experience of shariah audit of banks and insurance companies while working in leading audit firms, A.F. Fergusons & Co. and Grant Thornton Anjum Rahman.

Contents

EQUITY FUNDS

Atlas Stock Market Fund	02
Atlas Islamic Stock Fund	03

INCOME FUNDS

Atlas Sovereign Fund	05
Atlas Income Fund	06
Atlas Islamic Income Fund	07

MONEY MARKET FUNDS

Atlas Money Market Fund	09
Atlas Liquid Fund	10
Atlas Islamic Money Market Fund	11
Atlas Islamic Cash Fund	12

FUND OF FUNDS

Atlas Islamic Fund of Funds	14
▪ Atlas Aggressive Allocation Islamic Plan	
▪ Atlas Moderate Allocation Islamic Plan	
▪ Atlas Conservative Allocation Islamic Plan	

MUTUAL FUNDS TAXATION

Taxation & Zakat on Unit Holders	16
----------------------------------	----

PENSION FUNDS

Atlas Pension Fund	18
Atlas Pension Islamic Fund	19
Joining Voluntary Pension Scheme (VPS) & Tax Credit	20
Retirement & Participant's Death	21
Income Payment Plans (IPP)	22

PLANS - FUNDS

Atlas Bachat Plan	24
Atlas Bachat Balanced Plan	25
Atlas Bachat Growth Plan	26
Systematic Payout & Withdrawal Plan/Option	27

PLANS - MERAJ

Atlas Bachat Islamic Plan	28
Atlas Bachat Balanced Islamic Plan	29
Atlas Bachat Growth Islamic Plan	30
Systematic Islamic Payout & Withdrawal Plan/Option	31

VALUE ADDED SERVICES

Value Added Services	33
▪ WhatsApp - Self Service	
▪ Atlas Invest - Mobile Application	
▪ Web Portal	
▪ Transaction Alert Services via SMS	
▪ E-Statements Service	
▪ Balance Inquiry	
▪ Email Services	

EQUITY FUNDS

- **Atlas Stock Market Fund**
- **Atlas Islamic Stock Fund**

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 (AAML), as Management Company and Central Depository Company of Pakistan Limited (CDC), as Trustee.

Investment Objective

ASMF aims at achieving 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 - Equity
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 as percentage of net asset of CIS 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/- (and Rs.1,000 thereafter)
Benchmark	KSE-100 Index

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 Central Depository Company of Pakistan Limited (CDC), as Trustee.

Investment Objective

To provide unit holders participation in a diversified portfolio of Shariah compliant equity securities, 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 Shariah Compliant Equity
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 as percentage of net asset of CIS 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/- (and Rs.1,000 thereafter)
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani
Benchmark	KMI-30 Index

INCOME FUNDS

- **Atlas Sovereign Fund**
- **Atlas Income Fund**
- **Atlas Islamic Income Fund**

Atlas Sovereign Fund

Fund Description

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

Investment Objective

The objective of Atlas Sovereign Fund is to generate competitive returns 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 - Income
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 as percentage of net asset of CIS 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-April-2024)
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 (and 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 (AAML), as Management Company and MCB Financial Services Limited (MCBFSL)- a wholly owned subsidiary of MCB Bank as Trustee. With effect from June 11, 2005, with the signing of the Deed of Change of Trustee and First Supplemental Trust Deed dated June 11, 2005, Central Depository Company of Pakistan Limited, (CDC), has been appointed as Trustee in place of the retiring Trustee (MCBFSL).

Investment Objective

To provide its unit holders a good rate of current income consistent with reasonable concern for safety of principal, 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 - Income
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 as percentage of net asset of CIS 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-April-2024)
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 (and Rs.1,000 thereafter)
Benchmark	Average six (6) months KIBOR (offer)

Disclaimer: The AIF holds certain non-compliant investments. Before making any investment decision, investors should review the latest fund manager report and financial statements of the scheme particularly the details of non-compliant investment and Risk Factors.

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 Central Depository Company of Pakistan Limited (CDC), as Trustee.

Investment Objective

To provide its unit holders with a 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-Shariah Compliant Income
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 as percentage of net asset of CIS 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-April-2024)
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 (and 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 Banks as selected by MUFAP

MONEY MARKET FUNDS

- **Atlas Money Market Fund**
- **Atlas Liquid Fund**
- **Atlas Islamic Money Market Fund**
- **Atlas Islamic Cash Fund**

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 (AAML), as Management Company and Central Depository Company of Pakistan Limited (CDC), as Trustee.

