



Lucky Investments



Pakistan's Premier Shariah
Compliant Asset Management Company!

FUND MANAGER REPORT

August 2025

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 through 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.



PKR 80 Billion+

**Assets Under Management
in just a little over 3 months**

The Fastest Growing AMC in 2025

Disclaimer: All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of future results. 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 Kaleem, whose registration reference number is (SECP/IFD/SA/002).



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Asset Manager Rating

AM2+

We remain committed to raising our standards and thank our stakeholders and investors for their trust and confidence

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	Low	Low	AA+(f)
Lucky Islamic Income Fund	LIIF	Shariah Compliant Income	Medium	Medium	AA(f)
Lucky Islamic Stock Fund	LISF	Shariah Compliant Stock	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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August 2025

Economic Review

Inflation for August 2025 came in at 3.0%, down from 4.0% in July. The disinflation was led by a decline in prices of electricity and some major perishable food items. Core inflation in August also declined, to 7.3% vs. 7.8% in July.

Pakistan's current account (CA) balance turned negative in July, with a deficit of USD254mn compared with a surplus of USD335mn in June. Remittances fell 6% MoM to USD3.2bn, while the Goods Trade Balance widened 13% MoM to USD2.7bn. SBP's Forex reserves were broadly steady at USD14.3bn by end of August. The PKR-USD exchange rate, however, appreciated mildly, from 282.87 at the start of August to 281.77 by month-end.

Key high-frequency indicators, such as monthly sales of automobiles, fertilizer and cement depicted over 15% YoY growth during the July-August 2025 period. Moody's also upgraded the credit rating from Caa2 to Caa1.

Equity Market Review

The KMI-30 Index returned 7.85% in August to a new all-time high level of and taking return for FY26 to date to 14.87%. The KSE-100 index rose 6.62% and 18.30% FYTD to 148,618pts—also an all-time high level.

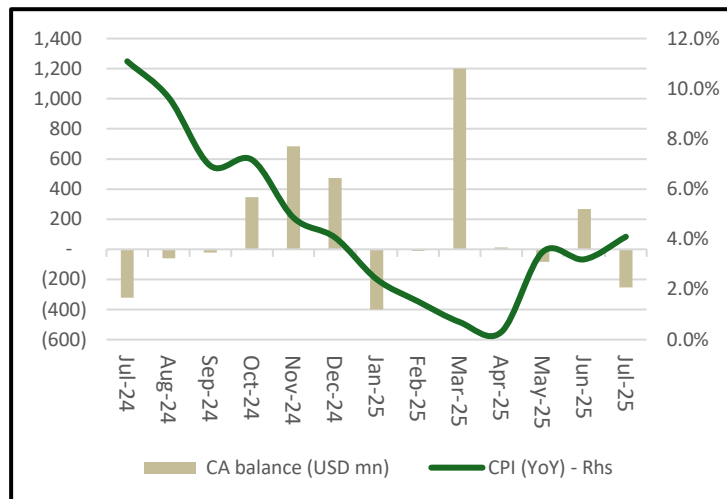
Key developments during the month included: (i) Moody's followed the S&P Global in upgrading Pakistan's credit rating—from Caa2 to Caa1 with a Stable Outlook. (ii) Pakistan government cleared about PKR100bn of debt owed to CPEC power plants, which raised the optimism for issuance of a PKR1.2tn Sukuk for settlement of circular debt. (iii) Pakistan launched the NEV Policy 2025-2030, to promote investment in production and adoption of HEVs in Pakistan.

Mutual funds, Individuals and Companies were among the major net buyers during the month, while foreign investors and banks were key net sellers. Cements, Banks, Food, Pharma and Automobile were among the outperforming sectors.

