



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. ‘Prosperity’ is the only product offered to high net value clients by CAPM Advisory Limited (CAPMAL) under “Portfolio Managers Discretionary Account (PMDA).

Product Description:

“Prosperity” is developed for high net value clients / investors who want us to manage their fund with a mix of strategies according to their need.

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 do not have enough time to maintain the invested capital.
 - Who are 18 years and above and who are self assured and relatively ambitious.
- who are willing to invest taka 5 Crore and more.

Investor’s Benefit:

This product will give focus on your expectation. It will give you the opportunity to choose your strategy by mixing from amongst our four PMDA products. You will also enjoy the benefit of a dedicated resource looking after your investment to ensure the best of financial services and return as per your expectation. Your return and associated risk will be based on your preferred investment mix approach.

Value Addition:

Our highly experienced and skilled management team will try to minimize your risk and maximize your return based on your investment strategy through timely portfolio diversification and asset allocation either in the money market or in the capital market. 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) 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.

Fee Structures:

Name of Fees		Charges ¹ (%)	Basis of Calculation
Management fee		2.10	On total Net Asset Value (NAV) of Portfolio ²
Brokerage fee (including Custody & Settlement fee)		0.35	On transaction value.
Excess Cash Management fee ³		0.45	On cash balance.
Early Settlement fee ⁴		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 ⁵ .

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

Initial Fund size requirement for this product is BDT 5,00,00,000+

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