

# SEML PBSL FIXED INCOME FUND Systematic Investment Plan



**Strategic Equity  
Management Ltd.**  
*hello future*



## Objective of the Fund

The objective of the fund is to provide risk adjusted stable return to the investors in the form of dividend and capital gain.

## What is SIP?

Systematic Investment Plan (SIP) is a smart and hassle-free mode for investing money in mutual funds. SIP allows an investor to invest a certain pre-determined amount at a regular interval (monthly, quarterly, semi-annually etc.). SIP is a planned approach towards investments and helps to inculcate the habit of saving and building wealth for the future.

## SIP Features

Minimum Subscription	Any multiple of BDT 500.0/-
Investment Interval	Monthly, Quarterly or Half-yearly (pre-determined investment interval cannot be changed)
Investment Tenure	Minimum 2 years to maximum 10 years.

## ABOUT THE FUND

SEML PBSL Fixed Income Fund (Fund), an open-end mutual fund having initial size of BDT 100.00 Crore. The fund has unlimited size and perpetual maturity. The fund recently got approval from Bangladesh Securities and Exchange Commission (BSEC) on January 22, 2023 under the সিকিউরিটিজ ও এক্সচেঞ্জ কমিশন (মিউচুয়াল ফান্ড) বিধিমালা, ২০০১ (hereafter referred to as the বিধিমালা).

## KEY PARTIES

Sponsor	Padma Bank Securities Limited
Assets Manager	Strategic Equity Management Limited
Trustee	Bangladesh General Insurance Co. Ltd.
Custodian	BRAC Bank Limited

## FUND FEATURES

Dividend	Minimum 70% of realized profit of the fund
Encashment	The unit holders can Surrender and Encash their unit through the Assets Manager and selling agent
NAV Disclosure	Investor's unit Buy Price and Sell Price will be disclosed everyday on website of the AMC
Transferability	Units of the fund are transferable by the way of inheritance/gift and/or by specific operation of law

## GET IN TOUCH

P: +88-02-226602590  
E: info@seml-bd.com

**Address**  
Finance Square, Level - 14,  
Plot-22/A, Road No-102 & 103, Gulshan 2, Dhaka.

## Who can Invest in SIP?

Institutional Investors

Individual Investors

While anyone can invest in SIP, we highly encourage those who are risk averse and have limited knowledge on capital market investment should discuss with the Asset Manager or any capital market expert prior to starting SIP.

## Why invest in SIP?

Power of compounding

Defy market volatility

Routine investment

Low initial investment

Cost averaging

Flexible investment opportunity

Achieve your financial goal

## Tax Benefit

- ◆ Income from SIP will be tax free up to certain level, which is permitted as per Finance Act of Bangladesh.
- ◆ SIP will qualify for investment tax credit under section 44(2) of the Income Tax Ordinance 1984.
- ◆ The income of SEML PBSL Fixed Income Fund is also exempted from income tax as per current regulation

## Risk Factors

Investment in SIP scheme of SEML PBSL Fixed Income Fund does not guarantee any fixed return. The performance of the Fund is directly related to various factors including micro and macro-economic situation, performance of the money market and capital market of Bangladesh.

Investment in Mutual Fund involves investment risks. You are requested to pay careful attention to the "Risk Factors" as detailed in the "Chapter-4: Risk Factor" of the prospectus of the Fund.

You may also find the prospectus of the Fund at [www.strategic-bd.com](http://www.strategic-bd.com)

## SEML PBSL Fixed Income Fund SIP

SEML PBSL Fixed Income Fund SIP is a convenient, and simple way to make investment to fulfill your goals by generating stable return. Investment in SIP can be an alternative to other regular periodic savings instruments and will help you to achieve your medium to long term goals. Through SIP, you can invest a fixed amount of money every month for a specific time period.

## How to start SIP?

**Step-01:** Visit office of the Asset Manager or Selling Agents of the fund to collect the necessary documents and form.

Or

**Step-01:** Visit the website of the Asset Manager of the Fund ([www.strategic-bd.com](http://www.strategic-bd.com)) to download the form for investment

**Step-02:** Fill up the hard copy SIP Form or fill up the digital Forms of the SIP

**Step-03:** Submit the Form to the Asset Manager or Selling Agents along with the required documents i.e. proof of BO Account and Bank Account, copy of photo ID, passport size photo.

**Step-04:** Deposit required SIP subscription amount along with the documents and Forms

## Purchase of SIP

SIP subscriber can deposit subscription amount by:

- ◆ auto debit system provided against investor's bank account or any other authorized method;
- ◆ through cash, cheques, BEFTN instruction or any other authorized method at pre-determined interval.

Investors will get units of the Fund in their respective BO Accounts based on a discount (if any) from ongoing Investor's Buy Price of the Fund.

## Surrender of SIP

Investors can surrender SIP at any time even though it is advisable to continue SIP investments with a long-term perspective without any compulsion.

If an investor wants to terminate the SIP before two (2) years, 1.0% discount from the Investor's sale/ Surrender Price may be applicable on total accumulated invested amount on the date of cancellation of the SIP.

Investor can easily surrender his/her SIP investment through Asset Manager or the Selling Agent(s).