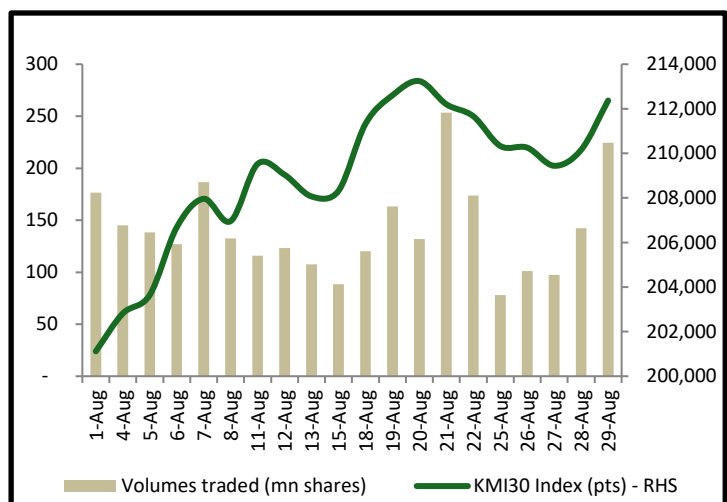
Money Market Review

Inflation for the month of August 2025 clocked in at 3.0% on year-on-year basis as compared to 4.1% in the previous month and 9.6% in August 2024. During the month of August, 3M, 6M and 12M KIBOR rates increased by 1 bp to 4 bps to close at 11.03%, 11.03% and 11.27% respectively. Similarly, secondary market T-Bill yields remained relatively flat and closed at 10.80%, 10.80% & 10.96% respectively. In longer tenor PIBs, 3Y, 5Y and 10Y yields were down by 4 bps to 8 bps to close at 11.08%, 11.37% and 12.02%. In the primary market, two T-bill auctions were conducted during the month where Rs. 913 billion were accepted against a target of Rs. 850 billion with major acceptance in the 12 months instrument. On the Islamic front, Government of Pakistan raised Rs. 228.9 billion through auction of 1Y, 3Y, 5Y and 10Y floating rate and fixed rate Ijarah. SBP received bids worth Rs. 626.9 billion against the target of Rs. 200 billion. In the foreign exchange market, the Pakistani Rupee appreciated against the US Dollar by Rs. 1.10 in the interbank market and by Rs. 1.90 in the open market, closing at Rs. 281.77 and Rs. 283.60 respectively.

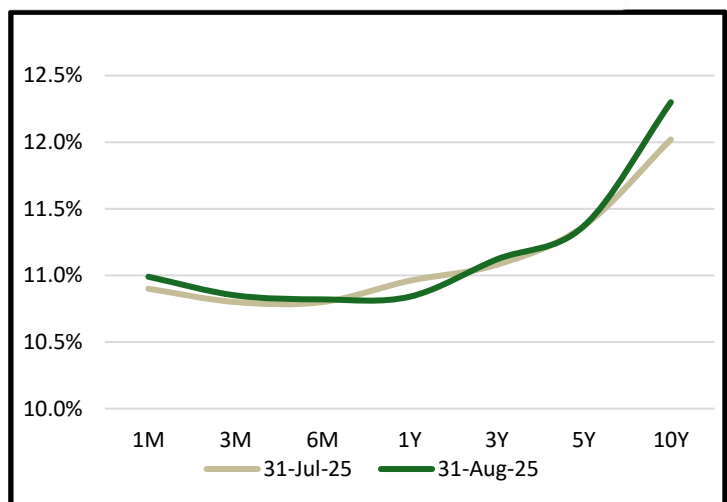
Inflation & CA balance



KMI 30 Index & Market Volumes



Yield curve





Lucky Islamic Money Market Fund Fund Manager Report - August 2025

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 (August 11, 2025)
Fund Stability Rating	AA+(f) by PACRA (April 11, 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	82 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%
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

Portfolio Performance	
Portfolio Turnover Ratio (%)	88.35
Portfolio Information Ratio (%)	1.00
Yield to Maturity	10.3
Modified Duration (years)	0.21
Macaulay Duration (years)	0.22

Top Portfolio Holding	Percentage of Total Assets
Pakistan Mobile Communications Ltd STS 3	3.02%
Engro Fertilizer Ltd STS	2.55%
K Electric Ltd STS 32	1.23%
Mahmood Textile Mills Limited STS	0.85%
K Electric Ltd STS 31	0.81%
Select Technologies (Pvt.) Limited STS	0.67%
Aspin Pharma (Pvt.) Limited STS	0.64%
K Electric Ltd STS 33	0.54%
Ismail Industries Limited STS	0.01%

Asset Allocation	Percentage of Total Assets	
	July 2025	August 2025
Placements with Banks, DFIs.	48.42%	51.98%
Cash and Cash Equivalent	33.37%	25.51%
GoP Guaranteed Securities	8.86%	11.10%
Corporate Sukuk	8.38%	10.32%
Other receivables	0.60%	1.09%

The fund has exposure of 7.83% in GoP Issued Security (Listed on PSX) with maturity exceeding 6 months and up to 1 year

Non-Compliance Disclosure	Percentage of Net Assets	Per Entity Regulatory Limit
United Bank Limited	16.74%	15.00%
Pak Libya Holding (Pvt) Limited	15.30%	15.00%

Credit Quality Rating	Percentage of Total Assets
AAA	41.99%
AA+	23.73%
AA	22.88%
A1+	8.16%
A1	2.17%

Fund Net Assets	Jul 2025	Aug 2025	MoM%
Net Assets (PKR Mn.)	65,017	52,808	-18.78%
Net Assets (excluding FoFs) (PKR Mn.)	65,017	52,808	-18.78%
Nav per unit (PKR)	101.0268	101.8410	0.81%
Peer Group Average Return for August 2025			9.32%
5 years Peer Group Average Return for August 2025			14.24%
** This includes Rs. 0 invested by Fund of Funds			

