



Lucky Investments
Invest with Trust

PACRA Rating
AM1

FUND MANAGER REPORT

PAKISTAN'S PREMIER SHARIAH COMPLIANT

Asset Management Company



Invest with Trust

September 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, 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 and/or MUFAP at the links <https://sdms.secp.gov.pk/> and/or <https://complaint.mufap.com.pk/>. Further, the complaints that are not relevant to regulatory domain/competence shall not be entertained by the SECP and MUFAP.

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



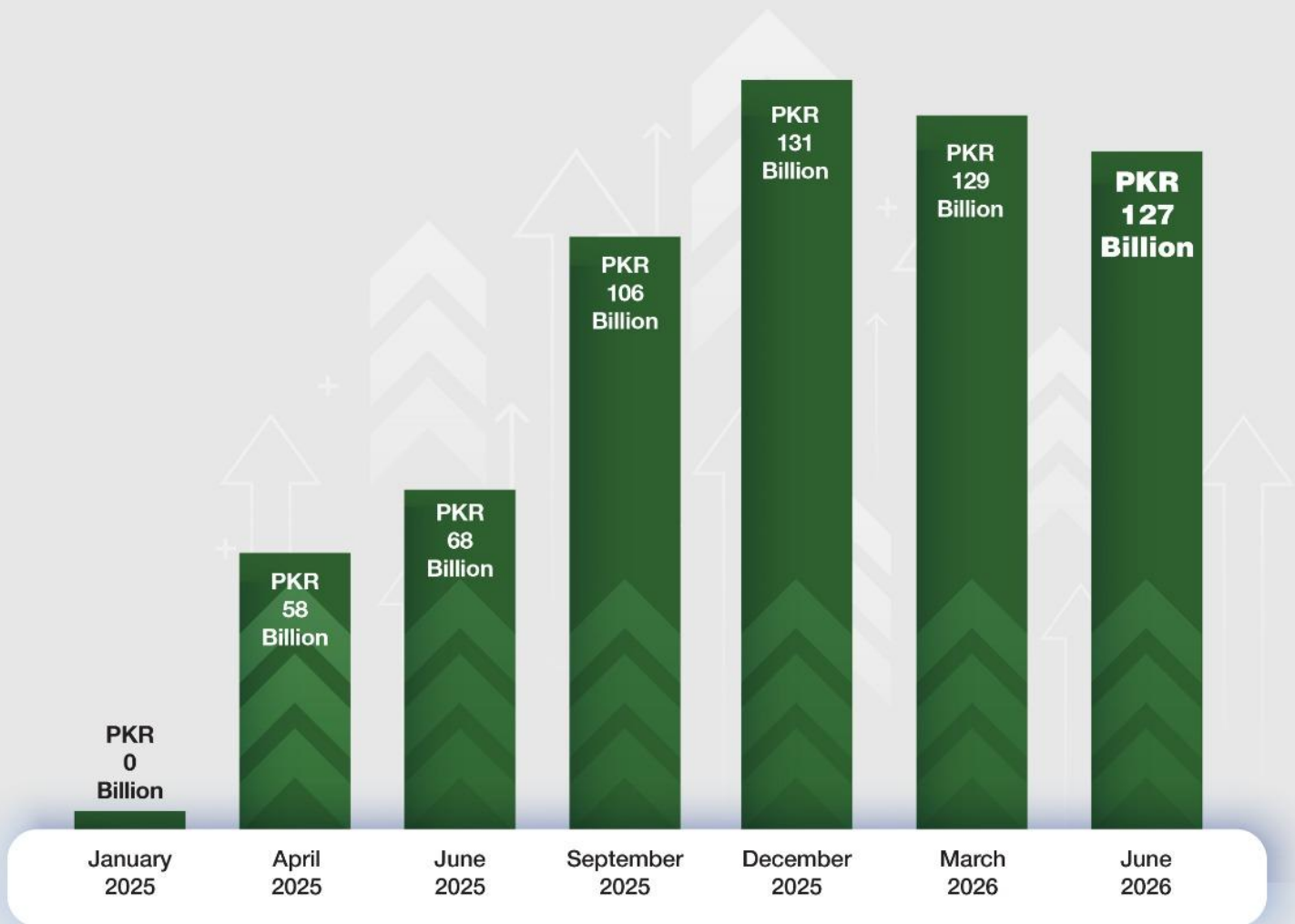
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The FASTEST Growing AMC in Pakistan for 2025!



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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.

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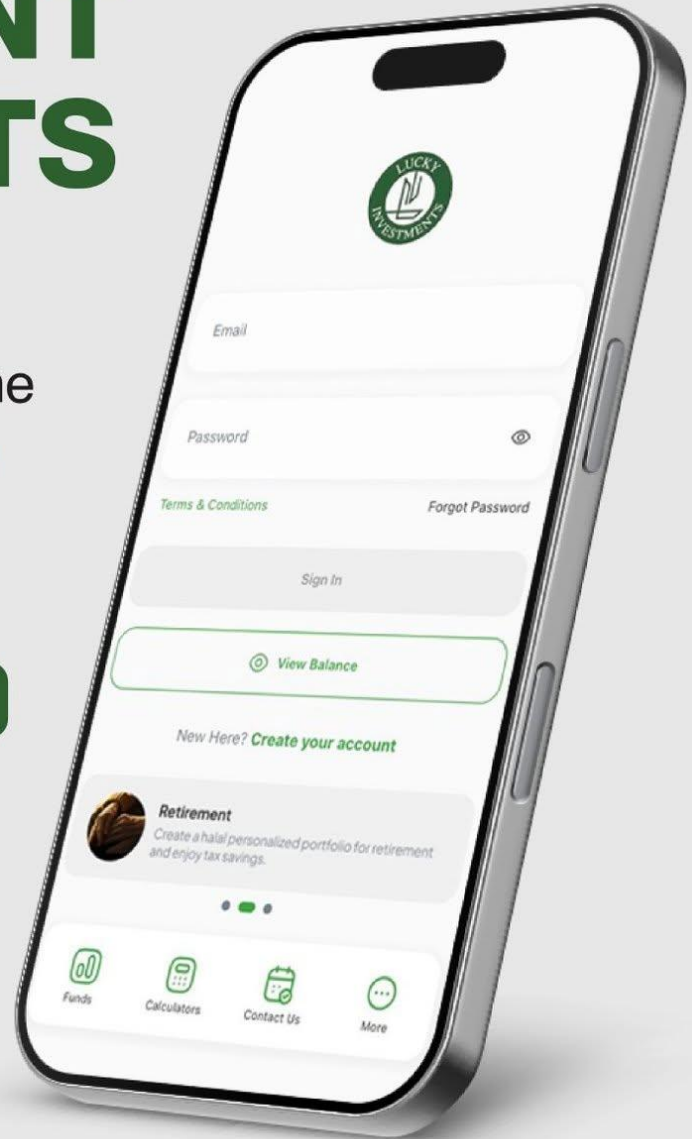
PACRA Rating
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PACRA Rating

