

# Term Sheet

## Type Of Client

SMA ACCOUNT:	VPS INDIVIDUAL	LOCATION OF CLIENT:	SADDAR, KARACHI
CLIENT NAME:	HUSSAIN KHOZEMA	DESCRIPTION OF SERVICES	ADVISORY

## Investment Parameters

INVESTMENT STRUCTURE:		INVESTMENT HORIZON:	LONG TERM: MORE THAN 7 YEARS
INITIAL FUND SIZE:		SUBSEQUENT INVESTMENT AMOUNT:	
RISK PROFILE:		INVESTMENT OBJECTIVE	
INVESTMENT STRATEGY:	N/A	AUTHORIZED INVESTMENTS:	N/A
INVESTMENT RESTRICTIONS:	N/A	PERFORMANCE BENCHMARK:	
MANAGEMENT FEE:		CUSTODIAL SERVICES:	
CUSTODIAN FEE:	AS PER ACTUAL	TRANSACTION COSTS:	
CLIENT REPORTING:		REDEMPTION OF FUNDS:	
SPECIAL TERMS AND CONDITIONS:		RELATIONSHIP MANAGER:	DEFAULT EMAIL ADDRESS
FUND MANAGEMENT TEAM:	SMA FUND MANAGEMENT TEAM		

NOTE:

**“NET ASSETS”** SHALL MEAN THE VALUE OF THE CLIENT’S INVESTMENTS IN THE PORTFOLIO CALCULATED AS INVESTMENT AMOUNT AT MARKET VALUE INCLUDING THE PROFIT/RETURN RELATED TO THE PORTFOLIO LESS ALL LOSS(ES), COSTS, EXPENSES, LEVIES, CHARGES, DUTIES/TAXES AND APPLICABLE FEES PAYABLE ON ACCOUNT OF THE CLIENT, INCLUDING BROKERAGE COMMISSION, CUSTODIAN CHARGES, THIRD PARTY COSTS AND EXPENSES AND OTHER SCHEDULED CHARGES.

**“GROSS RETURNS”** SHALL MEAN GROSS AMOUNTS OF ANY GAINS, INCOME, PROFIT OR LOSSES HAVING ACCRUED TO THE INVESTMENTS AT ANY POINT IN TIME BEFORE PAYMENT OF INCOME TAX PAYABLE BY OR ON ACCOUNT OF THE CLIENT ON SUCH RETURNS AND SHALL INCLUDE APPRECIATION DUE TO INCREASE IN MARKET VALUE OF ANY INVESTMENT(S) AND/OR DEPRECIATION DUE TO DECREASE IN MARKET VALUE OF ANY INVESTMENT(S) AS WELL AS BONUS SECURITIES RECEIVED IN LIEU OF DIVIDENDS, INCOME OR PROFITS BY WHATEVER NAME CALLED.

**“NET RETURNS”** SHALL MEAN THE GROSS RETURNS LESS ALL MANAGEMENT FEES, COSTS, EXPENSES, LEVIES, CHARGES AND APPLICABLE FEES PAYABLE ON ACCOUNT OF THE CLIENT UNDER THE PORTFOLIO, INCLUDING MANAGEMENT FEE, BROKERAGE COMMISSION, CUSTODIAN CHARGES AND OTHER SCHEDULED CHARGES, BUT DOES NOT INCLUDE PERFORMANCE FEES.