



# LAKSON INVESTMENTS

WE MANAGE YOUR MONEY, AS WE MANAGE OUR OWN



**WE ARE COMMITTED TO PROVIDE  
BETTER FINANCIAL SOLUTIONS**

LAKSON INVESTMENTS

## DOMESTIC FUNDS

- Tax Credit
  - Tax Advantage
  - Diversification
  - Competitive Returns

UAN 111-LAKSON (111-525-766)

[www.li.com.pk](http://www.li.com.pk)

# Decades of Seasoned Investment

Since 1954



Accuray Surgicals

Tritex Cotton

Century Insurance



Merit Packaging Limited

Century Paper & Board Mills

Hassan Ali Karabhai Foundation

The Lakson Group was established in 1954 by Mr. Hassanali Karabhai, and is one of the largest and most diversified business groups in Pakistan. Today we manage and own companies that are industry leaders in their respective sectors including call centers, consumer non-durables, fast food, financial services, media, paper and board, printing and packaging, surgical instruments, technology (data-networking, BPO and software), textiles and travel. Our brands include Colgate-Palmolive (Pakistan), Cyber.Net, Clover, Express News, McDonald's and Tetley

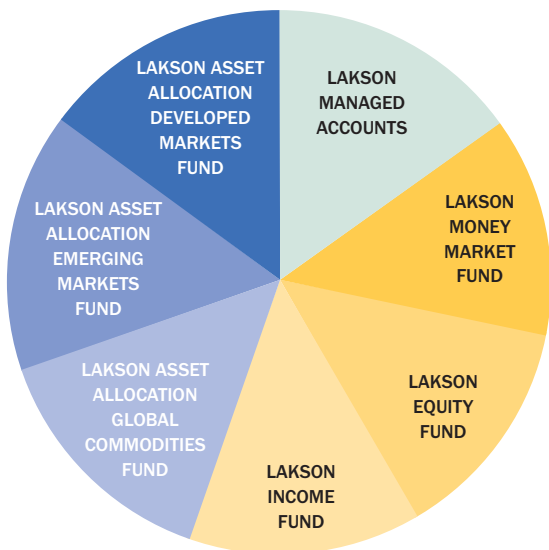
# Introduction to Lakson Investments Limited

Lakson Investments Limited is a continuation of Lakson's commitment to our customers towards providing superior products at competitive prices. Our goal is to provide a complete suite of investment products and services managed in a transparent and ethical manner.

Our experience, reputation, and commitment to integrity and independence not only set us apart, they are what drive us to succeed. We are acutely aware of the reputational risk the entire group will shoulder if we do not manage to perform at the highest level or put the interests of our investors first.

Lakson Investments Limited, the investment management arm of The Lakson Group, is licensed by the Securities and Exchange Commission of Pakistan to provide asset management and investment advisory services under the Non Banking Finance Companies Rules, 2003 and Notified Entities Regulations, 2008.

## A One Stop Solution To Meet All Investment Needs



# Lakson Funds

Lakson Investments believes that each investor is unique and requires a different portfolio allocation depending on their individual liquidity requirements, return expectations, risk appetite and investment horizon. A portfolio allocation determines how an investor distributes his investable assets between asset classes.

In order to make this easier, transparent and tax advantageous we offer mutual funds allowing you to create a portfolio allocation to suit your risk profile. Mutual funds pool money from many investors and invest in financial markets. Mutual funds are managed by asset management companies which are regulated by the Securities and Exchange Commission of Pakistan.

Lakson Investments currently manages 6 open-end mutual funds:

The Lakson Money Market Fund (LMMF) is designed for those with a short term investment horizon, the Lakson Income Fund (LIF) caters to those with a medium-term investment horizon and the Lakson Equity Fund (LEF) provides diversified exposure to domestic stocks.

The Lakson Asset Allocation Emerging Markets Fund (LAAEMF), the Lakson Asset Allocation Developed Markets Fund (LAADMF) and the Lakson Asset Allocation Global Commodities Fund (LAAGCF) are designed to give international exposure, and taken together they cover major global asset classes and sectors.

# Lakson Money Market Fund (LMMF)

The LMMF is an open-end fund which invests in short-term government securities and AA rated banks, offering the highest rates at any given time while generating consistent, liquid and stable returns. An investment in the LMMF can be redeemed at any time. The LMMF offers competitive returns, diversified risk and easy redemption.

## Investment Objective

The investment objective of the LMMF is to provide stable and competitive returns in line with the money markets, exhibiting low volatility consistent with capital preservation by constructing a liquid portfolio of low risk short-term investments.

## Investment & Suitability

The fund is best suited for investors with short-term investment horizon and for cash management, as well as for investors with medium to long-term investment horizon as part of their larger portfolio strategy.

