



**Lucky Investments**  
*Invest In Trust*

PACRA Rating  
**AM2++**

# FUND MANAGER REPORT

## PAKISTAN'S PREMIER SHARIAH COMPLIANT

Asset Management Company



**Invest in Trust**

**FEBRUARY 2026**

**Dispute Resolution & Complaints Handling:** Investors may lodge their complaints to Lucky Investments Limited through any of the following options to provide assistance: Call at (+92) 111-LUCKY1 (582-591), Email at [info@luckyinvestments.com.pk](mailto:info@luckyinvestments.com.pk), or Submit on our Website <https://www.luckyinvestments.com.pk>. In case your complaint has not been properly redressed by us, you may lodge your complaint with SECP at the link <https://sdms.secp.gov.pk/>. Further, the complaints that are not relevant to SECP's regulatory domain/competence shall not be entertained by the SECP.

111-LUCKY-1 (582-591)  
[www.luckyinvestments.com.pk](http://www.luckyinvestments.com.pk)



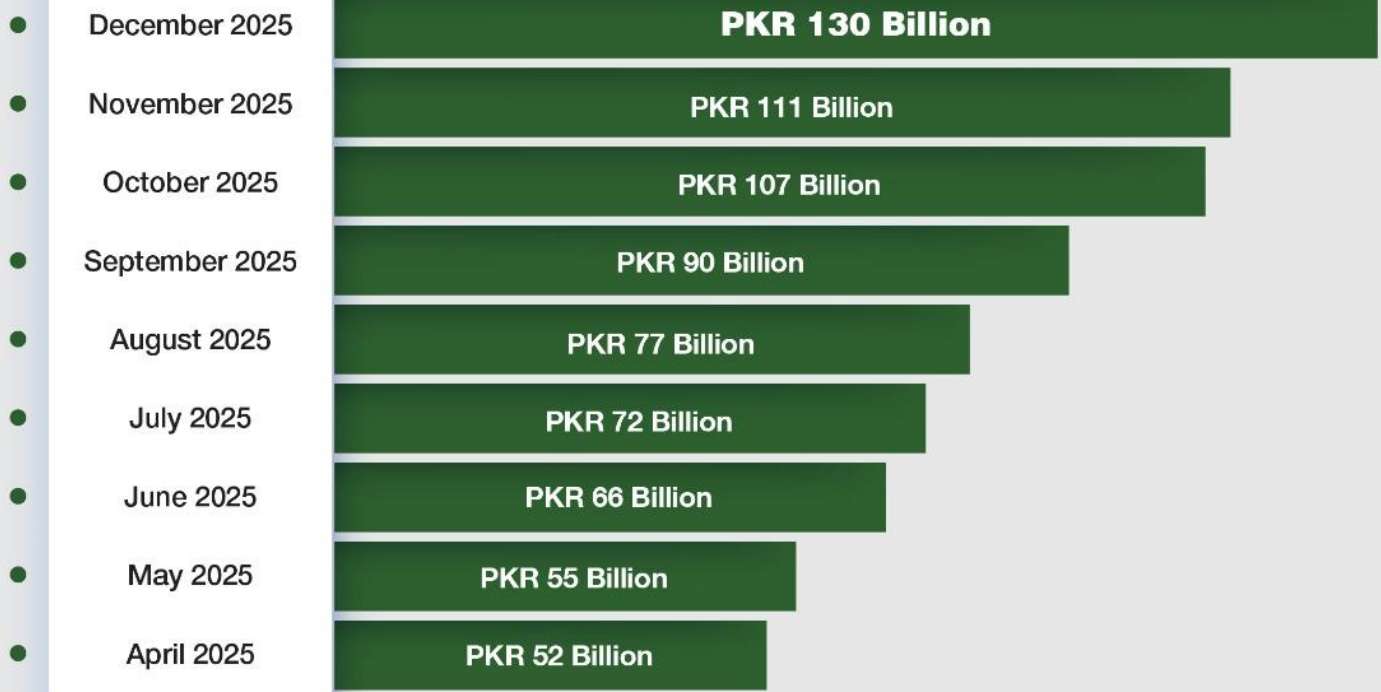
Scan the QR code  
for more details



# PKR 130 BILLION

## Assets Under Management in Nine Months

### The **FASTEST** Growing AMC in Pakistan for 2025!



## Invest in Trust

**Risk Disclaimer:**

All investments in mutual funds and pension funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Documents to understand the investment policies and risks involved.

111-LUCKY-1 (582-591)  
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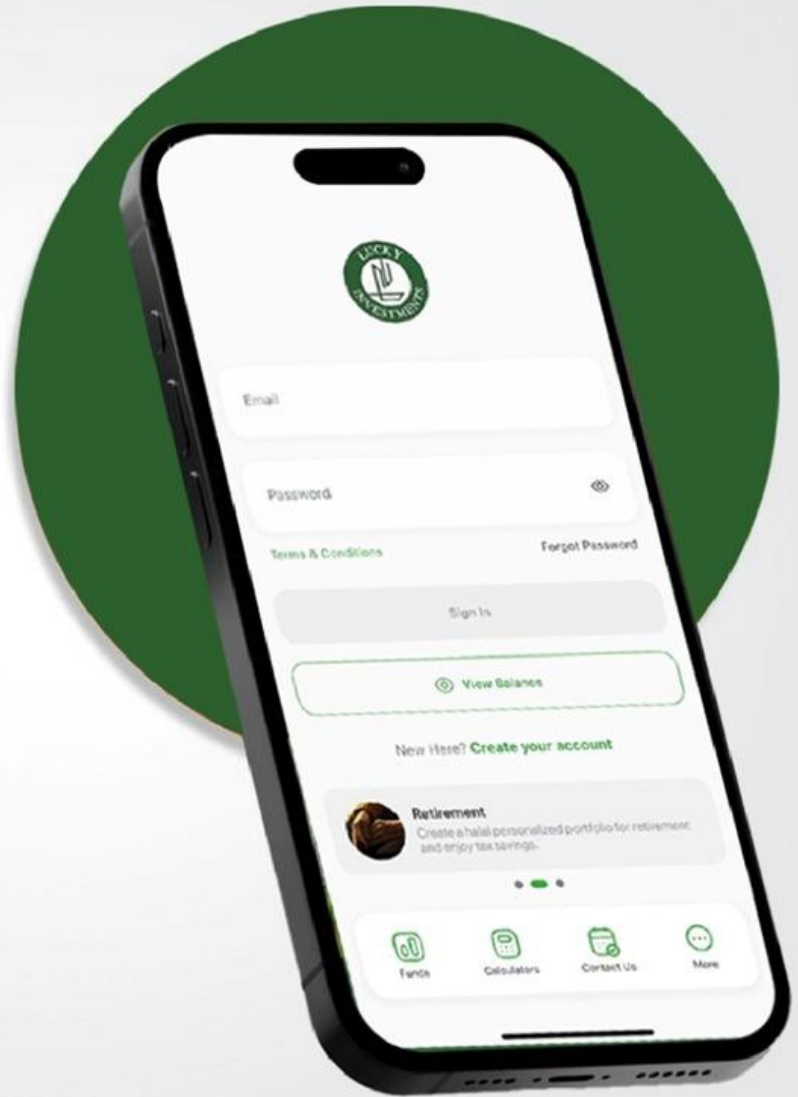
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Lucky Investments

