

## About Lucky Investments Limited

Lucky Investments Limited (LIL) is a subsidiary of YB Pakistan, marking the beginning of a full-fledged Islamic Asset Management Company by a renowned business conglomerate in Pakistan. The move signals YB Group's strategic entry into the Islamic capital markets, aligning with the growing demand for Shariah compliant investment solutions.

Muhammad Shoaib, CFA, a veteran of Pakistan's Islamic asset management industry, is cofounder and CEO of Lucky Investments Limited. With over three decades of experience, he is renowned for his instrumental role in shaping Pakistan's capital markets and Islamic finance sector.

The renowned Shariah Scholar, Mufti Muhammad Hassaan Kaleem, is the Shariah Advisor of LIIF. He is a prominent personality in the Islamic Finance Industry. He has vast experience in matters of Shariah teachings and advisory, holds eminent Shariah board positions at various Islamic financial institutions worldwide.

We have a strong professional team with combined experience of several decades to truly empower customer to decide, based on careful analysis and recommendations, where to invest the money for optimal return based on his / her risk appetite.

LIL has rich Islamic core values that are based on providing Shariah compliant Investments and advisory services. These core values are the cornerstone and guide to our daily business decisions and transactions. The Company endeavors to uphold its fiduciary responsibility to its stakeholders and clients at all times.



**Lucky Investments**

111-LUCKY1 (582-591) [www.luckyinvestments.com.pk](http://www.luckyinvestments.com.pk)

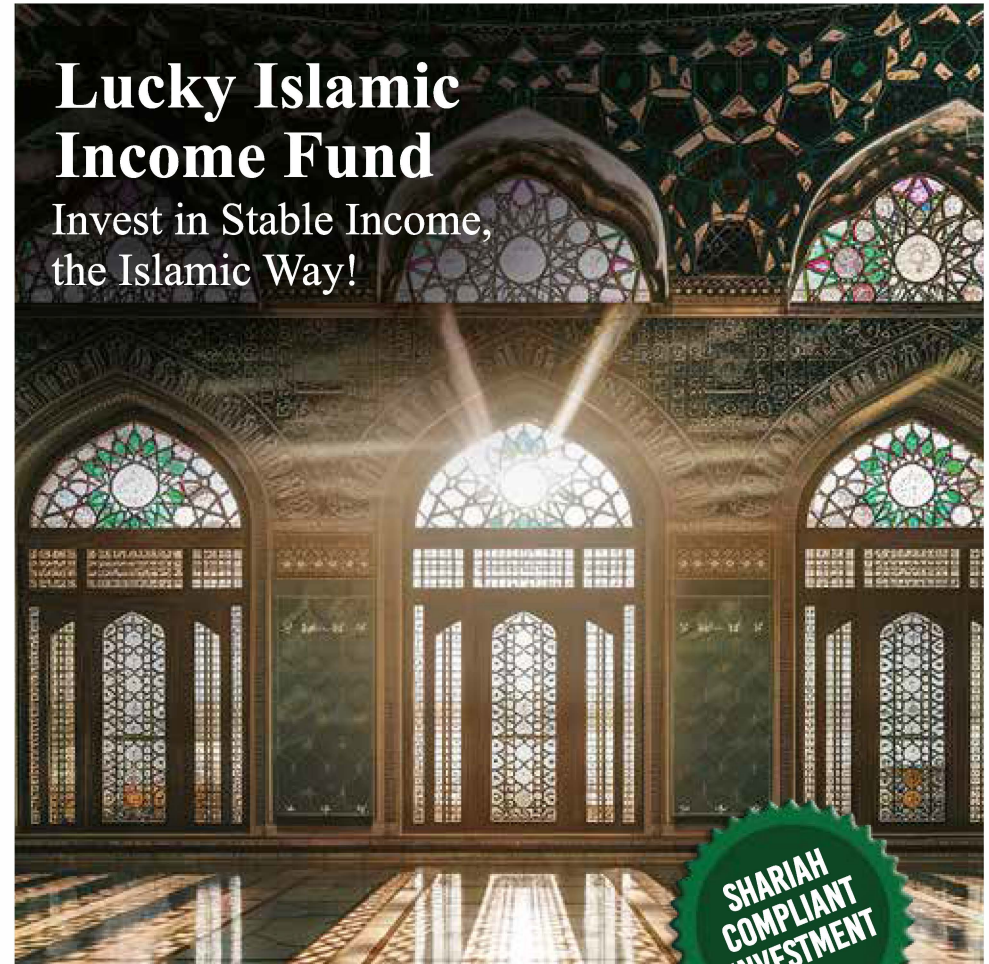
Address: Ground Floor, Finance & Trade Centre, Shahrah-e-Faisal, Karachi, Pakistan



**Lucky Investments**

## Lucky Islamic Income Fund

Invest in Stable Income,  
the Islamic Way!



**SHARIAH  
COMPLIANT  
INVESTMENT**

111-LUCKY1 (582-591)

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# Lucky Islamic Income Fund

## About the Fund

Lucky Islamic Income Fund (LIIF), a Shariah Compliant Islamic Income generating avenue which provides investors stable and safe stream of superior long term Risk adjusted Halal returns on their investments.

## Investment Objective:

LIIF 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.

## Key Benefits

- 100% Shariah-based Islamic Income Fund.
- No minimum holding period of investment
- Encashment without any Charges
- Portfolio assets comprise good credit Quality, a minimum instrument with a minimum credit rating of A for Corporates & High Net Worth investor

*\*Terms and conditions apply, please read the Offering Document with regards to the details of all the key benefits available at Lucky Investments website: [www.luckyinvestments.com.pk](http://www.luckyinvestments.com.pk)*

## Who Should Invest

This fund is best for those investors who prefer:

- Protection of investments from stock market volatility, while Seeking diversification to the overall investment portfolio
- Long-term regular halal income solution

## About the Fund

Category	Open-end Shariah Compliant Income Scheme
Fund Name	Lucky Islamic Income Fund (LIIF)
Date of Inception	April 25, 2025
Fund Objective	Lucky Islamic Income Fund (LIIF) 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
Minimum Contribution	To open an account is PKR. 5,000/- Subsequent investment of PKR 1,000/-
Risk Profile	Medium
Lock-in Period	No lock-in period
Management Fee	Up to 1.50% of daily Net Asset Value (NAV)
Front End Load	Up to 3.00%
Back End Load	None
Asset Manager	Lucky Investments Limited
Shariah Advisor	Mufti Muhammad Hassaan Kaleem
Trustee	Central Depository Company of Pakistan (CDC)
Auditors	A.F. Ferguson & Co

### Disclaimer

All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Fund's Offering Document to understand the investment policies, the risks involved and for special features. For funds' categories, returns (including any unusual performance), ratings and other information, please read latest Fund Managers Report on our website.