AM1



**FASTEST IN GROWTH
FASTEST IN RATING**

AM1

**THE HIGHEST ASSET MANAGER RATING
IN JUST 18 MONTHS**

**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	AA(f)
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 Dividend Yield Fund	LIDYF	Shariah Compliant 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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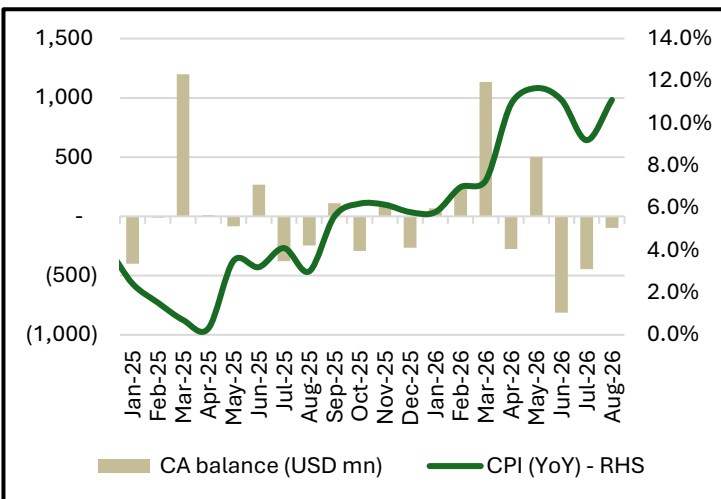
September 2026 Economic Review

Headline inflation in September 2026 was 10.3%, compared with 11.1% in August 2026. The moderation in CPI was partly due to a higher-base effect than in the previous month, while YoY food inflation softened.

Pakistan's current account (CA) posted a deficit of USD 98mn in August 2026 against a deficit of USD 445mn in July 2026. Goods trade deficit declined 4% MoM to USD 3.0bn; while remittances increased 1% MoM to USD 3.7bn. SBP's Forex reserves were USD 21.4bn as on 25 September 2026, implying a healthy import cover of above three months. The SBP bought about USD 8.1bn from the open market during FY26 to shore up its forex reserves. The SBP is guiding GDP growth during FY27 to fall in the range of 3.5-4.5% and the C/A deficit to remain under 1% of GDP.

FBR's tax collection reached PKR 3.07tn in 1QFY27, exceeding the target of PKR 3.05tn by PKR 13bn. This was supported by PKR 1.34tn collected in September, which was broadly in line with the monthly target and helped offset the PKR 28bn shortfall in August. SBP maintained the policy rate at 11.5%, despite considerable ease-off in global commodity prices and a mild escalation in the Middle East conflict.

Inflation & CA balance



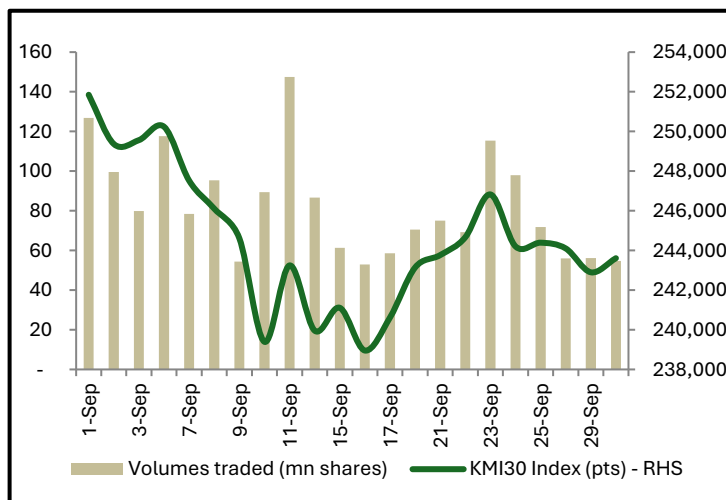
Equity Market Review

The equity market was down-trending in September 2026, after a rebound in August 2026. The KSE-100 index showed a negative return of 4.0%, while the KMI-30 index fell by 3.2% in August. Market sentiment remained subdued, with trading volumes staying low amid a sharp rise in international commodity prices during the month. However, the key drag on market performance remained the lack of progress between the US and Iran toward a durable resolution of the conflict.

Key developments during the month included: (i) the IMF mission began review for EFF and RSF programs; (ii) the SBP maintained the policy rate at 11.5%; (iii) Pakistan raised USD 3bn through a dual-tranche Eurobond; (iv) Fitch assigned a B-rating to Pakistan's proposed US dollar-denominated bond; (v) domestic oil refineries signed upgradation agreements; and (iv) the government introduced Prime Minister's Fuel Relief Scheme.

During the month, Individuals and Companies were among key net buyers, of USD 37mn, USD 20mn, respectively. Mutual funds and Brokers were major net sellers, of USD 43mn and USD 9mn, respectively. Foreign investors were net sellers of USD 20mn.

