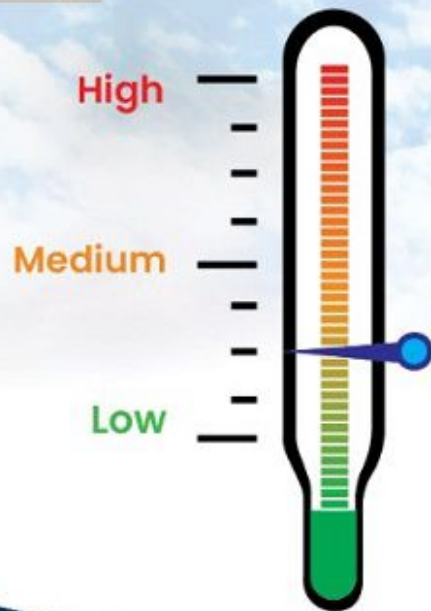


## Risk Indicator



## Investment Process

**Offline:** Fill up and submit Application Form through Sandhani AML and authorized Selling Agents

**Online:** Fill up and submit Application Form at <https://sandhaniaml.com/>. Alternatively, you can simply scan the QR code.

## Exit Load:

Entry load is not applicable. Nevertheless, exit load will be applicable in following manner:

INVESTMENT AMOUNT (BDT)	REDEMPTION (OF OUTSTANDING UNIT)	HOLDING PERIOD	EXIT LOAD (%) ON NAV
MORE THAN 5 LAC	LESS THAN 50%	MORE THAN 1 YEAR	1%
MORE THAN 5 LAC	LESS THAN 50%	LESS THAN 1 YEAR	2%
MORE THAN 5 LAC	MORE THAN 50%	MORE THAN 1 YEAR	2%
MORE THAN 5 LAC	MORE THAN 50%	LESS THAN 1 YEAR	3%
LESS THAN 5 LAC	N/A	MORE THAN 1 YEAR	1%
LESS THAN 5 LAC	N/A	LESS THAN 1 YEAR	2%

Exit Load is subject to change at the discretion of the Asset Manager



## Contact us

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Mutual Fund investments are subject to market risks, please read all scheme related documents carefully.

**SANDHANI AML SLIC  
FIXED INCOME FUND**



## About

Sandhani AML SLIC Fixed Income Fund is the first open-ended unit fund by Sandhani Asset Management Limited (Sandhani AML), a subsidiary company of reputed Sandhani Life Insurance Company Limited, a company listed with both Dhaka Stock Exchange and Chittagong Stock Exchange.

The purpose of this fund is to provide the investors superior growth by investing predominantly in fixed income securities as well as in equity related instruments. The fund focuses investment in wide range of products including government & government backed securities, bonds, debentures, money market instruments, IPOs/QIOs, private placements, and equity & equity-based securities with a view to ensuring lower volatility by actively managing the portfolio.

The initial target size of the Fund is BDT 50 Crore and the face value of each unit is BDT 10. Size of the fund will be increased from time to time since it has a perpetual life. Minimum purchase amount for individual investors is 500 Units and for institutional investors is 5,000 Units.



## Advantages of investing in the fund

### Balanced Return on Investment

- More emphasis on long term growth
- Greater risk-adjusted performance than typical fixed income plans

### Affordability & Flexibility

#### One-time investment

- Initiate investing as low as buying 500 units (*Not Applicable for SIP investors*)

#### Systematic Investment Plan (SIP)

- Invest as small as BDT 1,000 at regular interval (*monthly, bi-monthly, quarterly, and yearly*)

### Professional Management

- Skilled team experienced in local and international organizations; well suited to oversee the investment management activities

### Greater Tax Benefit

- Unique Tax Advantage – No Dividend Policy
- Pay lesser and/or no taxes on capital gain compared to dividend income
- No restrictions on TAX-eligible investment for TAX rebate (Yearly up to BDT 15 Lac)
- Redeem units and create *homemade dividend* at any time

### Diversification

- Diversified investment in GSEC, Corporate Bonds, IPOs/QIOs, and Equity Securities
- Maintain an ideal balance of return, capital protection and liquidity

## Investment in IPOs/QIOs & SME Platform

- More exposure in IPOs
- Secure access to QIOs & SME Platform

## Low Cost

- Lowest issue and formation expenses compared to the available open-ended fixed income funds to facilitate optimized return to the investors

## Liquidity

- Buy-sell at any time providing a notice of 3 working days at most

## Transparency

- Strictly regulated and governed to ensure the transparency of the fund

## Portfolio Allocation Style



## Return Expectation

Mutual funds are unable to guarantee a fixed return on investment due to regulatory restrictions. However, if we look at historical performance, we may see that compounded returns from mutual funds outperform all other investment vehicles over longer timeframes.

