

# IGI Capital Protected Fund



## Product Information Note

<b>Name</b>	IGI Capital Protected Fund (IGICPF)	
<b>Management Company</b>	IGI Funds Limited	
<b>Trustee</b>	Central Depository Company of Pakistan Limited	
<b>Rating of the AMC</b>	AM2 – (AM2 Minus with Positive Outlook) by JCR VIS	
<b>Fund Type</b>	Capital Protected Fund (Open End)	
<b>Investment Objective</b>	IGI Capital Protected Fund (IGI CPF) is an open end fund that aims to protect investors' capital at maturity through investment in government securities, bank placements, commodities contracts as traded on the NCEL.	
<b>Investment Policy</b>	The fund will take exposure in government securities & bank placements to ensure capital protection at the end of two years. To provide capital gains, the fund will take upto 20% exposure in commodity contracts traded on the NCEL. The focus will primarily be on oil, silver and gold contracts but may include any future new contracts introduced by the NCEL if deemed fit by IGI Funds Investment Commodities.	
<b>Investment Period</b>	Minimum 2 Years for Capital Protection	
<b>Benchmark</b>	Benchmark is based on 80% average Term Deposit Rates of any three AA- and above rated scheduled Banks for same maturity as the Capital Protected Portion of the Fund at inception and 20% daily average of closing Pakistan Rupee Gold, Silver and Oil prices at the Commodity Exchange.	
<b>Risk Profile</b>	Low	
<b>Income Distribution (if any)</b>	Income will be distributed on annual basis. The Management Company may also decide to pay interim dividends.	
<b>Financial Year End</b>	30 June	
<b>Currency</b>	PKR	
<b>Minimum Initial Investment</b>	PKR 5,000	
<b>Management Fee</b>	1.75% p.a. of the average annual net assets.	
<b>Sales Load</b>	Front end load	2%
	Back end load	5 % (will become the property of the Fund)
<b>Registrar</b>	IGI Funds Limited	
<b>Listing</b>	Lahore Stock Exchange	
<b>Regulator</b>	Securities and Exchange Commission of Pakistan (SECP)	