KMI 30 Index & Market Volumes

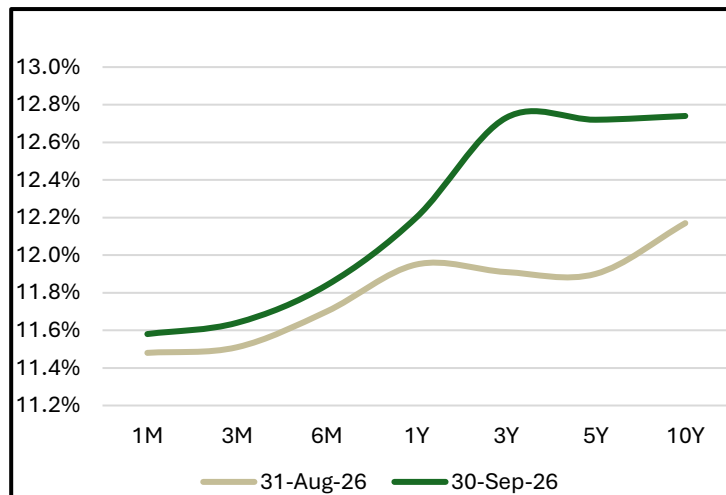


Money Market Review

During September 2026, short-term KIBOR rates (3M, 6M, and 12M) increased by 12-27 bps, closing at 11.85%, 12.08%, and 12.43%, respectively. Similarly, secondary market T-Bill yields increased by 13-25 bps, ending the month at 11.64%, 11.84%, and 12.20% for the 3M, 6M, and 12M tenors, respectively. Longer-tenor PIB yields increased by 57-82 bps, with the 3Y, 5Y, and 10Y PIBs closing at 12.73%, 12.72%, and 12.74%, respectively. In the primary market, the Government conducted three Market Treasury Bill (MTB) auctions, accepting PKR 1.68 trillion against a target of PKR 1.65 trillion, with the majority of the accepted amount concentrated in the 3-month tenor.

On the Islamic finance front, the Government raised PKR 350.23 billion through auctions of 3-month, 6-month, 1-year, 3-year, 5-year, and 10-year floating-rate and fixed-rate Ijarah Sukuk / Hybrid Sukuk, against total bids of PKR 1,695.32 billion and a target of PKR 625 billion. In the foreign exchange market, the PKR appreciated by PKR 0.36 against the US Dollar (USD) in the interbank market, while appreciated by PKR 0.08 in the open market. The PKR closed the month at PKR 277.11/USD in the interbank market and PKR 279.13/USD in the open market.

Yield curve





Lucky Islamic Money Market Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	AA+(f) by PACRA (June 16, 2026)
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	32 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.36% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/- and subsequently PKR 1,000/-
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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Portfolio Performance

Portfolio Turnover Ratio (%)	45.09
Portfolio Information Ratio	2.53
Yield to Maturity (%)	11.38
Modified Duration (years)	0.09
Macaulay Duration (years)	0.09

Top Portfolio Holdings

Top Portfolio Holdings	Percentage of Total Assets
Airlink Short Term Sukuk 11	3.16%
PTCL short Term Sukuk 21	3.14%
Select Technologies Short Term Sukuk 5	2.37%
Digital World Short Term Sukuk 3	1.97%
Digital World Short Term Sukuk 4	1.97%
Select Technologies Short Term Sukuk 6	1.05%
Pakistan Cables Short Term Sukuk 1	0.53%
Roomi Poultry Short Term Sukuk	0.39%
PTCL short Term Sukuk 19	0.04%

Asset Allocation

Asset Allocation	Percentage of Total Assets	
	August 2026	September 2026
Placements with Banks, DFIs.	35.04%	61.13%
Cash and Cash Equivalent	23.09%	21.75%
Corporate Sukuk	20.31%	14.62%
Other receivables	1.56%	2.48%
GoP Guaranteed Securities	20.00%	0.02%

The fund has exposure of 0.01% of Net Assets in GoP Issued Security (Listed on PSX) with maturity exceeding 6 months and up to 1 year

Non-Compliance Disclosure	Percentage of Net Assets	Regulatory Limit
Pak Libya Holding Company Limited	19.10%	15.00%
Pak Oman Investment Company Limited	42.26%	15.00%

Credit Quality Rating

Credit Quality Rating	Percentage of Total Assets
AAA	12.24%
AA+	51.64%
AA	19.03%
A1+	3.18%
A1	11.44%

Fund Net Assets

Fund Net Assets	August 2026	September 2026	MoM%
Net Assets (PKR Mn.) **	33,034	18,933	-42.69%
Net Assets (excluding FoFs) (PKR Mn.)	33,034	18,933	-42.69%
NAV per unit (PKR)	102.2069	103.0849	0.86%
Peer Group Average Return for September 2026			10.27%
5 years Peer Group Average Return for September 2026			9.82%
** This includes Rs. 0 invested by Fund of Funds			

Total Expense Ratio

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.59%	0.58%
*This includes 0.14% 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	FY26	FY25*	Since Inception*	
LIMMF			10.45%	10.67%	10.59%	10.65%		10.44%	10.25%	10.65%	10.78%	
Benchmark			9.67%	10.01%	9.82%	10.01%		9.44%	9.37%	10.40%	9.65%	
Monthly Performance	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26
LIMMF	9.77%	9.98%	9.89%	10.11%	9.62%	9.53%	8.90%	9.82%	9.97%	10.83%	10.81%	10.42%
Benchmark	9.49%	9.37%	9.66%	9.51%	8.52%	8.67%	8.59%	9.00%	9.44%	10.46%	10.36%	10.01%

* 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. 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 - September 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	AM1 by PACRA (August 7, 2026)
Stability Rating	AA(f) by PACRA (April 07, 2026)
Unit Type	Growth & Income
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	January 16, 2026
Weighted Average Time to Maturity	27 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual Rate of Management Fee	0.12 % per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR 1,000/-
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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management
Portfolio Performance	
Portfolio Turnover Ratio (%)	48.44
Portfolio Information Ratio	3.48
Yield to Maturity (%)	11.40
Modified Duration (years)	0.07
Macaulay Duration (years)	0.07

Top Portfolio Holdings	Percentage of Total Assets
Engro Fertilizer Short Term Sukuk 3	4.70%
PTCL Short Term Sukuk 19	2.35%
PTCL Short Term Sukuk 22	2.31%
Ismail Industries Limited STS 7	2.04%
Pakistan Cables Short Term Sukuk 1	1.88%
Lucky Electric Short term Sukuk 23	1.57%
Select Technologies Short Term Sukuk 5	1.41%
Airlink Short Term Sukuk 13	0.82%
Digital World Short Term Sukuk 3	0.78%
Citi Pharma Short Term Sukuk 4	0.71%

