

## OUR VALUE-ADDED SERVICES

With our wide range of free of cost value-added services, you can conveniently monitor and manage your investments

### MOBILE APPLICATION

Al Meezan's State of the Art Mobile Application is designed as a one-stop solution to deliver absolute convenience 24/7 to our investors while enjoying a host of exciting features. It not only enables you to open your account but also helps you manage and track your investments with ease, anytime, anywhere.

### MEEZAN FUNDS ONLINE

Enjoy 24/7 access to your Investment Account, anywhere, anytime with our online portal.

View your account statement and execute e-transactions online and host of other services.

### TELE TRANSACTION FACILITY

Your transactions got a whole lot easier! Just call us at 0800-42525 from your registered number and get your Redemptions and Conversions processed.

### ONLINE TRANSACTIONS INTERNET BANKING SERVICES

Transact and manage your investment account 24/7 from anywhere through Meezan Bank internet banking facility.

### ONLINE ACCOUNT OPENING

Open an Account through Meezan Funds Online and Mobile Application. You do not need to visit any branch and submit physical form.

### ACCOUNT BALANCE DETAILS

Know your account balance by simply texting BAL <space> (Portfolio ID) to 6655.

### DIGITAL PAYMENT SERVICES

Inter Bank Funds Transfer (IBFT), Bill Payments and Raast Investment

*Al Meezan mein Itminan hai.*

## CONTACT US

0800-HALAL(42525) | SMS "invest" to 6655  
[www.almeezangroup.com](http://www.almeezangroup.com)

WE ARE AVAILABLE ON SOCIAL MEDIA



Download  
**Al Meezan Investments Mobile Application**  
Now!

For investment services and advice  
visit any **Al Meezan** or any **Meezan Bank** Branch across Pakistan



**Disclaimer:** Use of the name and logo of Meezan Bank Limited as given above does not mean that it is responsible for the liabilities/obligations of Al Meezan Investment Management Limited or any investment scheme managed by it.

Note: The role of Meezan Bank Limited (MBL) is restricted to distribution of Mutual Funds only.



**Meezan**  
Islamic Income Fund

**AM1**  
Rating by VIS & PACRA



Your  
Road  
To  
Steady  
Halal  
Returns

**MEEZAN  
ISLAMIC  
INCOME  
FUND  
(MIIF)**

## INVESTMENT OBJECTIVE

Meezan Islamic Income Funds objective is to provide investors with a high and stable rate of current income consistent with long term preservation of capital in a Shariah Compliant way. A secondary objective is to take advantage of opportunities to realize capital appreciation.

## BENEFITS AT A GLANCE

- It may provide diversification opportunity when added to a hybrid investment portfolio thus resulting in medium risk and healthy return on your investment.
- Professional Management of your savings by experienced fund managers with a proven track record.
- Under the supervision of a reputable Shariah Advisor; Dr. Imran Ashraf Usmani.



## CHOOSE THIS FUND IF YOU ARE SEEKING



**Protection of Investments** from stock market volatility, while providing diversification to the overall investment portfolio



**Long Term** regular income

## FUND PERFORMANCE HIGHLIGHTS

Fund Performance Highlights	FY23	FY22	FY21	FY20	FY19	FY18	FY17	FY16	FY15	CAGR
MIIF	14.86%	8.63%	6.64%	11.57%	7.92%	4.26%	5.09%	5.76%	8.15%	9.25%
Benchmark	6.06%	3.34%	3.56%	6.33%	3.69%	2.44%	2.78%	3.49%	5.04%	5.19%

**Disclaimer:** All investments in Mutual Funds and Pension Fund are subject to market risks. Past Performance is not necessarily indicative of future results. Performance has been calculated NAV to NAV with dividend reinvested. Please read the offering document to understand the investment policies, risks and tax implication involved. Performance data does not include the cost incurred directly by the investor in the form of sales load etc. MIIF holds certain non-compliant investments. Before making any investment decision, investors should review the latest monthly Fund Manager Report and Financial Statements.

1 Year Return: 19.37% & Benchmark Return: 8.28%, 3 Year Return: 14.37% & Benchmark Return: 5.40%, 5 Year Return: 14.47% & Benchmark Return: 5.34%. ( as of January 31st, 2024)

## FUND FACTS

Fund Type	Open-End
Fund Category	Income
Launch Date	15 <sup>th</sup> January'2007
Benchmark	Six (6) months average deposit rates of three (3) A rated scheduled Islamic Banks or Islamic windows of conventional bank as selected by MUFAP.
Risk Profile/Risk of Principal Erosion	Medium
Fund Stability Rating	A+(f) by VIS
Management Fee	Up to 10% of Gross Earnings (min. 0.25% of avg. annual net assets max. 1.5% of avg. annual net assets)
Actual Rate of Management Fee	0.70% of net assets
Front End Load	1%
Back End Load	Contingent load for Type C investors
Trustee	Central Depository Company (CDC)
Listing	Pakistan Stock Exchange (PSX)
Fund Manager	Faizan Saleem
Asset Manager Rating	AM1 by VIS & PACRA