# THE WAIT IS OVER!

## Lucky Investments App is now LIVE



Invest in Trust

Available on:



111-LUCKY-1 (582-591)  
www.luckyinvestments.com.pk



PACRA Rating  
**AM2++**



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# STRONGER STEADIER

Lucky Investments Limited is proud to announce that our AM Rating has been upgraded for the second time in a year, exhibiting strong governance, solid management, disciplined investment approach and technological advancement!

# AM2++

Thank you investors for your continued trust and confidence

Invest in Trust

## LUCKY INVESTMENTS LIMITED RISK PROFILE OF COLLECTIVE INVESTMENT SCHEMES

Name of Shariah Compliant Collective Investment Scheme	Symbol	Category of Shariah Compliant Collective Investment Scheme	Risk Profile	Risk of Principal Erosion	Credit Rating from PACRA
Lucky Islamic Money Market Fund	LIMMF	Shariah Compliant Money Market Scheme	Low	Low	AA+(f)
Lucky Islamic Cash Fund	LICF	Shariah Compliant Money Market Scheme	Low	Low	Not yet rated
Lucky Islamic Income Fund	LIIF	Shariah Compliant Income Scheme	Medium	Medium	AA(f)
Lucky Islamic Stock Fund	LISF	Shariah Compliant Equity Scheme	High	High	Not Applicable
Lucky Islamic Energy Fund	LIEF	Shariah Compliant Sector (Equity) Scheme	High	High	Not Applicable
Lucky Islamic Fixed Term Fund	LIFTF	Shariah Compliant Fixed Rate/Return Scheme	Low – Medium	Low – Medium	Not yet rated

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## February 2026

### Economic Review

Headline inflation in February 2026 was 7.0%, compared with 5.8% in January 2026 which is attributable to a low base effect. This took average inflation during 8MFY26 to 5.49%, against 5.95% same period last year. Core inflation, however, remained sticky at around 7.5% vs. 7.6% in January. Inflation is likely to continue rising in the coming months as the conflict in Iran has led to a sharp increase in global oil prices.

Pakistan's current account (CA) posted a surplus of USD 121mn in January 2026 against a deficit of USD 265mn in December 2025. Cumulatively, CA deficit during 7MFY26 was USD 1,074mn, compared with a surplus of USD 564 million same period last year. Goods trade deficit fell 32% MoM to USD2.8bn; while remittances declined 4% MoM to USD3.5bn. Remittances during 7MFY26 was USD 23.2bn compared with USD 20.9bn in the same period last year. SBP's Forex reserves rose moderately to USD 16.2bn from USD 16.1bn in December.

The IMF staff visited Pakistan on 25 February for a two-week review of the EFF and RSF programs, which would unlock a combined tranche of USD 1.2bn.

### Equity Market Review

The KSE-100 index fell 8.75% during January 2026 while the KMI-30 Index fell 9.85%. On FYTD basis, KSE-100 has still provided an impressive return of 33.78%, while KMI-30 index was up 27.28%

Key developments during the month included: (i) breakout of conflict between Israel-US and Iran; (ii) Armed skirmish between Afghanistan and Pakistan; (iii) Barrick reviewing investment in the Reko Diq project amid Balochistan security concerns, (iv) Government moved to recover super tax arrears, (v) Moody's revises Pakistan banking outlook to stable, (vi) Arif Habib group led consortium is set to acquire 100% ownership of PIA. There was an unusual foreign selling of USD225mn in shares of Pioneer Cement through a tender offer.

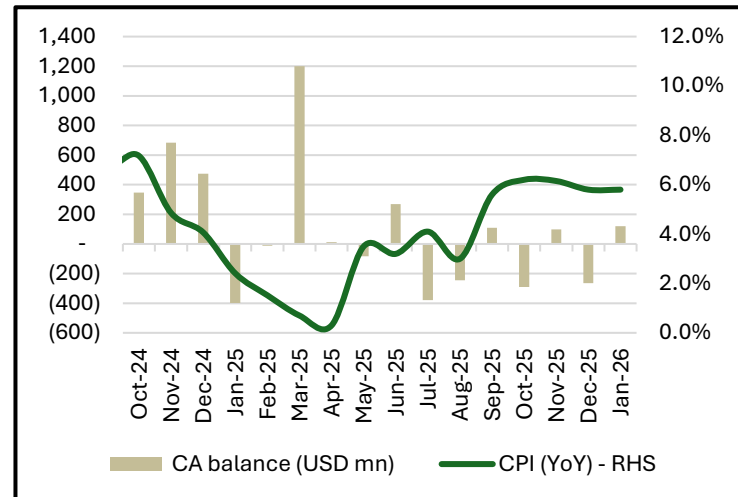
Companies and Mutual Funds were major net buyers of USD 221.4mn and USD 45.2mn, respectively. While Brokers and Insurance were net sellers of USD 13.5mn and USD 14.2mn, respectively. Foreign investors were net sellers, of USD 279.0mn, during February 2026.