Asset Allocation	Percentage of Total Assets	
	August 2026	September 2026
Cash and Cash Equivalent	47.51%	62.94%
Corporate Sukuk	10.24%	19.38%
Placements with Banks, DFIs	41.48%	15.58%
Other receivables	0.77%	1.18%
GoP Guaranteed Securities	0.00%	0.92%

Credit Quality Rating	Percentage of Total Assets
AAA	70.13%
AA+	5.50%
AA	3.81%
A1+	6.23%
A1	13.15%

Fund Net Assets	August 2026	September 2026	MoM%
Net Assets (PKR Mn.) **	17,747	31,840	79.41%
Net Assets (excluding FoFs) (PKR Mn.)	17,747	31,840	79.41%
NAV per unit (PKR)	101.9125	102.8453	0.92%
Peer Group Average Return for September 2026			10.27%
5 years Peer Group Average Return for September 2026			9.82%
** This includes Rs. 0 invested by Fund of Funds			

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.29%	0.31%
*This includes 0.10% MTD and 0.10% 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	FY26*	Since Inception*
LICF	11.14%	11.17%	10.95%	11.17%	-	-	10.04%	10.54%
Benchmark	9.67%	10.01%	9.82%	10.01%	-	-	9.11%	9.41%
Monthly Performance	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26
LICF	8.67%	9.51%	9.51%	9.50%	10.67%	10.89%	10.95%	11.10%
Benchmark	8.52%	8.67%	8.59%	9.00%	9.44%	10.46%	10.36%	10.01%
* 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 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 Income Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 2026)
Stability Rating	AA(f) by PACRA (June 16, 2026)
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	81 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.34% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR 1,000/-
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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Portfolio Performance	
Portfolio Turnover Ratio (%)	28.78
Portfolio Information Ratio	0.36
Yield to Maturity (%)	11.03
Modified Duration (years)	0.21
Macaulay Duration (years)	0.22

Performance – Annualized Return				1M	90 Days	180 Days	FYTD	1Yr	FY26	FY25*	Since Inception*	
LIIF				9.83%	10.26%	10.35%	10.26%	10.36%	10.38%	10.59%	10.75%	
Benchmark				9.60%	9.46%	9.57%	9.46%	9.40%	9.43%	10.69%	9.65%	
Monthly Performance	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26
LIIF	10.17%	10.14%	10.11%	10.58%	9.91%	9.38%	8.00%	9.55%	10.02%	10.57%	10.41%	10.28%
Benchmark	9.19%	9.14%	9.36%	9.30%	9.21%	9.37%	9.24%	9.69%	9.74%	9.60%	9.32%	9.45%
* Inception date (Performance start date) was April 25, 2025. NAV to NAV return with Dividend reinvested.												

Top Portfolio Holdings	Percentage of Total Assets
Airlink Short Term Sukuk 11	5.86%
Select Technologies Short Term Sukuk 6	2.22%
Airlink Short Term Sukuk 13	2.07%
Select Technologies Short Term Sukuk 5	1.48%
Gas & Oil Pakistan Limited Long Term Sukuk	1.38%
Roomi Poultry Short Term Sukuk	0.97%
Citi Pharma Short Term Sukuk 4	0.15%

Asset Allocation	Percentage of Total Assets	
	August 2026	September 2026
Cash & Cash Equivalents	48.93%	54.31%
Placements with Banks, DFIs, NBFCs & Modarabas	15.61%	26.66%
Corporate Sukuk	23.43%	14.12%
GoP Guaranteed Securities	10.43%	3.59%
Other Receivables	1.60%	1.32%
Non-Compliance Disclosure		Regulatory Limit
First Habib Modaraba		15.00%

Credit Quality Rating	Percentage of Total Assets
AAA	16.77%
AA+	63.33%
AA	5.74%
A1	12.74%

Fund Net Assets	August 2026	September 2026	MoM%
Net Assets (Rs. Mn)**	12,118	6,734	-44.43%
Net Assets (excluding FoFs) (Rs. Mn)	12,118	6,734	-44.43%
NAV per unit (Rs.)	102.0540	102.8783	0.81%
Peer Group Average Return for September 2026			9.71%
5 years Peer Group Average Return for September 2026			9.69%
** This includes Rs. 0 invested by Fund of Funds			

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.61%	0.67%
*This includes 0.14% MTD and 0.15% YTD representing Government Levy, SECP Fee and Sales tax. (Annualized). Selling and Marketing Expenses are 0%.		

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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The product herein above has been approved by our Shariah Advisor Mufti Muhammad Hasaan Kaleem whose registration reference number is (SECP/IFD/SA/007)



Lucky Islamic Stock Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 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	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR. 1,000/-
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 (%)	147.02
Portfolio Information Ratio	-0.46
Beta (β)	0.95
Standard Deviation	6.49

Total Expense Ratio

	MTD	YTD
Expense Ratio*	4.45%	4.16%
*This includes 0.63% MTD and 0.61% 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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

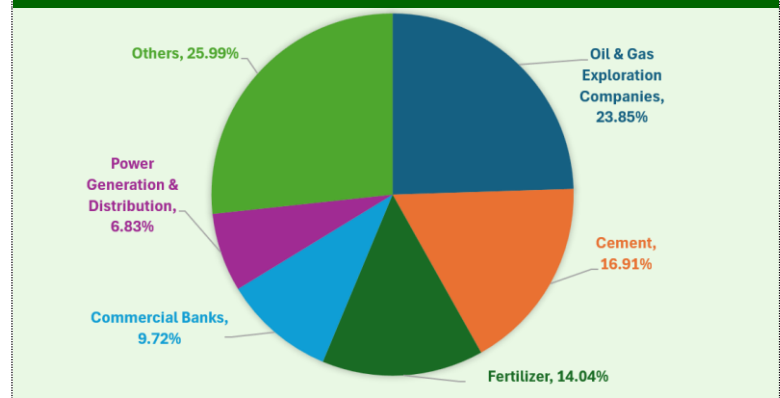
Top Ten Equity Holdings

	Percentage of Total Assets
Fauji Fertilizer Company Limited	10.29%
Oil & Gas Development Company Limited	10.00%
Meezan Bank Limited	9.72%
Pakistan Petroleum Limited	8.22%
Lucky Cement Limited	7.34%
The Hub Power Company Limited	6.68%
Engro Holdings Limited	6.36%
Mari Energies Limited	5.62%
Pakistan State Oil Company Limited	3.71%
Systems Limited	3.09%

