

## 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.

### 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 ACCOUNT OPENING

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

### INSTANT REDEMPTION

Meezan Easy Cash (MEC) within 30 minutes\* - 100,000/- or 80% whichever is lower from any fund within cut-off time.

### 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.

### ONLINE TRANSACTIONS INTERNET BANKING SERVICES

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

### 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

\*Time may vary in case of unforeseen events or due to any other technical reason.

*Al Meezan mein Itminan hai.*

## CONTACT US

0800-HALAL(42525) | SMS "invest" to 6655  
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  
with Takaful  
Coverage**

**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
- Monthly Payout Option Available
- 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.



## TAKAFUL COVERAGE\*

- Takaful Death Benefit**  
In case of death of the assured (under natural or accidental circumstances), a lump sum Takaful Death Benefit Equal to the Amount of Investment will be paid to the nominee.
- Accidental Disability**  
In case of partial total disability, a lump sum Takaful Death Benefit Equal to the Amount of Investment will be paid to the nominee.
- Lump Sum Takaful Death Benefit Equal to the Amount of Investment**  
From Rs. 100,000 to Rs. 5 Million

## FUND PERFORMANCE HIGHLIGHTS

	1 Year	3 Year	5 Year	FY23	FY22	FY21	FY20	FY19	FY18	FY17	FY16	FY15	Since Inception CAGR
MIIF	17.06%	12.37%	13.18%	14.86%	8.63%	6.64%	11.57%	7.92%	4.26%	5.09%	5.76%	8.15%	9.25%
Benchmark	6.79%	4.59%	4.84%	6.06%	3.34%	3.56%	6.33%	3.69%	2.44%	2.78%	3.49%	5.04%	5.19%

Data as of 30<sup>th</sup> September, 2023.

**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.

\*The Takaful Coverage Contribution is to be borne by the unit holder. Such Takaful Coverage Contribution is to be deducted from the unit holder's investment on a monthly basis and deposited with the Takaful company by the Management Company as per the terms and conditions of Takaful coverage defined in the Takaful policy document signed between the Takaful company and Management Company.

Takaful is subject to underwriting requirements. AMC will not be responsible or liable for maintaining service levels and / or any delay in processing claims arising out of this facility. The AMC, the Trustee and the underlying Fund shall not be held liable for honoring any Takaful claims.

Al Meezan Investment Management Ltd. is only responsible for the distribution of Takaful product, whereas the product is owned by TPL TAKAFUL (TPL LIFE INSURANCE LIMITED) having responsibilities of providing services & settlement related to the insurance claims.

\*\*Takaful rates are subject to revision in future based on takaful provider.

## FUND FACTS

Fund Type	Open-End
Fund Category	Income
Launch Date	15 <sup>th</sup> January'2007
Benchmark	6 Months average deposit rates of 3 A-rated Islamic Banks
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	0.50% of net assets
Front End Load for Takaful Option**	3%
Back End Load for Takaful Option	Nil
Eligibility	Minimum Age: 18 Years Maximum Age: 65 Years
Takaful Contribution by Customer**	Gross monthly rate of 0.013% will be charged on monthly basis on month end balance