# Lakson Income Fund (LIF)

The LIF is an open-end fund that invests strictly in investment grade or higher fixed income securities. The investment team filters through the opportunities presented in the fixed income and money markets for the best combination of investment strategies to provide investors with consistent and competitive returns.

## Investment Objective

The investment objective of the LIF is to provide competitive total return through investment in a diversified portfolio of fixed income securities. Investments will be made in various fixed income securities with a mix of short-term, medium-term and longer-term maturities depending on the assessment by the Management Company of interest rate trends and prospective returns.

## Investment & Suitability

The fund is best suited for investors seeking consistent income with medium-term investment horizon.

# Lakson Equity Fund (LEF)

The LEF is an open-end equity fund that provides long-term growth opportunities with a well-diversified portfolio. The aim of the fund is to provide capital appreciation over medium to long-term.

## Investment Objective

The investment objective of the LEF is to provide long-term capital appreciation by investing mainly in equity and related listed securities. Investments will be made in companies of substance, financial strength and demonstrably superior management skills with some exposure given to smaller capitalized value stocks.

## Investment & Suitability

The fund is best suited for investors seeking capital appreciation with a long-term investment horizon.

# Lakson Managed Accounts (LMA)

The LMA caters to retirement funds, family offices, corporations and endowments by creating a bespoke solution for investors with a minimum of PKR 25 million in investable assets. We believe in balancing your investment objectives with your tolerance for risk, your cash flow requirements and other factors.

For more information please visit

[www.li.com.pk/lakson-managed-accounts/](http://www.li.com.pk/lakson-managed-accounts/)

Or call us at 111-LAKSON (111- 525-766)

Or write to us at [lma@li.com.pk](mailto:lma@li.com.pk)

# Benefits of investing in Lakson Funds

## Competitive Returns

Through our diligent investment process, philosophy and reliance on fundamentals based research, we provide our unit-holders with competitive returns in compliance with the Investment Objective.

## Research

Our dedicated in-house research team plays a critical role in making disciplined investment decisions based on their fundamental analysis taking into account changes in company fundamentals, market trends, macro-economic changes, and shifts in fiscal and monetary policy.

## Ready Cash

Investors are able to invest and redeem to match their particular cash/liquidity needs as and when they arise.

## Easy Exit/Redemption

We provide the facility of easy exit/redemption of units.

## Diversification

All our funds provide exposure to a truly diversified portfolio of instruments (Domestic and International), thereby reducing the investors' overall risk.

## Tax Advantage

Under the applicable tax laws, no tax is applicable on returns if an investment in a mutual fund is held for more than one year. This is not the case with investments in bank deposits and other fixed income instruments (TFC's, Treasury Bills, Sukuks, Commercial Paper, etc. all) as they are subject to taxation.

## Tax Credit

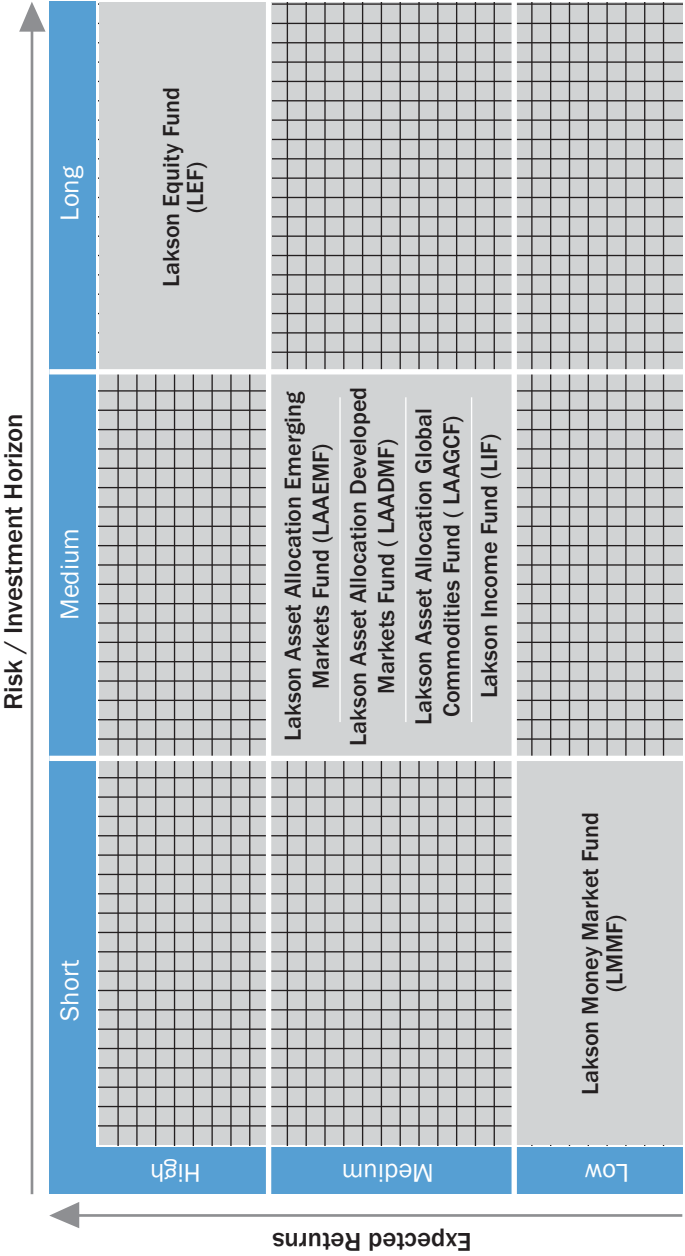
An investment in any Lakson Fund will also allow an individual to lower what he pays in taxes. The applicable tax laws provide a tax credit incentive to salaried investors and self-employed individuals.