Asset Allocation

	Percentage of Total Assets	
	August 2026	September 2026
Equities	98.18%	97.34%
Cash	1.79%	2.28%
Other Receivables	0.01%	0.36%
Preliminary Expenses & Flotation Cost	0.02%	0.02%

Sector Allocation



Fund Net Assets

	August 2026	September 2026	MoM%
Net Assets (Rs. Mn) **	15,009	14,306	-4.68%
Net Assets (excluding FoFs) (Rs. Mn)	15,009	14,306	-4.68%
NAV per unit (Rs.)	134.8183	129.7972	-3.72%
Peer Group Average Return for September 2026			-4.11%
5 years Peer Group Average Return for September 2026			1.59%
** This includes Rs. 0 investment by Fund of Funds			

Performance – Cumulative Return			1M	90 Days	180 Days	FYTD	1Yr	FY26	FY25*	Since Inception*		
LISF			-3.72%	-7.84%	10.52%	-6.53%	-2.91%	32.41%	7.36%	32.87%		
Benchmark			-3.20%	-6.78%	11.61%	-5.33%	-1.08%	39.18%	6.42%	40.22%		
Monthly Performance	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26
LISF	14.85%	-5.36%	3.98%	3.60%	4.23%	-10.02%	-9.19%	8.44%	7.22%	2.90%	-4.81%	2.00%
Benchmark	15.96%	-5.51%	2.84%	3.85%	5.03%	-9.85%	-8.18%	8.34%	7.01%	2.73%	-3.94%	1.80%
* Inception date (Performance start date) was April 25, 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.

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Lucky Islamic Energy Fund Fund Manager Report - September 2026

Investment Objective

The Investment objective of the Lucky Islamic Energy Fund is to seek long-term capital growth through investments in Shariah-compliant listed equity securities, primarily from the Energy sector.

General Information

Fund Type	An Open-End Scheme
Category	Shariah Compliant Sector (Equity) Scheme
Asset Manager Rating	AM1 by PACRA (August 7, 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	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR 1,000/-
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 (%)	289.23
Portfolio Information Ratio	-0.39
Beta (β)	1.15
Standard Deviation	8.44

Total Expense Ratio	MTD	YTD
Expense Ratio*	5.30%	5.06

*This includes 0.72% MTD and 0.72% 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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Top Ten Equity Holdings

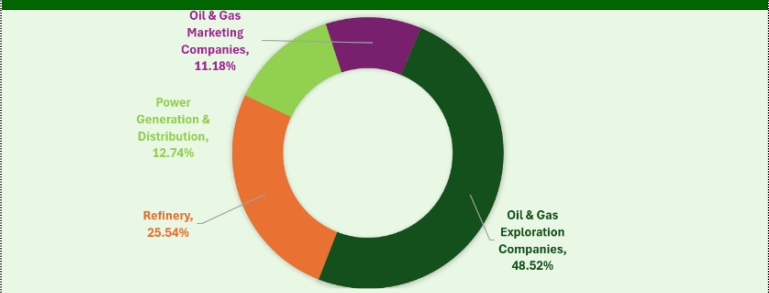
	Percentage of Total Assets
Pakistan Petroleum Limited	20.76%
Oil & Gas Development Company Limited	19.89%
Attock Refinery Limited	15.35%
The Hub Power Company Limited	11.53%
Pakistan Refinery Limited	9.05%
Pakistan State Oil Company Limited	8.77%
Mari Energies Limited	7.87%
Sui Northern Gas Pipelines Limited	2.41%
K-Electric Limited	1.21%
National Refinery Limited	0.71%

Asset Allocation	Percentage of Total Assets	
	August 2026	September 2026
Equities	96.16%	97.98%
Cash	3.76%	1.91%
Preliminary Expense and Flotation Cost	0.06%	0.10%
Other Receivables	0.02%	0.01%

Non-Compliance Disclosure

Non-Compliance Type	Company Name	Percentage of Net Assets	Regulatory Limit
Single Entity	PAKISTAN PETROLEUM LIMITED	20.89%	20.00%
Single Entity	OIL & GAS DEVELOPMENT COMPANY LIMITED	20.03%	20.00%

Sector Allocation



Fund Net Assets	August 2026	September 2026	MoM%
Net Assets (Rs. Mn) **	2,778	1,802	-35.13
Net Assets (excluding FoFs) (Rs. Mn)	2,778	1,802	-35.13
NAV per unit (Rs.)	103.6914	99.0852	-4.44%
Peer Group Average Return for September 2026			-3.51%
5 years Peer Group Average Return for September 2026			0.83%

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

Performance – Cumulative Return	1M	90 Days	180 Days	FYTD	1Yr	FY26*	Since Inception*		
LIEF	-4.44%	-1.10%	13.73%	-0.40%	-	-0.51%	-0.91%		
Benchmark	-3.20%	-6.78%	11.61%	-5.33%	-	2.65%	-2.82%		
Monthly Performance – Cumulative Return	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jan-26	Jul-26	Aug-26
LIEF	5.58%	-13.79%	-6.96%	10.09%	5.88%	0.80%	5.58%	-4.56%	9.20%
Benchmark	5.03%	-9.85%	-8.18%	8.34%	7.01%	2.73%	5.03%	-3.94%	1.80%

* 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.

Disclaimer: This publication is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any Fund. All investments in mutual funds are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependent on factors affecting the capital markets. These may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Performance data does not include cost incurred by investor in the form of sales load etc. The Lucky Islamic Energy Fund holds certain non-compliant investment. Before making any decision, investors should review this document and latest financial statements. Please read the Offering Document to understand the investment policies and risks involved. .

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



Lucky Islamic Dividend Yield Fund Fund Manager Report - September 2026

Investment Objective

Lucky Islamic Dividend Yield Fund seeks to provide competitive returns to investors through investments in dividend yielding shariah compliant listed equity securities, with the objective of generating consistent dividend income and potential capital appreciation over the medium to long term.