### Money Market Review

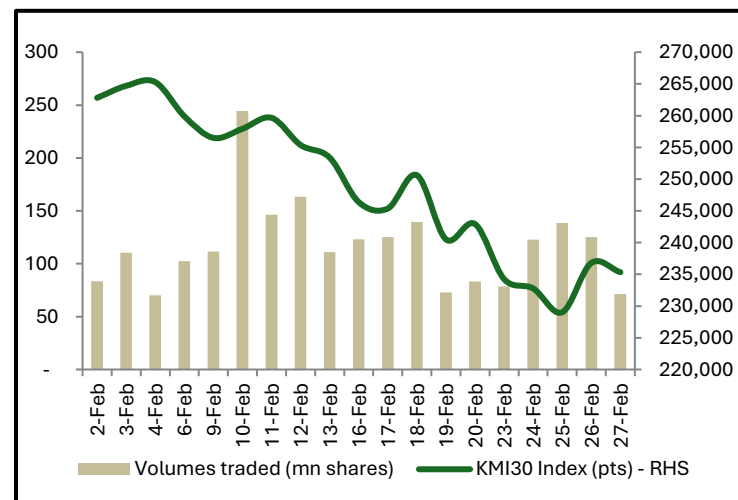
During February 2026, 3M, 6M and 12M KIBOR rates increased by 11 bps to 13 bps to close at 10.59%, 10.61% and 10.87%, respectively. Similarly, secondary market T-Bill yields increased in the range of 14 to 27 bps and closed at 10.34%, 10.56% and 10.62%, respectively. Yields on longer-tenor PIBs increased in the range of 22 to 50 bps, whereby 3Y, 5Y and 10Y PIB yields closed at 10.50%, 11.07% and 11.60%. In the primary market, two T-bill auctions were conducted during the month, where PKR 1.50tn worth of bids were accepted against a target of PKR1.100 tn with major acceptance in the 3-month instrument.

On the Islamic front, the government raised PKR 301.73bn through auction of 1Y, 3Y, 5Y and 10Y floating-rate and fixed-rate Ijarah. The government received bids worth PKR 524.32bn against a target of PKR 250bn. In the foreign exchange market, the PKR appreciated against the USD by PKR 0.30 in the interbank market and by PKR 0.30 in the open market, closing at PKR 279.47 and PKR 280.52, respectively.

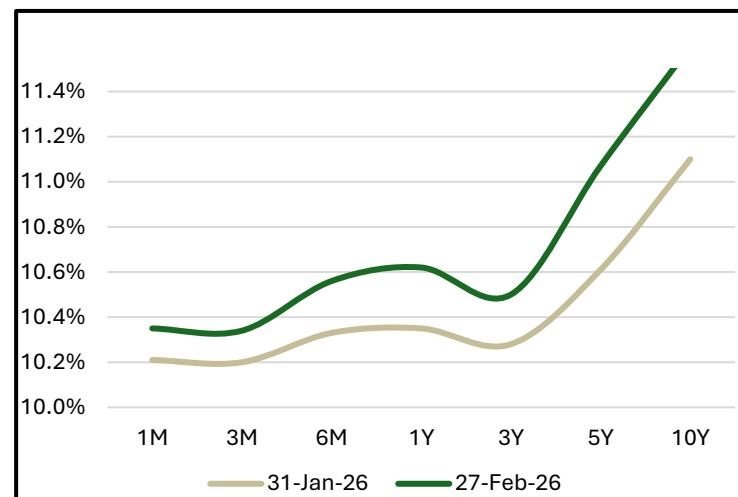
### Inflation & CA balance



### KMI 30 Index & Market Volumes



### Yield curve





## Lucky Islamic Money Market Fund Fund Manager Report - February 2026

### Investment Objective

The investment objective of the Fund is to generate regular and stable returns by investing primarily in Shariah Compliant Banks and Shariah Compliant windows of conventional Banks and any other Shariah compliant short-term securities and money market instruments.

### General Information

Fund Type	An Open-End Scheme
Category	Shariah Compliant Money Market Scheme
AMC Rating	AM2++ by PACRA (March 03, 2026)
Fund Stability Rating	AA+(f) by PACRA (November 4, 2025)
Unit Type	Growth & Income
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	April 9, 2025
Weighted Average Time to Maturity	69 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.25% per annum
Front End Load	3%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5000/- and subsequently PKR 1000/-
Benchmark	90% three months PKISRV rates + 10% three months average of the highest rates on savings account of three AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
ssPricing Mechanism	Backward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

### Members of Investment Committee

Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management

### Portfolio Performance

Portfolio Turnover Ratio (%)	432.28
Portfolio Information Ratio	2.39
Yield to Maturity (%)	10.00
Modified Duration (years)	0.18
Macaulay Duration (years)	0.19

### Top Portfolio Holdings

Top Portfolio Holdings	Percentage of Total Assets
Engro Fertilizer Short Term Sukuk	2.43%
Mahmood Textile Mills Limited STS III	1.45%
PTCL Short Term Sukuk 17	1.34%
Gas & Oil Pakistan Ltd STS 1	1.27%
PTCL Short Term Sukuk 15	1.27%
PTCL Short Term Sukuk 16	1.01%
Select Technologies Short Term Sukuk 4	0.65%
Select Technologies Short Term Sukuk 3	0.55%
Ismail Industries Limited STS 6	0.50%
Airlink Communication STS 8	0.29%

### Asset Allocation

Asset Allocation	Percentage of Total Assets	
	January 2026	February 2026
Placements with Banks, DFIs.	43.20%	43.95%
GoP Guaranteed Securities	18.74%	23.06%
Cash and Cash Equivalent	28.90%	20.92%
Corporate Sukuk	8.94%	11.64%
Other receivables	0.22%	0.43%

**The fund has exposure of 11.23% in GoP Issued Security (Listed on PSX) with maturity exceeding 6 months and up to 1 year**

### Credit Quality Rating

Credit Quality Rating	Percentage of Total Assets
AAA	63.45%
AA+	18.67%
AA	5.20%
A1+	6.05%
A1	5.59%