Investment Objective

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 - Money Market
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 as percentage of net asset of CIS 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-April-2024)
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 (and Rs.1,000 thereafter)
Benchmark	70% three 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 (AAML), as Management Company and Central Depository Company of Pakistan Limited (CDC), as Trustee.

Investment Objective

The objective of Atlas Liquid Fund (ALF) 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 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 - Money Market
Dealing Days	Monday to Friday
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 as percentage of net asset of CIS 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-April-2024)
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 (and Rs.1,000 thereafter)
Benchmark	70% three months PKRV rates + 30% three (3) months average deposit rates of three (3) "AA" rated Banks as selected by MUFAF

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 (AAML), as Management Company and Central Depository Company of Pakistan Limited (CDC), as Trustee.

Investment Objective

The objective of Atlas Islamic Money Market Fund (AIMF) 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	January 07, 2021
Type	Open-ended Islamic 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 <small>(AAML shall disclose actual rate of management fee charged as percentage of net asset of CIS in the monthly fund manager report)</small>
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-April-2024)
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 (and Rs.1,000 thereafter)
Shariah Advisor	Dr. Mufti Muhammad Hassan Usmani
Benchmark	Three (3) months average deposit rates of three (3) "AA" rated Islamic Banks or Islamic windows of conventional bank as selected by MUFAF.

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 Central Depository Company of Pakistan Limited (CDC), as Trustee.

Investment Objective

The objective of Atlas Islamic Cash Fund (AICF) 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 <small>(AAML shall disclose actual rate of management fee charged as percentage of net asset of CIS in the monthly fund manager report)</small>
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 (and Rs.1,000 thereafter)
Shariah Advisor	Dr. Mufti Muhammad Hassan Usmani
Benchmark	Three (3) months average deposit rates of three (3) "AA" rated Islamic Banks or Islamic windows of conventional bank as selected by MUFAF.

FUND OF FUNDS

Allocation under Atlas Islamic Fund of Funds

- Atlas Aggressive Allocation Islamic Plan
- Atlas Moderate Allocation Islamic Plan
- Atlas Conservative Allocation Islamic Plan

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 Central Depository Company of Pakistan Limited (CDC), as Trustee.

Investment Objective

To provide unit holders an opportunity to earn potentially high returns through investment as per respective Allocation Plans by investing in Shariah Compliant Fixed Income and Money Market Schemes along with 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 MUFAF, based on the actual proportion of investment in Equity, Income and Money Market Schemes by the respective allocation plan.

Allocation Plans under Atlas Islamic Fund of Funds (AIFOF)

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

MUTUAL FUNDS TAXATION

- **Taxation & Zakat on Unit Holders**

Taxation & Zakat on Unit Holders

The information set forth below is included for general information purpose only. In view of the individual nature of tax consequences, each investor is advised to consult with his tax advisor with respect to the specific tax consequences to him/her of investing in mutual funds.

Tax on Dividend

As per section 150 of ITO, unit holders of mutual funds will be subject to Income Tax on Dividend Income received from a mutual fund as under:

Tax Payer	Stock Funds	Other Funds*
Company	15%	25%
Individual / Association of Persons (AOP)	15%	25%

*25% tax rates in case where 50% or more of income of mutual Funds is derived from profit on debt.

The rate of tax so specified will be the final tax and the payer (Trustee) will also be required to withhold the amount of tax at source.

Unit Holders who are exempt from income tax may obtain exemption certificate from the Commissioner of Income Tax and on the basis of the exemption certificate, income tax will not be withheld.

Capital Gains Tax (CGT) (U/S 37A)

As per section 37A of ITO, unit holders of mutual funds will be subject to CGT on capital gains earned on sale of mutual fund or collective investment scheme, as under:

Tax Payer	Stock Funds	Other Funds*
Company	15%	25%
Individual / Association of Persons (AOP)	15%	15%

No capital gains tax shall be deducted, if the holding period of the security acquired on or before 30th June 2024 is more than six years.

Taxation - Mutual Funds

The income of Mutual Funds will be exempt from Income Tax under clause 99 of Part I of Second Schedule of the Income Tax Ordinance 2001 (Ordinance), if not less than 90% of the income of the year, as reduced by realized and unrealized capital gains is distributed amongst the Unit Holders as dividend.

Withholding tax on Profit is also exempt in case of Mutual Funds under Clause 47B of Part IV of Second Schedule of Ordinance.