General Information

Fund Type	An Open-End Scheme
Category	Shariah Compliant Equity Scheme
Asset Manager Rating	AM1 by PACRA (August 7, 2026)
Stability Rating	Not applicable
Unit Type	Growth
Risk Profile/ Risk of principal erosion	High / Principal at High Risk
Launch Date	July 01, 2026
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co. Chartered Accountants
Actual rate of Management Fee	1.50% per annum
Front End Load	3.00%
Back End Load	NIL
Contingent Load	NIL
Minimum Investment	PKR 5,000/-and subsequently PKR 1,000/-
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 (%)	21.68
Portfolio Information Ratio	0.42
Beta (β)	1.09
Standard Deviation	2.94

Total Expense Ratio	MTD	YTD
Expense Ratio*	3.47%	3.95%
*This includes 0.37% MTD and 0.44% 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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

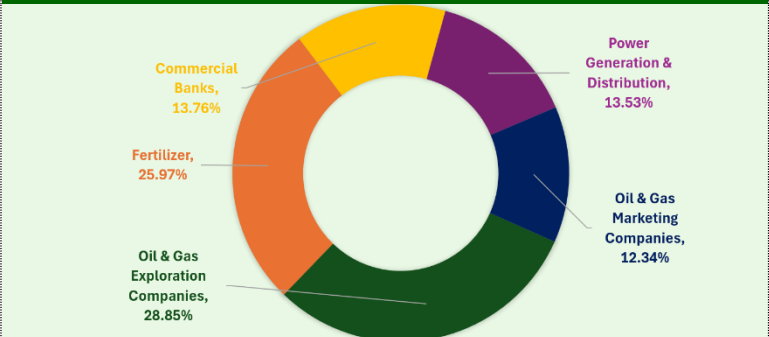
Top Ten Equity Holdings

	Percentage of Total Assets
Fauji Fertilizer Company Limited	14.55%
Oil & Gas Development Company Limited	14.50%
Pakistan Petroleum Limited	14.35%
The Hub Power Company Limited	13.53%
Meezan Bank Limited	11.82%
Engro Fertilizers Limited	11.42%
Pakistan State Oil Company Limited	7.25%
Sui Northern Gas Pipelines Limited	5.09%
Faysal Bank Limited	1.95%

Asset Allocation

	Percentage of Total Assets	
	August 2026	September 2026
Equities	90.93%	94.46%
Cash	8.42%	4.90%
Preliminary Expense and Flotation Cost	0.55%	0.55%
Other Receivables	0.10%	0.09%

Sector Allocation



Fund Net Assets	August 2026	September 2026	MoM%
Net Assets (Rs. Mn) **	156	153	-1.92%
Net Assets (excluding FoFs) (Rs. Mn)	156	153	-1.92%
NAV per unit (Rs.)	95.4920	92.9072	-2.71%
Peer Group Average Return for September 2026			-4.11%
5 years Peer Group Average Return for September 2026			1.59%
** This includes Rs. 0 invested by Fund of Funds			

Performance – Cumulative Return	1M	90 Days	180 Days	FYTD*	1Yr	3Yr	Since Inception*	
LIDYF	-2.70%	-7.09%	-	-7.09%	-	-	-7.09%	
Benchmark	-3.20%	-6.78%		-5.33%	-	-	-6.53%	
Monthly Performance – Cumulative Return	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-25
LIDYF	-	-	-	-	-	-	-5.81%	1.38%
Benchmark	-	-	-	-	-	-	-3.94%	1.80%

* Inception date (Performance start date) was July 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 24 Managed under Lucky Islamic Fixed Term Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	August 04, 2026
IPO / Subscription period	4 August 2026/ 5 August 2026 to 20 August, 2026
Weighted Average Time to Maturity	29 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.20% 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	
	August 2026	September 2026
GoP Guaranteed Securities	99.77%	99.80%
Cash & Cash Equivalents	0.19%	0.17%
Other Receivables	0.04%	0.03%

Fund Net Assets	August 2026	September 2026	MoM
Net Assets (Rs. Mn) **	1,530	1,543	0.85%
Net Assets (excluding FoFs) (Rs. Mn)	1,530	1,543	0.85%
NAV per unit (Rs.)	100.8089	101.6940	0.88%
** This includes Rs. 0 invested by Fund of Funds			

Credit Quality Rating	Percentage of Total Assets
AAA	99.80%
AA+	0.17%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.45%	0.44%
*This includes 0.11% MTD and 0.11% 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	0.33
Yield to Maturity (%)	11.42
Modified Duration (years)	0.08
Macaulay Duration (years)	0.08

Members of Investment Committee

Mohammad Shoaib, CFA	Chief Executive Officer
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Expected Return: 10.75% to 11.15%

Performance – Annualized Return	1M	90 Days	180 Days	FYTD*	1Yr	Since inception*
LIFTFP 24	10.68%	-	-	11.04%		11.04%
Benchmark	10.52%	-	-	10.52%		10.52%

* Inception date (Performance start date) was August 04, 2026

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 26 Managed under Lucky Islamic Fixed Term Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	September 17, 2026
IPO / Subscription period	17th September 2026/ 18th September 2026 to 30th September 2026
Weighted Average Time to Maturity	21 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co, Chartered Accountantsx1
Actual Rate of Management Fee	0.09% 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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Asset Allocation

Asset Allocation	Percentage of Total Assets
Placements with Banks & DFIs	99.58%
Other Receivables	0.39%
Cash & Cash Equivalents	0.03%

Fund Net Assets

Fund Net Assets	August 2026
Net Assets (Rs. Mn) **	12,055
Net Assets (excluding FoFs) (Rs. Mn)	12,055
NAV per unit (Rs.)	100.4085

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

Credit Quality Rating

Credit Quality Rating	Percentage of Total Assets
AAA	99.61%

Total Expense Ratio

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.23%	0.18%
*This includes 0.09% MTD and 0.07% 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 (%)	11.62
Modified Duration (years)	0.05
Macaulay Duration (years)	0.06

Expected Return: 11.00% to 11.50%

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIFTFP 26	12.43%	-	-	12.43%	-	-	12.43%
Benchmark	10.94%	-	-	10.94%	-	-	10.94%

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 27 Managed under Lucky Islamic Fixed Term Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	September 25, 2026
IPO / Subscription period	25th September 2026/ 28th September 2026 to 20th October 2026
Weighted Average Time to Maturity	1 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co, Chartered Accountants
Actual Rate of Management Fee	0.30% 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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Expected Return: 10.70% to 12.00%							
Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIFTFP 27	17.56%	-	-	17.56%	-	-	17.56%
Benchmark	10.04%	-	-	10.04%	-	-	10.04%