### Fund Net Assets

Fund Net Assets	January 2026	February 2026	MoM%
Net Assets (PKR Mn.)	66,888	54,908	-17.91%
Net Assets (excluding FoFs) (PKR Mn.)	66,888	54,908	-17.91%
NAV per unit (PKR)	106.1148	106.8906	0.73%
Peer Group Average Return for February 2026			9.22%
5 years Peer Group Average Return for February 2026			13.61%

\*\* This includes Rs. 0 invested by Fund of Funds

### Total Expense Ratio

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.44%	0.57%

\*This includes 0.12% MTD and 0.14% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	FY25*	Since Inception*		
LIMMF	9.53%	9.71%	9.94%	10.08%	-	-	10.65%	10.41%		
Benchmark	8.67%	8.90%	9.20%	9.37%	-	-	10.40%	9.65%		
Monthly Performance	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
LIMMF	10.59%	10.71%	10.41%	10.07%	9.81%	9.77%	9.98%	9.89%	10.11%	9.62%
Benchmark	10.42%	10.32%	10.45%	10.07%	9.66%	9.49%	9.37%	9.66%	9.51%	8.52%

\* Inception date (Performance start date) was April 9, 2025. NAV to NAV return with Dividend reinvested.

Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company. Lucky Islamic Money Market Fund holds certain non-compliant investments. Before making any investment decision, investors should review the latest monthly Fund Manager Report and Financial Statements.

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## Lucky Islamic Cash Fund Fund Manager Report - February 2026

### Investment Objective

Lucky Islamic Cash Fund (LICF) investment objective is to generate regular and stable returns by investing primarily in Shariah Compliant Banks and Shariah Compliant windows of conventional Banks and any other Shariah compliant short-term securities and money market instruments in a Shariah Compliant manner.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Money Market Scheme
AMC Rating	AM2++ by PACRA (March 03, 2026)
Stability Rating	Not yet rated
Unit Type	Growth & Income
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	16 January, 2026
Weighted Average Time to Maturity	35 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual Rate of Management Fee	0.17% per annum
Front End Load	3%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5000/-and subsequently Rs. 1000/-
Benchmark	90% three months PKISRV rates + 10% three months average of the highest rates on savings account of three AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
Pricing Mechanism	Backward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu) 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

### Members of Investment Committee

Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management

Top Portfolio Holdings	Percentage of Total Assets
Airlink Communication STS 9	13.55%
Ismail Industries Limited STS 6	6.16%

Asset Allocation	Percentage of Total Assets	
	January 2026	February 2026
Cash and Cash Equivalent	99.61%	79.46%
Corporate Sukuk	0.00%	19.71%
Other receivables	0.39%	0.83%

Credit Quality Rating	Percentage of Total Assets
AA+	79.46%
A1	19.71%

Fund Net Assets	January 2026	February 2026	MoM%
Net Assets (PKR Mn.)	675	811	20.15%
Net Assets (excluding FoFs) (PKR Mn.)	675	811	20.15%
NAV per unit (PKR)	100.0520	100.0520	0.00%
Peer Group Average Return for February 2026			9.22%
5 years Peer Group Average Return for February 2026			13.61%
** This includes Rs. 0 invested by Fund of Funds			

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.54%	0.24%
*This includes 0.11% MTD and 0.05% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.		

### Portfolio Performance

Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	9.51
Yield to Maturity (%)	9.97
Modified Duration (years)	0.09
Macaulay Duration (years)	0.09

Performance – Annualized Return		1M	90 Days	180 Days	FYTD*	1Yr	3Yr	FY25	Since Inception*
LICF		9.51%	-	-	9.05%	-	-	-	9.05%
Benchmark		8.67%	-	-	8.60%	-	-	-	8.60%
Monthly Performance	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
LICF	-	-	-	-	-	-	-	-	8.67%
Benchmark	-	-	-	-	-	-	-	-	8.52%

\* Inception date (Performance start date) was January 16, 2026. NAV to NAV return with Dividend reinvested.

Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingen Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.

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## Lucky Islamic Income Fund Fund Manager Report - February 2026

### Investment Objective

The Objective of the Fund is to generate long-term, and risk adjusted returns by investing in Shariah Compliant securities and Shariah Compliant debt instruments in accordance with Shariah Compliant Islamic Income Category.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Income Scheme
AMC Rating	AM2++ by PACRA (March 03, 2026)
Stability Rating	AA(f) by PACRA (November 4, 2025)
Unit Type	Growth & Income
Risk Profile / Risk of principal erosion	Medium / Principal at Medium Risk
Launch Date	April 25, 2025
Weighted Average Time to Maturity	85 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.45% per annum
Front End Load	3%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5000/-and subsequently Rs. 1000/-
Benchmark	75% Six (6) Months PKISRV Rates +25% Six (6) Months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu) 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management

Portfolio Performance	
Portfolio Turnover Ratio (%)	274.65
Portfolio Information Ratio	0.02
Yield to Maturity (%)	10.19
Modified Duration (years)	0.22
Macaulay Duration (years)	0.23

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	FY25*	Since Inception*		
<b>LIIF</b>	9.38%	10.06%	10.27%	10.41%	-	-	10.59%	10.61%		
<b>Benchmark</b>	9.37%	9.30%	9.26%	9.37%	-	-	10.69%	9.73%		
Monthly Performance	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
<b>LIIF</b>	10.76%	10.65%	10.36%	10.29%	10.22%	10.17%	10.14%	10.11%	10.58%	9.91%
<b>Benchmark</b>	10.63%	10.61%	10.84%	10.06%	9.29%	9.19%	9.14%	9.36%	9.30%	9.21%

\* Inception date (Performance start date) was April 25, 2025. NAV to NAV return with Dividend reinvested.