Investors are advised to consult their tax advisor prior to making an investment decision.

## Minimum Investment

An individual can start investing in Lakson Funds with as low as PKR 5,000. The minimum subsequent investment is only PKR 1,000.

# Decision Matrix





# Value Added Services

## Asset Allocation Optimizer

The web based Asset Allocation Optimizer application is available at our website: [www.li.com.pk](http://www.li.com.pk). This software analysis tool takes into account your current financial position and together with your age recommends an appropriate financial plan using a mix of domestic stocks, bonds, cash, and international stocks & commodities. After you sign in to use the application, you will receive a verification email. After successful verification, you will receive login details to access the application.

## E- Redemption/ Conversion Facility

You can file Redemption and Conversion requests through your registered E-Mail.

## e-Statement

Sign up for the service when opening an account and view your statement at any time on our website: [www.li.com.pk](http://www.li.com.pk).

## E-mail Services

Sign up for the e-mail service on our website and receive real-time data from daily NAVs to monthly outlook, bulletins and account statements (daily, weekly, monthly and quarterly). You can opt out at any time by emailing at [info@li.com.pk](mailto:info@li.com.pk)

## SMS as a service

We offer daily NAV updates by SMS. To subscribe, visit [www.li.com.pk](http://www.li.com.pk) and enter your details.

## Chat

You can speak with one of our investment professionals over the internet at any time during office hours. You can also request a call back, setup a meeting, get help in filling out the forms or simply use the chat feature to address any questions you may have.

## Call Center / Customer Service

Agents are available from 9:00am to 6:30pm (Monday to Friday) to help you make an investment decision and answer any queries you may have. Visit us at any of our distribution outlets or call our customer service number (111-525-766) and setup an appointment with one of our representatives to meet you at a place of your convenience. You can also email us at [info@li.com.pk](mailto:info@li.com.pk)

# Invest in Lakson Funds in 3 simple steps:

## 1. Obtain Application Forms:

Download Account Opening Form and Investment Form from our website OR

Collect from our Head office at Lakson Square Building # 2, Sarwar Shaheed Road, Karachi or at any transaction location. A complete list of transaction locations is available on our website OR

Call us at +92.21 111.525.766 or write us at info@li.com.pk and we will mail/drop the application forms at your doorstep.

## 2. Fill the Application Forms.

## 3. Submit Application Forms and the requisite documents.

### Contact Us:

Call : +92.21 111.525.766 and one of our Investment professionals will help you.

SMS : your name/email to 534

E-mail : info@li.com.pk

Visit : Our business office at Lakson Square, Building # 2, Sarwar Shaheed Road, Karachi. Or any transaction locations

Post : Lakson Square, Building # 2, Sarwar Shaheed Road, Karachi-74200. Pakistan

### Transaction Locations:

Century Insurance Company Limited (Designated Branches)

Cybernet Customer Care

Shop No. 6 & 7

Lakson Square Building no. 2

Sarwar Shaheed Road

Karachi

**Risk Disclaimer:** All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past performance is not necessarily indicative of future results. The investors are advised in their own interest to carefully read the Offering Document in particular the investment policies in Clause 2.2 and risk disclosure and warning statements contained in Clause 2.11 and Part 11 in their respective Offering Document.

The Pakistan Credit Agency Limited (PACRA) has assigned A+ (f) (Fund stability rating) to the Fund and 'AM3+' (Management Company quality rating) to the Management Company.

#### Rating by PACRA

Lakson Investments Limited	AM3+
Lakson Money Market Fund :	'AA'
Lakson Income Fund :	A+
Lakson Equity Fund :	2-Star