Asset Allocation	Percentage of Total Assets
Cash & Cash Equivalents	99.90%
Other Receivables	0.10%

Fund Net Assets	September 2026
Net Assets (Rs. Mn) **	9,966
Net Assets (excluding FoFs) (Rs. Mn)	9,966
NAV per unit (Rs.)	100.0962
** This includes Rs. 0 invested by Fund of Funds	

Credit Quality Rating	Percentage of Total Assets
AAA	99.90%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.34%	0.26%
*This includes 0.09% MTD and 0.06% 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 (%)	12.16
Modified Duration (years)	0.00
Macaulay Duration (years)	0.00

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 28 Managed under Lucky Islamic Fixed Term Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	28th September, 2026
IPO / Subscription period	28th September 2026/ 29th September 2026 to 2nd October 2026
Weighted Average Time to Maturity	29 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co, Chartered Accountants
Actual Rate of Management Fee	0.15% 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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Expected Return: 11.00% to 11.60%							
Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIFTFP 28	23.18%	-	-	23.18%	-	-	23.18%
Benchmark	10.99%	-	-	10.99%	-	-	10.99%

Asset Allocation	Percentage of Total Assets
Placements with Banks & DFIs	99.92%
Other Receivables	0.06%
Cash & Cash Equivalents	0.02%

Fund Net Assets	September 2026
Net Assets (Rs. Mn) **	11,455
Net Assets (excluding FoFs) (Rs. Mn)	11,455
NAV per unit (Rs.)	100.0635
** This includes Rs. 0 invested by Fund of Funds	

Credit Quality Rating	Percentage of Total Assets
AA+	99.94%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.16%	0.12%
*This includes 0.05% MTD and 0.04% 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 (%)	11.75
Modified Duration (years)	0.08
Macaulay Duration (years)	0.08

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 29 Managed under Lucky Islamic Fixed Term Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	15th September, 2026
IPO / Subscription period	15th September 2026/ 16th September 2026 to 18th September 2026
Weighted Average Time to Maturity	71 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	Yousuf Adil & Co, Chartered Accountants
Actual Rate of Management Fee	0.31% 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
Zohaib Saeed, CFA, ACCA	Head of Fixed Income
Muhammad Saad Ali, CFA	Head of Research
Owais Anwer	Head of Compliance & Risk Management

Asset Allocation	Percentage of Total Assets
GoP Guaranteed Securities	99.87%
Cash & Cash Equivalents	0.07%
Other Receivables	0.06%

Fund Net Assets	September 2026
Net Assets (Rs. Mn) **	3,569
Net Assets (excluding FoFs) (Rs. Mn)	3,569
NAV per unit (Rs.)	100.3789
** This includes Rs. 0 invested by Fund of Funds	

Credit Quality Rating	Percentage of Total Assets
AAA	99.94%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.51%	0.41%
*This includes 0.12% MTD and 0.10% 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 (%)	11.50
Modified Duration (years)	0.18
Macaulay Duration (years)	0.19

Expected Return: 10.75% to 11.25%							
Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	3Yr	Since inception
LIFTFP 29	9.88%	-	-	9.88%	-	-	9.88%
Benchmark	9.91%	-	-	9.91%	-	-	9.91%

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Lucky Islamic Pension Fund Fund Manager Report - September 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		10.68%	
Category	Shariah Compliant Voluntary Pension Scheme			Oil & Gas Development Company Limited		9.89%	
Pension Fund Manager Rating	AM1 by PACRA (August 7, 2026)			Meezan Bank Limited		9.11%	
Risk Profile/ Risk of principal erosion	Lower to High (As per Allocation Scheme)			Pakistan Petroleum Limited		8.12%	
Launch Date	November 10, 2025			Lucky Cement Limited		6.97%	
Trustee	Central Depository Company of Pakistan Limited			The Hub Power Company Limited		6.57%	
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants			Engro Holdings Limited		6.11%	
Actual rate of Management Fee	Equity Sub Fund – 1.50%			Mari Energies Limited		5.68%	
	Debt Sub Fund –0.10%			Pakistan State Oil Company Limited		4.01%	
	Money Market Sub Fund –0.10%			Systems Limited		3.01%	
	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		23.69%	
Contingent Load	NIL			Cement		16.33%	
Minimum Contribution Amount	Rs. 1,000/-			Fertilizer		13.72%	
Benchmark	Equity Sub Fund – KMI-30 Index. Debt Sub Fund – 75% Twelve (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. Money Market Sub Fund – 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. Gold Sub Fund – 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.			Commercial Banks		9.11%	
				Power Generation & Distribution		6.68%	
				Others		27.10%	
				Asset Allocation - LIPF Equity Sub Fund		Percentage of Total Assets	
				Equities		96.63%	
				Cash		2.52%	
				Preliminary Expense and Flotation Cost		0.52%	
				Other Receivables		0.33%	
				Asset Allocation - Debt Sub Fund		Percentage of Total Assets	
				GoP Guaranteed Securities		35.01%	
Pricing Mechanism	Forward			Cash and Cash Equivalent		30.00%	
Dealing Days	Monday - Friday			Corporate Sukuk		17.16%	
Cut-off Time	9:00 AM to 3:00 PM (Mon to Thu), 9:00 AM to 4:00 PM (Fri)			Placements with Banks, DFIs.		15.65%	
Leverage	NIL			Other receivables		2.18%	
Members of Investment Committee				Asset Allocation - Money Market Sub Fund		Percentage of Total Assets	
Mohammad Shoaib, CFA	Chief Executive Officer			GoP Guaranteed Securities		51.88	
Zohaib Saeed, CFA, ACCA	Head of Fixed Income			Cash and Cash Equivalent		28.03%	
Muhammad Saad Ali, CFA	Head of Research			Corporate Sukuk		18.16	
Owais Anwer	Head of Compliance & Risk Management			Other receivables		1.93%	
NAV Per Unit				Asset Allocation - Gold Sub Fund		Percentage of Total Assets	
LIPF – ESF	August 2026	September 2026	MoM	Gold		79.27%	
LIPF – DSF	110.3865	106.2212	-3.77%	Cash*		20.18%	
LIPF – DSF	108.1337	109.0089	0.81%	Other Receivables		0.33%	
LIPF – MMSF	108.0905	108.9218	0.77%	*This includes 1.46% of cash margin at PMEX			
LIPF – GSF*	105.2994	98.5097	-6.45%				
* 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							