Top Portfolio Holdings	Percentage of Total Assets
PTCL Short Term Sukuk 17	2.99%
Gas & Oil Pakistan Ltd STS 1	2.84%
PTCL Short Term Sukuk 16	2.28%
Ismail Industries Limited STS 6	1.13%
Mahmood Textile Mills Limited STS III	0.82%
Airlink Communication STS 8	0.65%
Engro Fertilizer Short Term Sukuk	0.61%
Digital World Pakistan Limited STS 2	0.61%
Beacon Impex STS	0.61%
Select Technologies Short Term Sukuk 3	0.61%

Asset Allocation	Percentage of Total Assets	
	January 2026	February 2026
Placements with Banks, DFIs, NBFs & Modarabas	35.99%	40.81%
Cash & Cash Equivalents	41.64%	38.22%
Corporate Sukuk	17.89%	15.91%
GoP Guaranteed Securities	3.50%	3.60%
Other Receivables	0.95%	1.46%

Credit Quality Rating	Percentage of Total Assets
AAA	42.39%
AA+	16.91%
AA	23.37%
AA-	0.33%
A1+	5.88%
A1	9.65%

Fund Net Assets	Jan 2026	Feb 2026	MoM %
Net Assets (Rs. Mn)**	24,979	24,397	-2.33%
Net Assets (excluding FoFs) (Rs. Mn)	24,979	24,397	-2.33%
NAV per unit (Rs.)	106.2870	107.0520	0.72%
Peer Group Average Return for February 2026			8.96%
5 years Peer Group Average Return for February 2026			13.16%

\*\* This includes Rs. 0 invested by Fund of Funds

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.70%	0.79%

\*This includes 0.15% MTD and 0.17% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

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## Lucky Islamic Stock Fund Fund Manager Report - February 2026

### Investment Objective

The objective of the Fund is to provide long-term capital growth through an actively managed portfolio of Shariah Compliant listed equity securities with prudent and professional management.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Equity Scheme
Asset Manager Rating	AM2++ by PACRA (March 03, 2026)
Stability Rating	Not applicable
Unit Type	Growth
Risk Profile/ Risk of principal erosion	High / Principal at High Risk
Launch Date	April 25, 2025
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual rate of Management Fee	3.00% per annum
Front End Load	3%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5000/-and subsequently Rs. 1000/-
Benchmark	KMI 30 Index
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Portfolio Performance	
Portfolio Turnover Ratio (%)	78.33
Portfolio Information Ratio	-0.12
Beta (β)	0.89
Standard Deviation	6.61

Total Expense Ratio	MTD	YTD
Expense Ratio*	4.17%	4.46%

\*This includes 0.62% MTD and 0.66% YTD representing Government Levy, SECP Fee and Sales tax (Annualized). Selling and Marketing Expenses are 0%.

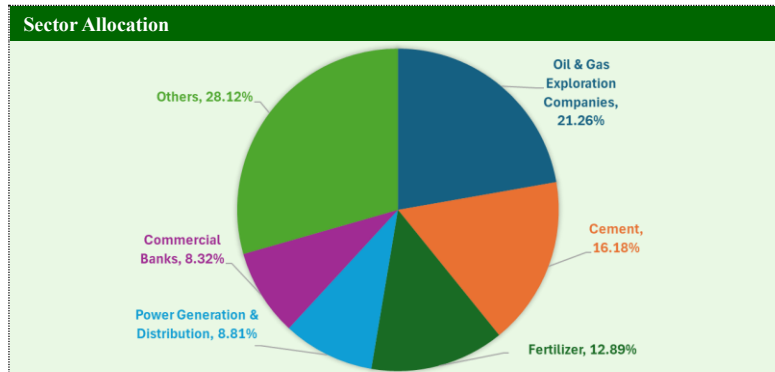
Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management

Performance – Cumulative Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	FY25*	Since Inception*		
LISF	-10.02%	-2.84%	8.39%	21.87%	-	-	7.36%	30.84%		
Benchmark	-9.85%	-1.67%	10.81%	27.38%	-	-	6.42%	35.45%		
Monthly Performance	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
LISF	-2.46%	6.18%	3.63%	3.90%	6.82%	14.85%	-5.36%	3.98%	3.60%	4.23%
Benchmark	-4.23%	8.57%	2.35%	6.50%	7.85%	15.96%	-5.51%	2.84%	3.85%	5.03%

\* Inception date (Performance start date) was April 25, 2025. NAV to NAV return with Dividend reinvested.

Top Ten Equity Holdings	Percentage of Total Assets
Fauji Fertilizer Company Limited	10.27%
Lucky Cement Limited	8.66%
Oil & Gas Development Company Limited	8.21%
The Hub Power Company Limited	7.98%
Meezan Bank Limited	7.86%
Pakistan Petroleum Limited	7.28%
Engro Holdings Limited	6.46%
Mari Energies Limited	5.77%
Systems Limited	4.86%
Pakistan State Oil Company Limited	4.33%

Asset Allocation	Percentage of Total Assets	
	January 2026	February 2026
Equities	97.92%	95.57%
Cash	1.93%	4.31%
Other Receivables	0.14%	0.11%
Preliminary Expenses & Flotation Cost	0.01%	0.01%



Fund Net Assets	Jan 2026	Feb 2026	MoM%
Net Assets (Rs. Mn) **	19,985	22,430	12.24%
Net Assets (excluding FoFs) (Rs. Mn)	19,985	22,430	12.24%
NAV per unit (Rs.)	145.4164	130.8399	-10.02%
Peer Group Average Return for February 2026			-9.37%
5 years Peer Group Average Return for February 2026			2.04%

\*\* This includes Rs. 0 invested by Fund of Funds

Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.

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## Lucky Islamic Energy Fund Fund Manager Report - February 2026

### Investment Objective

The objective of the Fund is to provide long-term capital growth through an actively managed portfolio of Shariah Compliant listed equity securities with prudent and professional management.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Sector (Equity) Scheme
Asset Manager Rating	AM2++ by PACRA (March 03, 2026)
Stability Rating	Not applicable
Unit Type	Growth
Risk Profile/ Risk of principal erosion	High / Principal at High Risk
Launch Date	January 01, 2026
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual rate of Management Fee	3.00% per annum
Front End Load	3%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5000/-and subsequently Rs. 1000/-
Benchmark	KMI 30 Index
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Portfolio Performance	
Portfolio Turnover Ratio (%)	38.17
Portfolio Information Ratio	-1.24
Beta (β)	1.30
Standard Deviation	13.70

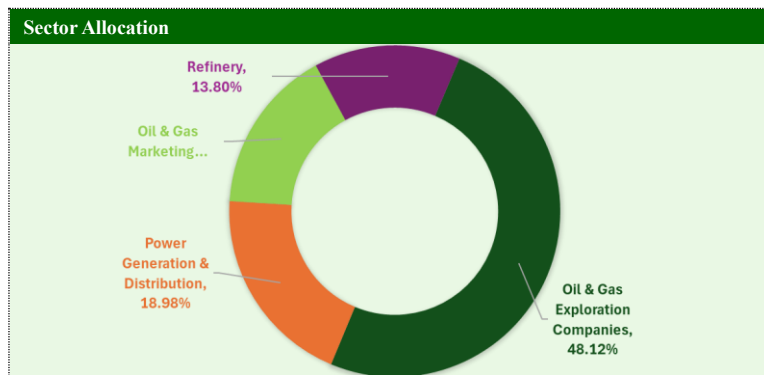
Total Expense Ratio	MTD	YTD
Expense Ratio*	5.69%	3.20%

\*This includes 0.81% MTD and 0.45% YTD representing Government Levy, SECP Fee and Sales tax (Annualized). Selling and Marketing Expenses are 0%.