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.57%	0.61%

*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	3M	6M	FYTD	1Yr	3Yr	FY25*	Since inception*
LIMMF	9.81%	10.18%	-	9.99%			10.65%	10.48%
Benchmark	9.66%	10.06%	-	9.86%			10.40%	10.18%

* 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 Income Fund

Fund Manager Report - August 2025

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 (August 11, 2025)
Stability Rating	AA(f) by PACRA (April 28, 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	102 Days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.44 % 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

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.70%	0.71%

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

Top Portfolio Holding	Percentage of Total Assets
Lucky Electric Power Company Limited STS	8.78%
Mahmood Textile Mills Limited STS	7.90%
K Electric Ltd Short Term Sukuk 33	7.60%
Ismail Industries Limited STS	6.93%
Airlink Communication STS 6	5.27%
Engro Fertilizer Ltd STS	2.63%
Select Technologies (Pvt.) Limited STS	2.54%
Aspin Pharma (Pvt.) Limited STS	1.76%
Citi Pharma Ltd STS	1.76%

Asset Allocation	Percentage of Total Assets	
	July 2025	Aug2025
Corporate Sukuk	33.69%	45.16%
Cash & Cash Equivalents	52.10%	38.94%
Placements with NBFCs & Modarabas	11.34%	12.99%
GoP Guaranteed Securities	2.87%	1.79%
Other Receivables	-	1.76%

Credit Quality Rating	Percentage of Total Assets
AAA	1.78%
AA+	13.15%
AA-	38.75%
A1+	19.01%
A1	26.15%

Fund Net Assets	Jul 2025	Aug 2025	MoM %
Net Assets (Rs. Mn)**	4,977	5,692	14.37%
Net Assets (excluding FoFs) (Rs. Mn)	4,977	5,692	14.37%
NAV per unit (Rs.)	100.9883	101.8648	0.87%
Peer Group Average Return for August 2025			9.24%
5 years Peer Group Average Return for August 2025			13.57%

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

Portfolio Performance	
Portfolio Turnover Ratio (%)	9.00
Portfolio Information Ratio (%)	1.84
Yield to Maturity (%)	10.85
Modified Duration (years)	0.27
Macaulay Duration (years)	0.28

Performance – Annualized Return								
	1M	3M	6M	FYTD	1Yr	3Yr	FY25*	Since inception*
LIIF	10.22%	10.38%	-	10.30%	-	-	10.59%	10.55%
Benchmark	9.29%	10.06%	-	9.67%	-	-	10.69%	10.28%

* 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 Stock Fund Fund Manager Report - August 2025

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 (August 11, 2025)
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 (%)	20.06
Portfolio Information Ratio (%)	-0.50
Beta (β)	0.67
Standard Deviation	3.67

Total Expense Ratio

	MTD	YTD
Expense Ratio*	4.58%	4.86%

*This includes 0.67% MTD and 0.70% 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

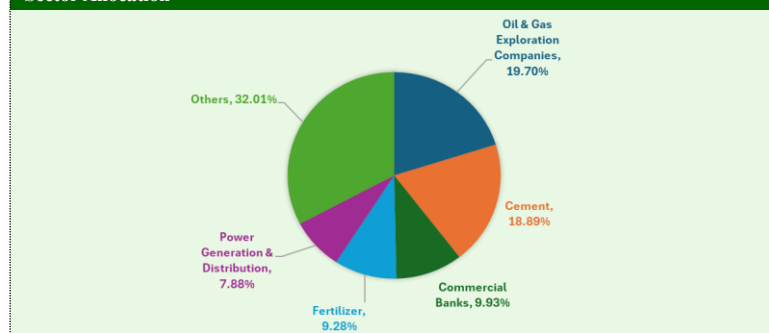
Top Ten Equity Holding

	Percentage of Total Assets
Lucky Cement Limited	9.15%
Oil & Gas Development Company Limited	8.84%
Meezan Bank Limited	8.43%
The Hub Power Company Limited	7.45%
Engro Holdings Limited	6.96%
Pakistan Petroleum Limited	6.41%
Systems Limited	5.44%
Mari Energies Limited	4.45%
Pakistan State Oil Company Limited	4.43%
Fauji Fertilizer Company Limited	4.37%

Asset Allocation

	Percentage of Total Assets	
	July 2025	August 2025
Equities	97.57%	97.70%
Cash	1.50%	1.00%
Other Receivables	0.91%	1.30%
Preliminary Expenses & Flotation Cost	0.05%	0.01%

