

Alhamra Islamic Pension Fund

An investment that
saves your retirement!

Shari'ah Supervisory Board

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About Alhamra Islamic Pension Fund (ALHIFP):

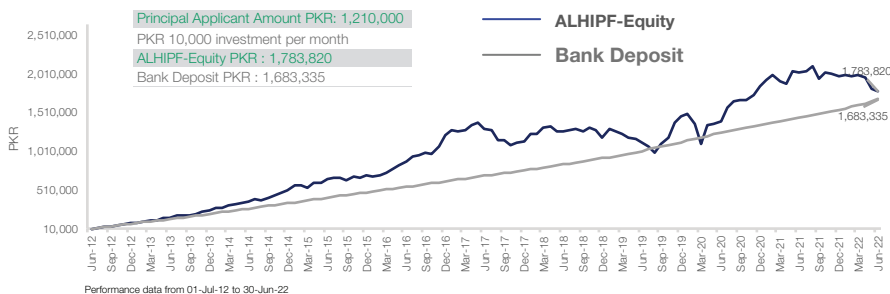
- The objective of ALHIFP is to seek steady returns with a moderate risk for investors.
- ALHIFP comprises of Alhamra Islamic Pension Fund - Equity Sub-fund, (ALHIFP-EQ), Alhamra Islamic Pension Fund - Debt Sub-Fund and (ALHIFP-DT) and Alhamra Islamic Pension Fund - Money Market Sub-Fund (ALHIFP-MM)
- ALHIFP invests in a portfolio of equity, short medium-term debt, and money market instruments.
- ALHIFP grants special tax benefits with numerous valuable options before, at and after retirement while maintaining compliance with Shariah.
- ALHIFP can be used as a replacement for any existing provident, pension, or gratuity funds, or can be entered into alongside with these funds.

Fund Performance Returns

	Since Inception	Fund Type: Islamic Voluntary Pension Scheme
ALHIFP-EQ (%)	426.55%	
ALHIFP-DT (%)	6.76%	
ALHIFP-MM (%)	6.03%	

as of Jun 30, 2022

ALHIFP-Equity with Bank Deposit - Last 10 years



Benefits of Investing in ALHIFP:

- Avail tax credit on investments as per applicable tax laws.
- Flexible savings/ investment plan which facilitates all individuals.
- Managed by Well- Experienced Fund Managers.
- 24/7 account access through App (iSAVE) and online portal.
- Only invests in Shariah Compliant Authorized Money Market, Debt and Equity securities.
- Aim of fund is to manage post-retirement expenses.
- Auto Investment option available through SIP.
- Portfolio diversification that reduces overall risk.
- Allows you to build up a supplementary pension while taking advantage of Tax Credit
- Maintain Strict Compliance under supervision of Shariah Supervisory Board.



(ADAMJEE LIFE WINDOW TAKAFUL)

Returns	2018	2019	2020	2021	2022
ALHIFP - EQ* (%)	-12.16	-18.97	12.12	37.00	-17.46
ALHIFP - DT** (%)	2.99	5.33	9.06	5.87	7.83
ALHIFP - MM** (%)	3.34	6.63	8.63	4.82	8.25

* Absolute Return ** Annualized return

Returns are computed on the basis of NAV to NAV.

Disclaimer:
All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. Performance data does not include the cost incurred directly by an investor in the form of sales loads etc. The information in this literature is issued for indicative and informational purposes only and investors are advised to make their own appraisal of the investment opportunity, tax implications and consult their own financial, legal, taxation and/or other professional advisors prior to making any investment in mutual fund. The mutual fund may hold certain non-compliant investments. Before making any investment decision, investors should review the latest monthly Fund Manager Report and the Financial Statements of the mutual fund particularly the details of non-compliant investments, and Risk Factors.