Zakat

Units held by Muslim citizens of Pakistan and all those coming under the definition of Sahib-e-Nisab, shall be subject to Zakat at 2.5% of the value of the Units under Zakat and Ushr Ordinance, 1980, (XVII of 1980), except those exempted under the said Ordinance. Zakat will be deducted at source from the redemption proceeds. Above deduction will not be made if Unit Holder provides declaration (Copy of Zakat Affidavit- Form CZ50) to the Management Company that he/she is not obliged to pay Zakat as per their mentioned Fiqh on the respective type of assets to any extent.

PENSION FUNDS

- **Atlas Pension Fund**
- **Atlas Pension Islamic Fund**
- **Income Payment Plans**

Atlas Pension Fund

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

The objective of introducing Atlas Pension Fund 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. Atlas Pension Fund 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. Consistent with this policy, the Contributions received from the Participants shall be allocated Units in APF – Equity Sub-Fund, APF – Debt Sub-Fund and APF – Money Market Sub-Fund in accordance with the Allocation Scheme selected by the Participant giving them not only the power over how much to invest in their pensions, and how to invest it, but also to continue investing in their pension accounts even if they change jobs.

Insurance/Coverage (Optional)

The Pension Fund Manager provides worldwide accidental death and disability coverage up to the age of 60 years, through Jubilee Life Insurance Company Limited. The sum insured shall be the lower of 100 times of monthly contribution amount or Rs. 4,000,000/- (The premium cost is to be borne by the participant who opts for insurance coverage and it will be deducted from the contribution amount).

Fund Facts

Fund Launch Date	June 28, 2007
Fund Type	Pension Fund
Dealing Date	Monday to Friday
Front-End Sales Load	Nil
Management Fee (Calculated on Average Annual Net Assets)	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 as percentage of net asset of VPS in the monthly fund manager report)</i>
Expense ratio (Including Management Fee) of Average Annual Net Assets)	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)

Allocation Schemes under Atlas Pension Fund (APF)

Allocation Schemes	Equity Sub-Fund	Debt Sub-Fund	Money Market Sub-Fund
(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

Atlas Pension Islamic Fund

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.

The objective of introducing Atlas Pension Islamic Fund 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. Atlas Pension Islamic Fund 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. Consistent with this policy, the Contributions received from the Participants shall be allocated Units in APIF - Equity Sub-Fund, APIF - Debt Sub-Fund and APIF - Money Market Sub-Fund in accordance with the Allocation Scheme selected by the Participant giving them not only the power over how much to invest in their pensions, and how to invest it, but also to continue investing in their pension accounts even if they change jobs.

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).

Fund Facts

Fund Launch Date	November 06, 2007
Fund Type	Shariah Compliant Pension Fund
Dealing Date	Monday to Friday
Front-End Sales Load	Nil
Management Fee (Calculated on Average Annual Net Assets)	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 as percentage of net asset of VPS in the monthly fund manager report)</i>
Expense ratio (Including Management Fee) of Average Annual Net Assets)	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 Butt

Allocation Schemes under Atlas Pension Islamic Fund (APIF)

Allocation Schemes	Equity Sub-Fund	Debt Sub-Fund	Money Market Sub-Fund
(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

Joining VPS

Eligibility

- Pakistani nationals over the age of eighteen years and below seventy (70) years who hold a valid National Tax Number (NTN) or Computerized National Identity Card (CNIC).
- Employer on behalf of their eligible employees.
- Non-resident Pakistani holding a National Tax Number (NTN) or National Identity Card for Overseas Pakistanis (NICOP).
- Accumulated balances from recognized provident fund can be transferred to AIPF.

Procedure

Those joining VPS have to fill in Participant Registration Form and provide personal details, contribution details, selection of allocation scheme and submit it together with copies of Participant's CNIC/NICOP and Zakat Affidavit.

Payment to VPS can be made through cheque, pay order or bank draft crossed "A/C Payee" only and made in favour of the Trustee. Payments in cash or through any bearer instrument are not accepted.

The Participant and/or employer shall voluntarily determine the contribution amount subject to the minimum contribution limit of Rs.5000/- or 10% of the income which ever is lower, as laid down in the Offering Document.

Transfer from Recognized Provident Fund (RPF)

Accumulated balances in Recognized Provident Fund (RPF) account can be transferred to VPS without any charges in selected allocation scheme. Such amount shall be separately marked by the Pension Fund Manager and any withdrawal representing this marked balance is treated as if that is withdrawn from provident fund and hence tax free as per clause 23 (c) of Part 1 of the Second Schedule of the Income Tax Ordinance, 2001.

