AKDIML Asset Allocation Plan (AKDAAP)
Customized Plan Options

1. **The Labbaik Plan (Hajj Plan)**

   Investment Objective

   "Pilgrimage to the House is a duty towards God upon the humankind, for those who can find a way there." -The Holy Quraan

   Every Muslim wishes to perform their religious duty as soon as possible at least once in their lifetime. The Labbaik Plan provides an opportunity to save for the purpose of performing Hajj where you can contribute a fixed sum of money monthly. The plan calculates your required monthly investment depending on your expected duration of investment, initial investment and your required future value. The plan is drafted according to your needs and what best suits you.

   Investment Policy

   - Expected Initial Investment: Rs. 50,000/-
   - Minimum subsequent investment: Rs. 5000/-
   - Expected duration: 5 years (No of years may vary according to the customer's requirement)

2. **The Qalam Plan (Education Plan)**

   Invest today and aim for the sky!

   Quality education is the biggest priority in this day and age. With escalating cost of education for universities, locally and abroad, investing in The Qalam Plan will help you accumulate a fund overtime to meet these future expenses. AKDIML Qalam Plan will help you realize your dreams in an easy and convenient manner. The earlier you start investing, the more time your savings will have to grow. The subsequent investments and the Income-Equity ratio depend on the number of years of maturity.

   Investment Policy

   - Expected Initial Investment: Rs. 10,000/-
   - Expected duration: 8 years (No of years may vary according to the customer's requirement).
   - Invest in Equity fund (AKDOF) in the initial years and then convert to Fixed Income or Money Market fund (AKDAIF/AKDCF).
   - Amount reinvested in fixed income after maturity, while you withdraw periodically.

3. **The Shehnaai Plan (Marriage Plan)**

   Let there be no delay in preparing for your big day!!

   With AKDIML Shehnaai plan, you can start saving a small amount of money monthly and make sure your big day is even BIGGER! The plan is also suited to the needs of parents who wish to save for their children's marriage.

Investment Policy

- Investment scheme: 55:45 ratio of income to equity.
- Expected initial investment: Rs. 200,000/-
- Minimum subsequent investment: Rs. 5000/-
- Expected duration: 5 years.

4. The Old Age Plan (Retirement Plan)

Start saving today before your hair turns gray!

Usually, people think of retirement as a far-fetched idea. However, no matter what your current age is, a retirement plan is necessary. So you can create your own retirement fund by keeping aside a small chunk of your monthly income to be financially secure in the future. The plan will be customized according to your age and risk appetite. You can accumulate your retirement fund and withdraw either as a lump sum or periodically.

Investment Policy

- Investment scheme: 100% equity (AKDOF).
- Switch to income at maturity for monthly withdrawals.
- Lump sum or monthly payments at maturity.
- Minimum subsequent investment: Rs. 2,000/-
- Expected duration: 15 to 20 years.

5. **The Apna Ghar Plan (House building Plan)**

Get your dream house!

Brick by brick, a house is built which you can safely call home. Every person has a dream of building their own home. The Apna Ghar plan will assist you in making your dream house a reality by helping you accumulate that amount overtime, giving you best returns on your investments. Owing a house has now become easier with the AKDIML Apna Ghar plan, where you save a small portion of your monthly income and be a proud owner of a place you can call home.

Investment Policy

- Investment scheme: 100% equity
- Expected Initial investment: Rs. 200,000/-
- Minimum monthly investment: Rs. 20,000/-
- Expected duration: 15 to 20 years

6. The Runaway Plan (Vacation Plan)

Fly your worries away!

Who doesn't want that Euro Trip to unwind after a hectic semester or an escape from work? Take the first step to checking out your favorite vacation destinations by saving a portion of your income every month.

Setting out a chunk of your monthly income won't feel too much but you will end up accumulating enough to go on that retreat you wanted.

Investment Policy

- Investment scheme: 70:30 ratio of income to equity
- Minimum monthly investment: Rs. 8000/-
- Expected duration: 3 years

NOTE:
All plans are customizable according to your needs. The figures are only a recommended option, and they can change according to individual requirements.

Disclaimer: All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Document to understand the investment policies and risks involved.