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management

Top Ten Equity Holdings	Percentage of Total Assets
Oil & Gas Development Company Limited	20.69%
Pakistan Petroleum Limited	19.23%
The Hub Power Company Limited	14.70%
Pakistan State Oil Company Limited	11.59%
Attock Refinery Limited	10.36%
Mari Energies Limited	8.20%
K-Electric Limited	3.56%
National Refinery Limited	2.20%
Sui Northern Gas Pipelines Limited	1.89%
Attock Petroleum Limited	1.28%

Asset Allocation	Percentage of Total Assets	
	January 2026	February 2026
Equities	97.45%	96.44%
Cash	1.69%	3.07%
Other Receivables	0.58%	0.38%
Preliminary Expenses & Flotation Cost	0.27%	0.11%



Fund Net Assets	Jan 2026	Feb 2026	MoM%
Net Assets (Rs. Mn) **	678	1,718	153.34%
Net Assets (excluding FoFs) (Rs. Mn)	678	1,718	153.34%
NAV per unit (Rs.)	105.5708	91.0074	-13.79%
Peer Group Average Return for February 2026			-13.57%
5 years Peer Group Average Return for February 2026			2.61%

\*\* This includes Rs. 0 invested by Fund of Funds

Non-Compliance Disclosure*				
Limit Type	Name	Regulatory Limit	Percentage of Net Assets	Percentage of Total Assets
Single Entity Exposure	OGDC	20%	20.84%	20.69%

\* This breach of limit was due to increase in market value.

Performance – Cumulative Return	1M	90 Days	180 Days	FYTD*	1Yr	3Yr	FY25*	Since Inception*
LIEF	-13.79%	-	-	-9.02%	-	-	-	-9.02%
Benchmark	-9.85%	-	-	-9.01%	-	-	-	-9.01%

Monthly Performance – Cumulative Return	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
LIEF	-	-	-	-	-	-	-	5.58%
Benchmark	-	-	-	-	-	-	-	5.03%

\* Inception date (Performance start date) was Jan 01, 2026. NAV to NAV return with Dividend reinvested.

Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.

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## Lucky Islamic Fixed Term Fund Plan VII Managed under Lucky Islamic Fixed Term Fund Fund Manager Report - February 2026

### Investment Objective

The objective of the Plan is to provide disclosed expected return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities/instruments including placements and deposits

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Fixed Rate / Return
AMC Rating	AM2++ by PACRA (March 03, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	11 <sup>th</sup> December, 2025
IPO / Subscription period	11 December 2025/ 12 December 2025 to 16 December 2025
Weighted Average Time to Maturity	12 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.01% per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL. Contingent Load shall be commensurate with net losses incurred due to early redemption and shall be made part of fund property.
Minimum Subscription	PKR 100,000/
Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management

Asset Allocation	Percentage of Total Assets
Placements with Banks & DFIs	97.68%
Other Receivables	2.29%
Cash & Cash Equivalents	0.03%

Fund Net Assets	Jan 2026	Feb 2026	MoM
Net Assets (Rs. Mn) **	8,543	8,612	0.81%
Net Assets (excluding FoFs) (Rs. Mn)	8,543	8,612	0.81%
NAV per unit (Rs.)	101.4955	102.3147	0.81%

\*\* This includes Rs. 0 invested by Fund of Funds

Credit Quality Rating	Percentage of Total Assets
AA+	97.71%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.17%	0.13%

\*This includes 0.08% MTD and 0.05% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Portfolio Performance	
Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	3.74
Yield to Maturity (%)	10.79
Modified Duration (years)	0.03
Macaulay Duration (years)	0.03

### Expected Return 10.50%

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIFTFP VII	10.52%	-	-	10.69%	-	-	10.69%
Benchmark	9.89%	-	-	9.89%	-	-	9.89%
Monthly Performance – Annualized Return	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
LIFTFP VII	-	-	-	-	-	10.83%	10.56%
Benchmark	-	-	-	-	-	9.89%	9.89%

Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.

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## Lucky Islamic Fixed Term Fund Plan XII Managed under Lucky Islamic Fixed Term Fund Fund Manager Report - February 2026

### Investment Objective

The objective of the Plan is to provide disclosed expected return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities/instruments including placements and deposits

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Fixed Rate / Return
AMC Rating	AM2++ by PACRA (March 03, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	4 <sup>th</sup> February 2026
IPO / Subscription period	4 February, 2026/ 6th February 2026 to 10th February 2026
Weighted Average Time to Maturity	61 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.07% per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL. Contingent Load shall be commensurate with net losses incurred due to early redemption and shall be made part of fund property.
Minimum Subscription	PKR 100,000/
Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Asset Allocation	Percentage of Total Assets
Placements with Banks & DFIs	99.25%
Other Receivables	0.64%
Cash & Cash Equivalents	0.11%

Fund Net Assets	February 2026
Net Assets (Rs. Mn) **	13,082
Net Assets (excluding FoFs) (Rs. Mn)	13,082
NAV per unit (Rs.)	100.6276

\*\* This includes Rs. 0 invested by Fund of Funds

Credit Quality Rating	Percentage of Total Assets
AAA	99.25%
AA+	0.11%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.24%	0.00%

\*This includes 0.33% MTD and 0.15% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Portfolio Performance	
Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	-
Yield to Maturity (%)	10.20
Modified Duration (years)	0.16
Macauley Duration (years)	0.17

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management

Expected Return 9.95%							
Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIFTFP IX	10.41%	-	-	10.41%	-	-	10.41%
Benchmark	8.96%	-	-	8.96%	-	-	8.96%
Monthly Performance – Annualized Return	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
LIFTFP IX	-	-	-	-	-	-	-
Benchmark	-	-	-	-	-	-	-

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**Lucky Islamic Pension Fund  
Fund Manager Report - February 2026**

Cont...