Periodical payments to recognized provident fund can instead be made to VPS scheme subject to provision to this effect in the constitutive document of RPF as approved by the Commissioner of Income Tax. However, such payments shall not qualify for tax credit under Section 63 of the Income Tax Ordinance, 2001.

Tax Credit

Tax Credit on Contribution to VPS

Contributions made in VPS during any one tax year (i.e. between July 1 to June 30) shall be entitled to a tax credit under Section 63 of the Income Tax Ordinance 2001.

The amount of tax credit allowed in any one tax year shall be calculated according to the following formula:

(A/B) x C, where:

- Is the amount of the tax assessed to the person for the tax year, before allowance of any tax credit;
- Is the person's taxable income for the tax year;
- Is the lesser of:
 - The total contribution to VPS in the year, or
 - Twenty percent of the eligible person's taxable income for the relevant tax year.

Procedure for Claiming Tax Credit

An employee may provide documentary evidence of contributions made during each tax year ending on June 30 to his/her employer who may then, under Section 149 (1) of the Income Tax Ordinance 2001 make adjustments of tax credit admissible under Section 63 from the tax to be deducted under the head 'salary'.

A self-employed individual may claim tax credit at the time of filing of his/her Return of Total Income for each tax year ending on June 30.

Withdrawal of Accumulated Balance from VPS before Retirement

The Pension Fund Manager shall deduct withholding tax at the rate equal to average tax rate of the Participant for preceding three years on any withdrawal from VPS.

Retirement

Retirement Age

The retirement age for the Participants shall be any age as chosen by the Participant between 60 and 70 years or 25 years since the age of first contribution to a pension fund, whichever is earlier.

Permitted Cash Withdrawal of Accumulated Balance

Participant can withdraw up to fifty percent of accumulated balance in his/her VPS account, tax free at retirement, under clause 23A of Part 1 of Second Schedule of the Income Tax Ordinance, 2001. Any excess amount withdrawn beyond this limit will be taxed at a rate equal to Participant's average rate of tax of the three preceding years.

Income Payment Plan/Annuity

The Participant can invest the remaining amount in Income Payment Plan offered by the Pension Fund Manager to withdraw in monthly installments up to 15 years following the date of retirement.

Any amount withdrawn from VPS and invested in Income Payment Plan offered by the Pension Fund Manager is exempt.

As an alternate to Income Payment Plan, the Participant may purchase an approved annuity plan from a life insurance company of his/her choice.

Pension on Retirement

The amount received as monthly installment from an income payment plan invested out of the accumulated balance of an individual pension account with the pension fund manager shall be exempted from tax provided the accumulated balance is invested for a minimum period of ten years.

Early Retirement Due to Disability

If a Participant has to retire early due to specified disability that renders him/her unable to continue any employment, it will be treated that the Participant has reached retirement age at the date of such disability. The Participant shall be required to submit satisfactory medical evidence from a medical board that is approved by the SECP. All relevant provisions relating to retirement shall apply accordingly.

Participant's Death

In the unfortunate event of death of any Participant, the person named in the succession certificate issued by a court or similar authority of competent jurisdiction shall be the only person recognized as having any title to or interest in the Units held by the Participant. The executors, administrators or succession certificate holders of the deceased, shall be recognized as having title to the Units of the deceased Participant.

Procedure for Redemption of Units on Death of Participant before Retirement

Step 1: The Units shall be redeemed on the Dealing Day on which the intimation of death of Participant is received in writing (or through such means as approved by the Commission) and transferred to the Individual Pension Account of the deceased Participant in the lower volatility scheme offered by the Pension Fund Manager.

Step 2: The total amount in the Individual Pension Account of the deceased Participant, shall be divided according to the percentages specified in the succession certificate issued by a court or similar authority of competent jurisdiction.

Each of the successor(s) shall then have the following options, namely:

- Withdraw his/her share of the amount subject to the conditions laid down in the Income Tax Ordinance, 2001;
- Transfer his/her share of the amount into his/her existing or new individual pension account or income payment plan account to be opened with a Pension Fund Manager, according to VPS Rules, 2005;
- Use his/her share of the amount to purchase an annuity/deferred annuity on his life as provided in the VPS Rules, 2005, from a Life Insurance Company.

Income Payment Plans (IPP)

Options at Retirement

At retirement, the Participant shall instruct the Pension Fund Manager the lump sum amount he/she wants to withdraw 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 Plans

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

Participants who transferred their provident fund balances to APF or 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.