Sector Allocation



Fund Net Assets

	Jul 2025	Aug 2025	MoM%
Net Assets (Rs. Mn) **	4,338	6,525	50.41%
Net Assets (excluding FoFs) (Rs. Mn)	4,338	6,525	50.41%
NAV per unit (Rs.)	111.55	119.16	6.82%
Peer Group Average Return for July 2025			8.23%
5 years Peer Group Average Return for July 2025			2.31%

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

Performance – Cumulative Return

	1M	3M	6M	FYTD	1Yr	3Yr	FY25*	Since inception*
LISF	6.82%	16.48%	-	10.99%	-	-	7.36%	19.16%
Benchmark	7.85%	17.57%	-	14.87%	-	-	6.42%	22.24%

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

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Lucky Islamic Fixed Term Fund Plan II

Managed under Lucky Islamic Fixed Term Fund

Fund Manager Report - August 2025

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 (August 11, 2025)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	15 August, 2025
Subscription period	19 August, 2025 to 21 August 2025
Weighted Average Time to Maturity	24 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.14 % per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL. Contingent Load shall be commensurate with net loss 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

Expected Return: 10.40% p.a.

Performance – Annualized Return

	1M	3M	6M	FYTD	1Yr	3Yr	FY25*	Since inception*
LIFTFP II	9.11%	-	-	9.11%	-	-	-	9.11%
Benchmark	10.17%	-	-	10.17%	-	-	-	10.17%

* 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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Asset Allocation	Percentage of Total Assets
Placements with Banks & DFIs	99.60%
Other Receivables	0.33%
Cash & Cash Equivalents	0.07%

Credit Quality Rating	Percentage of Total Assets
AA	99.67%

Fund Net Assets	August 2025
Net Assets (Rs. Mn) **	10,957
Net Assets (excluding FoFs) (Rs. Mn)	10,957
NAV per unit (Rs.)	100.3995

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

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.27 %	0.27 %

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

Portfolio Performance	
Portfolio Turnover Ratio (%)	99.56
Portfolio Information Ratio (%)	-
Yield to Maturity (%)	10.75
Modified Duration (years)	0.07
Macaulay Duration (years)	0.07



Lucky Islamic Fixed Term Fund Plan III Managed under Lucky Islamic Fixed Term Fund Fund Manager Report - August 2025

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 (August 11, 2025)
Fund Stability Rating	-
Unit Type	Type A Units
Risk Profile / Risk of principal erosion	Low / Principal at Low Risk
Launch Date	12 August, 2025
Subscription period	15 August 2025 to 19 August 2025
Weighted Average Time to Maturity	89 days
Trustee	Central Depository Company of Pakistan Limited
Auditor	M/s. A.F Ferguson & Co. Chartered Accountants
Actual Rate of Management Fee	0.21 % per annum
Front End Load	NIL
Back End Load	NIL
Contingent Load	NIL. Contingent Load shall be commensurate with net loss 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

Expected Return: 10.25% p.a.

Performance – Annualized Return

	1M	3M	6M	FYTD	1Yr	3Yr	FY25*	Since inception*
LIFTFP III	9.20%	-	-	9.20%	-	-	-	9.20%
Benchmark	10.01%	-	-	10.01%	-	-	-	10.01%

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

Asset Allocation	Percentage of Total Assets
Placements with Banks & DFIs	99.45%
Other Receivables	0.39%
Cash & Cash Equivalents	0.16%

Credit Quality Rating	Percentage of Total Assets
AAA	99.45%
AA+	0.16%

Fund Net Assets	August 2025
Net Assets (Rs. Mn) **	9,490
Net Assets (excluding FoFs) (Rs. Mn)	9,490
NAV per unit (Rs.)	100.4789
** This includes Rs. 0 invested by Fund of Funds	

Total Expense Ratio	MTD	YTD
Expense Ratio*	0.42 %	0.42 %
*This includes 0.10% 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 (%)	99.41
Portfolio Information Ratio (%)	-
Yield to Maturity (%)	10.70
Modified Duration (years)	0.23
Macauley Duration (years)	0.24

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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Investment Plan Summary - August 2025

(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 II	15-Aug-25	Principal at low risk	10,963,688,582	Active	-	19-Sep-25	69,680	8,008	-	69,680	14,157
Lucky Islamic Fixed Term Fund	Principal at low – Medium	Lucky Islamic Fixed Term Fund Plan III	12-Aug-25	Principal at low risk	9,495,094,837	Active	-	26-Nov-25	77,184	7,917	-	100,567	287,436

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	20,458,783,419	3	2	1



Lucky Investments

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Our Shariah Advisor is Mufti Muhammad Hassan Kaleem whose registration reference number is (SECP/IFD/SA/002)