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**Investment Objective**

To provide a secure source of retirement savings and regular income after retirement to the Participants.

General Information				Top Holding – LIPF Equity Sub Fund		Percentage of Total Assets		
Fund Type	An Open-End Scheme			Fauji Fertilizer Company Limited			11.72%	
Category	Shariah Compliant Voluntary Pension Scheme			Oil & Gas Development Company Limited			9.38%	
Pension Fund Manager Rating	AM2++ by PACRA (March 03, 2026)			The Hub Power Company Limited			8.77%	
Risk Profile/ Risk of principal erosion	Lower to High (As per Allocation Scheme)			Meezan Bank Limited			8.66%	
Launch Date	November 10, 2025			Lucky Cement Limited			7.77%	
Trustee	Central Depository Company of Pakistan Limited			Pakistan Petroleum Limited			7.49%	
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants			Mari Energies Limited			6.38%	
Actual rate of Management Fee	Equity Sub Fund – 2.50%			Engro Holdings Limited			5.18%	
	Debt Sub Fund – 0.10%			Systems Limited			4.96%	
	Money Market Sub Fund – 0.10%			Pakistan State Oil Company Limited			4.81%	
	Gold Sub Fund – 1.50%							
Front End Load	Up to 3.00% on all contributions			Sector Allocation – LIPF Equity Sub Fund		Percentage of Total Assets		
Back End Load	NIL			Oil & Gas Exploration Companies			23.24%	
Contingent Load	NIL			Cement			15.38%	
Minimum Contribution Amount	Rs. 1000/-			Fertilizer			13.70%	
Benchmark	<b>Equity Sub Fund</b> – KMI-30 Index.			Power Generation & Distribution			9.64%	
	<b>Debt Sub Fund</b> – 75% Twelves (12) months PKISRV +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP.			Banks			8.66%	
	<b>Money Market Sub Fund</b> – 90% Three (3) months PKISRV rates +10% three (3) months average of the highest rate on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP.			Others			26.60%	
	<b>Gold Sub Fund</b> – Combination of 70% of relevant commodity's future contract at PMEX and 30% average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic window of Conventional Banks as selected by MUFAP.			Asset Allocation - LIPF Equity Sub Fund		Percentage of Total Assets		
Pricing Mechanism	Forward			Equities			97.23%	
Dealing Days	Monday - Friday			Cash			2.54%	
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)			Other Receivables			0.22%	
Leverage	NIL			Preliminary Expense and Flotation Cost			0.00%	
Members of Investment Committee				Asset Allocation - Debt Sub Fund		Percentage of Total Assets		
Mohammad Shoaib, CFA	Chief Executive Officer			Cash & Cash Equivalents			50.99%	
Nabeel Malik	Chief Investment & Strategy Officer			Corporate Sukuk			40.33%	
Zohaib Saeed, CFA, ACCA	Head of Fixed Income			Other Receivables			8.68%	
Muhammad Saad Ali, CFA	Head of Research			Asset Allocation - Money Market Sub Fund		Percentage of Total Assets		
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management			Corporate Sukuk			43.53%	
NAV Per Unit				Cash & Cash Equivalents			35.37%	
	Jan 2026	Feb 2026	MoM	Other Receivables			19.10%	
LIPF – ESF	113.5596	101.7941	-10.36%	Asset Allocation - Gold Sub Fund		Percentage of Total Assets		
LIPF – DSF	102.2100	102.9743	0.75%	Gold			89.92%	
LIPF – MMSF	102.1912	102.9060	0.70%	Cash*			9.58%	
LIPF – GSF*	111.4920	117.3570	5.26%	Other Receivables			0.50%	
* Price Adjustment Charge (PAC) of 1% shall be added to NAV to determine Offer Price, and 1% shall be deducted from NAV to determine Redemption Price				*This includes 0.01% of Cash margin at PMEX				
				Non-Compliance Disclosure – LIPF Equity Sub Fund*				
				Limit Type	Name	Regulatory Limit	Percentage of Net Assets	Percentage of Total Assets
				Single Group Exposure	Fauji Group	20%	20.14%	19.96%
				* This breach of limit was due to increase in market value.				

Please be advised that the Front-End Load up to 3.00% may be charged on the investment at the discretion of the Management Company.

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## Lucky Islamic Pension Fund Fund Manager Report - February 2026

### Investment Objective

To provide a secure source of retirement savings and regular income after retirement to the Participants.

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Voluntary Pension Scheme
Pension Fund Manager Rating	AM2++ by PACRA (March 03, 2026)
Risk Profile/ Risk of principal erosion	Lower to High (As per Allocation Scheme)
Launch Date	November 10, 2025
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual rate of Management Fee	The Management fee calculated on per annum basis of average daily net assets of each sub funds will be charged within allowed management fee caps viz., for Equity sub-fund up to 2.50%; Money Market sub-fund up to 1.00%; Debt sub-fund up to 1.25%; and Gold sub-fund up to 1.50%.
Front End Load	Up to 3.00% on all contributions
Back End Load	NIL
Contingent Load	NIL
Minimum Contribution Amount	Rs. 1000/-
Benchmark	<p><b>Equity Sub Fund</b> – KMI-30 Index.</p> <p><b>Debt Sub Fund</b> – 75% Twelves (12) months PKISRV +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP.</p> <p><b>Money Market Sub Fund</b> - 90% Three (3) months PKISRV rates +10% three (3) months average of the highest rate on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP.</p> <p><b>Gold Sub Fund</b> – Combination of 70% of relevant commodity's future contract at PMEX and 30% average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic window of Conventional Banks as selected by MUFAP.</p>
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Fund Net Assets (PKR mn)	Jan 2026	Feb 2026	MoM
LIPF – ESF	1,064	954	-10.34%
LIPF – DSF	59	60	1.69%
LIPF – MMSF	59	58	-1.69%
LIPF – GSF	59	70	18.64%
<b>Total</b>	<b>1,241</b>	<b>1,142</b>	<b>-7.98%</b>