Procedure for joining IPP

For joining the Income Payment Plan, the Participants have to fill a Registration Form that will contain Participants' personal details, invested amount, selection of allocation scheme under investment plan. The Participants' shall be required to attach copies of their CNIC / NICOP and Zakat Affidavit.

Transferability

The Participant can transfer the balance in IPP from one Pension Fund Manager to another Pension Fund Manager or from one Income Payment Plan to another Income Payment Plan only once in a financial year.

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 or APIF, as chosen by the Participant.

Option 1

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

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 2

- 80% out of the total balance will be invested in APF/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:

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%

Exceptional Circumstances

In case of exceptional circumstances that may arise due to major law and order situation, closure of stock exchanges in Pakistan, closure of the banking system, strikes or other events that may render the Pension Fund Manager or Trustee unable to function or the existence of a state of affairs as a result of which disposal of any investment will not be reasonably possible, the Pension Fund Manager may redeem such units at the close of the next Business Day when these circumstances have ceased to exist.

PLANS



Nurturing your investments

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



- Atlas Bachat Islamic Plan
- Atlas Bachat Balanced Islamic Plan
- Atlas Bachat Growth Islamic Plan
- Systematic Islamic Payout and 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/-
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 constitutional documents of the underlying Funds

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/-
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 constitutional documents of the underlying Funds

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.

Target Asset Mix



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/-
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

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 (AMF) or Atlas Income Fund (AIF).

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.

Plan Facts

Type	Open-Ended
Dealing Days	Monday to Friday
Front-end Load	Nil
Back-end Load	Nil
Minimum Investment	Rs. 5,000/-
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)

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.

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.

Target Asset Mix



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
Front-end Load	Nil
Dealing Days	Monday to Friday
Minimum Investment	Rs. 5,000/-
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
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani

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.

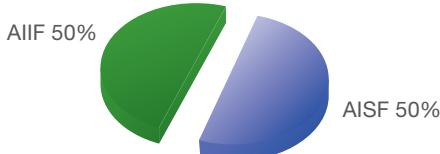
Strategy

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.

Plan Facts

Type	Open-Ended
Front-end Load	Nil
Dealing Days	Monday to Friday
Minimum Investment	Rs. 5,000/-
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
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani

Target Asset Mix



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

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

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.

Plan Facts

Type	Open-Ended
Front-end Load	Nil
Dealing Days	Monday to Friday
Minimum Investment	Rs. 5,000/-
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
Shariah Advisor	Dr. Mufti Hassan Ashraf Usmani

Target Asset Mix



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

- Long term horizon
- High risk tolerance

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.

Plan Facts

Type	Open-Ended
Front-end Load	Nil
Back-end Load	Nil
Dealing Days	Monday to Friday
Minimum Investment	Rs. 5,000/-
Frequency of Investments	Monthly/Quarterly (Recommended)
Frequency of Payout/Withdrawal	Monthly/Quarterly/ Semi-annually/Annually
Payment to	CDC-Trustee Atlas Islamic Income Fund or Atlas Islamic Money Market Fund
Dividend Distribution	As per the constitutive document of AIIF or AIMF (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

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.

VALUE ADDED SERVICES

- **WhatsApp Self - Service**
- **Atlas Invest - Mobile Application**
- **Web Portal**
- **Transaction Alert Services via SMS**
- **E-Statements Service**
- **Balance Inquiry**
- **Email Services**

Value Added Services

WhatsApp Self -Service

Experience the Convenience of using Atlas Asset Management (Atlas Funds) WhatsApp Self-Service:
It's completely free – No charges applicable
Receive quick automated responses to the service requested.

Account holders of Atlas Funds to follow the steps as below:

1. Save the Atlas Funds UAN number 021-111-688-825 or Scan QR Code below.
2. Follow the instructions to avail the following services:
 - Statement of Account
 - Balance Certificate
 - Investment Certificate
 - Balance Inquiry
 - Subscription Request
 - Latest NAV

Atlas Invest - Mobile Application

Atlas Invest app provides you the facility to manage your investments on the go, anytime anywhere. The mobile application is available on iPhone and Android phones and can be downloaded from the App Store and Google Play respectively.

Features:

- Biometric & Facial Recognition Login
- E-Transactions – Investment, Redemption & Conversion
- View Portfolio value and allocation, Investment Account details, Transaction History, profile details & Funds' Performance and NAVs
- Tax Saving Calculator



Web Portal

Get 24/7 access to your investment account – anywhere, anytime with our Web Portal

Benefits:

- Make e-transactions in your account and view the trail (Investment, Redemption and Conversion transaction)
- Check the current value of your investments
- View account statements & Profile details
- Investments dashboard

To strengthen the security of your financial information, we have implemented.

