

## 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 Shoib, CFA, a veteran of Pakistan's Islamic asset management industry, is co-founder 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 LIMMF. 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**

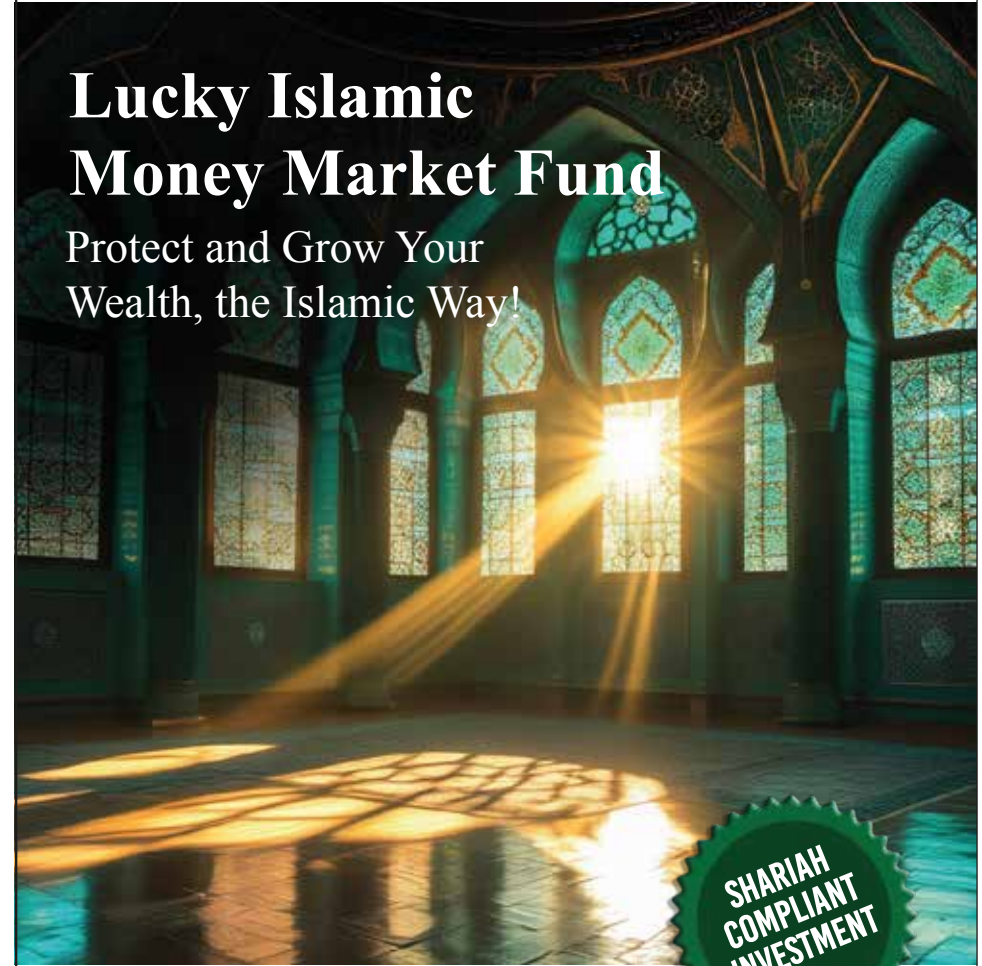
111-LUCKY1 (582-591) [www.luckyinvestments.com.pk](http://www.luckyinvestments.com.pk)  
Address: Ground Floor, Finance & Trade Centre, Shahrah-e-Faisal, Karachi, Pakistan



**Lucky Investments**

## Lucky Islamic Money Market Fund

Protect and Grow Your  
Wealth, the Islamic Way!



**SHARIAH  
COMPLIANT  
INVESTMENT**

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# Lucky Islamic Money Market Fund

## About the Fund

Lucky Islamic Money Market Fund (LIMMF), under Shariah Compliant Money Market category, provides investors with a low risk, high liquidity profile investment avenue with a focus on maximum preservation of capital and generating Halal returns.

## Investment Objective:

LIMMF 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

## Key Benefits

- 100% Shariah-based Islamic Money Market Fund
- No minimum holding period of investment
- Encashment without any penalty
- Diversified investment management reduces overall risk
- Portfolio assets will carry a good credit quality, with a minimum instrument rating of AA

*\*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:

- A stable Shariah compliant low risk investment avenue for liquidity management
- Protection of investments from volatility, while seeking diversification to the overall investment portfolio
- Short to Medium-term regular Halal income solution

## Fund Features:

<b>Category</b>	Open-end Islamic Money Market Fund
<b>Fund Name</b>	Lucky Islamic Money Market Fund (LIMMF)
<b>Date of Inception</b>	April 9, 2025
<b>Fund Objective</b>	Lucky Islamic Money Market Fund (LIMMF) 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
<b>Minimum Contribution</b>	To open an account is PKR. 5,000/- Subsequent investment of PKR 1,000/-
<b>Risk Profile</b>	Low
<b>Lock-in Period</b>	No lock-in period
<b>Management Fee</b>	Up to 1.75% of Average Annual Net Assets
<b>Front End Load</b>	Up to 3.00%
<b>Back End Load</b>	None
<b>Asset Manager</b>	Lucky Investments Limited
<b>Shariah Advisor</b>	Mufti Muhammad Hassaan Kaleem
<b>Trustee</b>	Central Depository Company of Pakistan (CDC)
<b>Auditors</b>	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. The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassaan Kaleem, whose registration reference number is (SECP/IFD/SA/002).