Peer Group	February 2026
LIPF – ESF	-9.88%
LIPF – DSF	9.14%
LIPF – MMSF	9.01%

Credit Quality Rating	LIPF – DSF	LIPF – MMSF
AA+	50.99%	35.37%
AA	10.86%	-
A1+	10.86%	11.72%
A1	18.61%	31.81%

Total Expense Ratio	LIPF – ESF	LIPF – DSF	LIPF – MMSF	LIPF – GSF
MTD	3.37%	1.00%	1.07%	3.28%
YTD	2.63%	0.65%	0.64%	2.02%
Gov Levi – MTD	0.47%	0.08%	0.08%	0.06%
Gov Levi – YTD	0.35%	0.05%	0.08%	0.05%

Portfolio Performance	LIPF – ESF	LIPF – DSF	LIPF – MMSF	LIPF – GSF
Portfolio Turnover Ratio (%)	28.80	27.67	0.00	0.00
Portfolio Information Ratio	-0.31	0.28	1.65	0.01
Yield to Maturity (%)	-	10.55	10.19	-
Modified Duration (years)	-	0.07	-	-
Macaulay Duration (years)	-	0.07	0.08	-
WATM (days)	-	25	29	-
Beta (β)	1.04	-	-	1.13
Standard Deviation	7.38	-	-	5.69

Performance	1M	90 Days	180 Days	FYTD*	1Yr	3Yr	5Yr	7Yr	10Yr	Since inception*
LIPF – ESF	-10.36%	-3.25%	-	1.79%	-	-	-	-	-	1.79%
Benchmark	-9.85%	-1.67%	-	0.80%	-	-	-	-	-	0.80%
LIPF – DSF	9.75%	9.86%	-	9.87%	-	-	-	-	-	9.87%
Benchmark	9.64%	9.84%	-	9.95%	-	-	-	-	-	9.95%
LIPF – MMSF	9.12%	9.40%	-	9.64%	-	-	-	-	-	9.64%
Benchmark	8.67%	8.90%	-	9.09%	-	-	-	-	-	9.09%
LIPF – GSF	5.26%	17.82%	-	17.36%	-	-	-	-	-	17.36%
Benchmark	4.69%	15.76%	-	14.94%	-	-	-	-	-	14.94%

\* Inception date (Performance start date) was November 10, 2025.

Please be advised that the Front-End Load up to 3.00% may be charged on the investment at the discretion of the Management Company.

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## Lucky Islamic Punjab Pension Fund Fund Manager Report - February 2026

### Investment Objective

The Investment objective of Lucky Islamic Punjab Pension Fund is to provide a secure source of savings and regular income after retirement to the Employee(s).

General Information	
Fund Type	An Open-End Scheme
Category	Shariah Compliant Voluntary Pension Scheme
AMC Rating	AM2++ by PACRA (March 03, 2026)
Fund Stability Rating	-
Risk Profile / Risk of principal erosion	Lower to High (As per Allocation Scheme)
Launch Date	22 <sup>nd</sup> December, 2025
Weighted Average Time to Maturity	1 Day
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual Rate of Management Fee	0% per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL
Minimum Subscription	No Limit
Benchmark	<b>Money Market Sub Fund</b> - 90% Three (3) months PKISRV rates +10% three (3) months average of the highest rate on savings account of three (3) AA rated scheduled Islamic banks or Islamic window of conventional banks as selected by MUFAP
Pricing Mechanism	Forward
Dealing Days	Monday - Friday
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)
Leverage	NIL

Asset Allocation	Percentage of Total Assets
Cash & Cash Equivalents	98.28%
Other Receivables	1.72%

Fund Net Assets	Jan 2026	Feb 2026	MoM
Net Assets (Rs. Mn) **	0.50	0.50	1.61%
Net Assets (excluding FoFs) (Rs. Mn)	0.50	0.50	1.61%
NAV per unit (Rs.)	100.9049	101.6062	0.70%

\*\* This includes Rs. 0 invested by Fund of Funds

Credit Quality Rating	Percentage of Total Assets
AA+	98.28%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.75%	0.39%

\*This includes 0.16% MTD and 0.09% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.

Portfolio Performance	
Portfolio Turnover Ratio (%)	0.00
Portfolio Information Ratio	0.23
Yield to Maturity (%)	9.80
Modified Duration (years)	0.00
Macaulay Duration (years)	0.00

Members of Investment Committee	
Mohammad Shoaib, CFA	Chief Executive Officer
Nabeel Malik	Chief Investment & Strategy Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Muhammad Aafaq, ACCA	Head of Compliance & Risk Management

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIPPF – Money Market Sub Fund	9.06%	-	-	8.62%	-	-	8.62%
Benchmark	8.67%	-	-	8.90%	-	-	8.90%
Monthly Performance – Annualized Return	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
LIPPF – Money Market Sub Fund	-	-	-	-	-	7.99%	10.42%
Benchmark	-	-	-	-	-	9.51%	8.52%

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The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassana Kaleem, whose registration reference number is (SECP/IFD/SA/002).



## Investment Plan Summary - February 2026

(Amounts are in PKR)

Fund Name	Risk Profile of CIS	Plan	Date of launch /IPO	Risk Profile of Plan	Net Assets	Active	Matured	Maturity Date	Year to date details of expenses charged				
									Audit Fee	Shariah Advisor fee	Rating Fee	Formation cost	Other fixed cost
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan VII	11-Dec-25	Principal at low risk	8,612,004,308	Active	-	20-Mar-26	127,032	40,996	-	163,322	258,698
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan XII	6-Feb-26	Principal at low risk	13,081,838,000	Active	-	6-May-26	19,250	11,270	-	27,502	342,074

Fund Name	Fund Category	Cumulative Net Assets	Total Number of Investment Plans (Active & Matured)	Number of Active Plans	Number of Matured Plans
Lucky Islamic Fixed Term Fund	Fixed Term	21,693,842,308	12	2	10

Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.

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