1. On the login screen, enter your registered email id and password and then click submit.

2. On the One Time Password (OTP) screen, enter the code received on your registered email address & mobile number.

For Online Registration Please Call us on 021-111-MUTUAL (6-888-25).

Transaction Alert Services via SMS

Get free of cost Transaction Alert Service to keep a track of your account activity and daily NAV Alerts. This service provides you confirmation of transaction(s) in your account through SMS.

To receive mobile transaction alerts, please ensure that your mobile number is present in our records. Moreover you can update your mobile number through the "Special Instruction form" available at our website and submit it at any of AAML branches.

E-Statements Service

Get yourself updated about your investments/statements via emails with E-Statement service.

To avail this facility, please ensure that your email address is present in our records. In other case, you can update by downloading the "Special Instruction form" available at our website and submitting it at any of AAML branches.

Balance Inquiry

Get yourself updated about your investments/balance via SMS service

To check your current account balance.

Type **BALANCE** "space" [Folio] and send to 9778
e.g. **BALANCE 15XXX** and send to 9778

The SMS is sent to your registered mobile number. In order to change/update your Mobile Number, download the "Special Instruction form" available at our website and submit it at any of AAML branches.

Email Services

Through our email services you can get following benefits:

- Daily prices of AAML funds
- Monthly Fund Manager Reports
- Announcements and News Updates

For subscription to these services, please contact us 021-111-MUTUAL (6-888-25) or E-mail: cs@atlasfunds.com.pk.

In order to change/update your email address, download the "Special Instruction form" available at our website and submit it at any of AAML branches.

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



021-111-688-825



cs@atlasfunds.com.pk



www.atlasfunds.com.pk

Head Office- Karachi

Ground Floor,
Federation House,
Karachi-75600.
Ph: (92-21) 35379501- 04
Fax: (92-21) 35379280
UAN: 021-111-688-825

**Savings Center - Gulshan-e-Iqbal
Karachi**

Ground Floor, Gul Center,
KDA Scheme No. 24, Block - 3,
Gulshan-e-Iqbal,
Karachi - 75300.
Ph: (92-21) 34960557-60

Savings Center - Lahore

64, Block -XX,
Khayaban-e-Iqbal,
Phase-III, DHA Lahore.
Ph: (92-42) 32560890-92
(92-42) 37132688-89

Peshawar Office:

C/o Shirazi Trading Company,
4th Floor, Marhaba IT Tower,
University Road, Tehkal,
Peshawar, Khyber Pakhtunkhwa
Ph: (92-91) 5845268

**Savings Center - Shahrah-e-Faisal
Karachi**

Ground Floor, Faiyaz Center,
Shahrah-e-Faisal
(opp. FTC Building),
Karachi-74400.
Ph: (92-21) 34522601-02,
(92-21) 34522604, 34522608
Fax: (92-21) 34522603

SITE Office- Karachi

C/o. Atlas Honda Limited,
F/36, Estate Avenue,
S.I.T.E.,
Karachi.
Ph: (92-21) 32575561-65 Ext: 341

Rawalpindi Office

C/o, Atlas Honda Ltd.
Ground Floor,
Islamabad Corporate Center,
Golra Road, Rawalpindi.
Ph: (92-51) 2801140
Fax: (92-51) 5495928

**Savings Center - North Nazimabad
Karachi**

Ground Floor, Symbol Building,
Block - L, North Nazimabad,
Karachi-74600.
Ph: (92-21) 36670214-16,
(92-21) 36721661-62

Landhi Office- Karachi

C/o. Atlas Engineering Limited
15th Mile,
National Highway,
Landhi, Karachi.
Ph: (92-21) 35015525 Ext: 361

Savings Center- Islamabad

Ground Floor, East End Plaza,
Plot No. 41, Sector F-6/G6,
Ataturk Avenue,
Blue Area, Islamabad.
Ph: (92-51) 2871831-34



021-111-688-825



cs@atlasfunds.com.pk



www.atlasfunds.com.pk

Disclaimer: All investments in mutual and pension funds are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. Withdrawals from a pension fund before retirement are subject to tax under provisions of the Income Tax Ordinance, 2001.

Use of the Name and Logo of "Atlas Group" as given above does not mean that it is responsible for the liabilities / obligations of Atlas Asset Management or any investment scheme managed by it.