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 - September 2026

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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	AM1 by PACRA (August 7, 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	Equity Sub Fund – 1.50% Debt Sub Fund –0.10% Money Market Sub Fund –0.10% Gold Sub Fund – 1.50%
Front End Load	Up to 3.00% on all contributions
Back End Load	NIL
Contingent Load	NIL
Minimum Contribution Amount	Rs. 1,000/-
Benchmark	Equity Sub Fund – KMI-30 Index. Debt Sub Fund – 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. Money Market Sub Fund - 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. Gold Sub Fund – 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.
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)	August 2026	September 2026	MoM
LIPF – ESF	1,250	1,220	-2.40%
LIPF – DSF	129	134	3.88%
LIPF – MMSF	106	110	3.77%
LIPF – GSF	94	90	-4.26%
Total	1,579	1,554	-1.58%

Peer Group	September 2026
LIPF – ESF	-4.08%
LIPF – DSF	9.27%
LIPF – MMSF	9.73%

Credit Quality Rating	LIPF – DSF	LIPF – MMSF
AAA	65.02%	79.92%
AA+	3.73%	-
AA	17.16%	-
A1+	2.24%	9.08%
A1	9.69%	9.08%

Total Expense Ratio	LIPF – ESF	LIPF – DSF	LIPF – MMSF	LIPF – GSF
MTD	2.50%	0.66%	0.67%	2.53%
YTD	2.46%	0.81%	0.93%	2.67%
Gov Levi – MTD	0.31%	0.08%	0.07%	0.06%
Gov Levi – YTD	0.33%	0.08%	0.07%	0.036%

Portfolio Performance	LIPF – ESF	LIPF – DSF	LIPF – MMSF	LIPF – GSF
Portfolio Turnover Ratio (%)	60.83	0.00	0.00	0.62
Portfolio Information Ratio	-0.56	0.09	-0.27	-0.86
Yield to Maturity (%)	-	11.54	11.56	-
Modified Duration (years)	-	0.45	0.35	-
Macaulay Duration (years)	-	0.48	0.37	-
WATM (days)	-	175	136	-
Beta (β)	1.05	-	-	1.12
Standard Deviation	6.41	-	-	5.68

Performance	1M	90 Days	180 Days	FYTD	1Yr	3Yr	5Yr	7Yr	FY26*	Since Inception*
LIPF – ESF	-3.77%	-6.44%	12.92%	-5.11%	-	-	-	-	11.95%	6.22%
Benchmark	-3.20%	-6.78%	11.61%	-5.33%	-	-	-	-	10.22%	4.35%
LIPF – DSF	9.85%	10.43%	9.88%	10.46%	-	-	-	-	9.77%	10.15%
Benchmark	9.74%	9.72%	9.72%	9.72%	-	-	-	-	9.80%	9.78%
LIPF – MMSF	9.36%	10.00%	10.06%	10.05%	-	-	-	-	9.80%	10.05%
Benchmark	9.67%	10.01%	9.82%	10.01%	-	-	-	-	9.23%	9.44%
LIPF – GSF	-6.45%	-3.27%	-12.58%	-2.37%	-	-	-	-	0.90%	-1.49%
Benchmark	-5.54%	-2.06%	-9.78%	-1.16%	-	-	-	-	1.97%	0.79%

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

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



Lucky Islamic Punjab Pension Fund Fund Manager Report - September 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	AM1 by PACRA (August 7, 2026)
Fund Stability Rating	-
Risk Profile / Risk of principal erosion	Lower to High (As per Allocation Scheme)
Launch Date	December 22, 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	Money Market Sub Fund - 90% Three (3) months PKISRV rates +10% three (3) 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
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	92.42%
Other Receivables	7.58%

Fund Net Assets	August 2026	September 2026	MoM
Net Assets (Rs. Mn) **	0.53	0.54	1.89%
Net Assets (excluding FoFs) (Rs. Mn)	0.53	0.54	1.89%
NAV per unit (Rs.)	106.7395	107.7039	0.91%
** This includes Rs. 0 invested by Fund of Funds			

Credit Quality Rating	Percentage of Total Assets
AA+	92.42%

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.21%	0.38%
*This includes 0.06% 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	1.35
Yield to Maturity (%)	11.20
Modified Duration (years)	0.00
Macaulay Duration (years)	0.00

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

Performance – Annualized Return	1M	90 Days	180 Days	FYTD	1Yr	FY26*	Since inception*		
LIPPF – Money Market Sub Fund	10.99%	10.66%	10.37%	10.65%	-	9.39%	9.97%		
Benchmark	9.67%	10.01%	9.82%	10.01%	-	9.17%	9.42%		
Monthly Performance – Annualized Return	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26
LIPPF – Money Market Sub Fund	7.99%	10.42%	9.06%	9.07%	9.34%	9.86%	9.94%	9.86%	10.83%
Benchmark	9.51%	8.52%	8.67%	8.59%	9.00%	9.44%	10.46%	10.36%	10.01%
* Inception date (Performance start date) was December 22, 2025.									

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Investment Plan Summary - September 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 24	4-Aug-26	Principal at low risk	1,542,971,310.76	Active	-	29-Oct-26	19,999.84	8,421.00	-	66,696.00	966,574
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan 26	17-Sep-26	Principal at low risk	12,054,874,019.27	Active	-	18-Oct-26	-	13,543.00	-	41,389.68	882,348
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan 27	25-Sep-26	Principal at low risk	9,965,580,133.56	Active	-	28-Dec-26	-	1,175.00	-	13,817.17	265,472
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan 28	28-Sep-26	Principal at low risk	11,455,487,015.69	Active	-	29-Oct-26	-	1,120.00	-	3,449.14	98,378
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan 29	15-Sep-26	Principal at low risk	3,568,975,962.37	Active	-	16-Dec-26	-	4,970.00	-	48,287.96	699,405

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	38,587,888,442	29	5	24

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