



Portfolio Managers Discretionary Account (PMDA) products offer full & complete portfolio management services where the investor only monitors the performance of the Portfolio Manager and everything else **from investment decisions, corporate action follow up, cash management to safe custody of your Investments** are taken care of. 'Future Plus' is one of the four products offered by CAPM Advisory Limited (CAPMAL) under "Portfolio Managers Discretionary Account (PMDA).

### **Product Description:**

"Future Plus" is developed for investors who have strong ambition to accelerate his/her fund at the highest speed with relevant corresponding risk over a period of 1-3 years.

### **Investor Profile:**

- Who have enough knowledge about Capital Market.
- Who wants to invest or have already invested in Capital Market.
- Who have a long term investment plan.
- Who have invested in Capital market but don't have enough time to maintain the invested capital.
- Who are 18 years and above and who are self assured and relatively ambitious.

### **Investor's Benefit:**

As it is a high growth product, your share of risk undertaking is also higher. The portfolio we have constructed is based on our asset allocation strategy which has given a return of 68%<sup>1</sup> with a risk of  $\pm 45\%$ <sup>1</sup> over the last four years of 2009-2012. Our future strategy of asset allocation and portfolio construction will be focused on maximizing the return while minimizing risk.

### **Value Addition:**

Our highly experienced and skilled management team will minimize your risk through timely diversification of your fund either in the money market or in the capital market through skilled asset allocation. Our experienced fund management team will also communicate with you on a regular interval regarding your portfolio investment status.

### **Communication:**

We will communicate with you through E-mail. Also we will provide you a web portal link (Click on "Client Login" of our web site, [www.capmadvisorybd.com](http://www.capmadvisorybd.com)) through which you will access your account using a unique "Password" and a "User name". You will receive personalized report on regular interval every week electronically.

**Free Structure:**

Name of Fees		Charges <sup>2</sup> (%)	Basis of Calculation
Management fee		2.55	On total Net Asset Value (NAV) of Portfolio <sup>3</sup>
Brokerage fee (including Custody & Settlement fee)		0.40	On transaction value.
Excess Cash Management fee <sup>4</sup>		0.90	On cash balance.
Early Settlement fee <sup>5</sup>		0.50	On net asset value of portfolio.
Documentation fee	Account opening form fee	300 taka	Once, when open Account.
	Account opening & Processing fee	500 taka	
	Communication & Other fees	200 taka	
Margin loan		Based on PM's requirement	Will vary from time to time <sup>6</sup> .

**N.B.: Margin Ratio will be: 1:0.25 and at no time it will be more than 1:0.45**

1. Past performance is for indication only. It does not provide any guarantee of the mentioned statistics.
2. Percentage charges are on an annual basis.
3. Total NAV will be calculated on daily basis (NAV= Net Asset Value).
4. Excess Cash Management fee only on the Cash portion. (i.e.: not invested in any security).
5. Early settlement fee is applicable if you withdraw your money within one year from account opening date.
6. Margin loan is applicable based on Portfolio Manager's requirement only and rate will be based on market interest rate & CAPMAL Policy.

\* For individual's fees and charges please contact us.

