

About Lucky Investments Limited

Lucky Investments Limited (LIL) is a subsidiary of YB Pakistan, a full-fledged Islamic Asset Management Company by a renowned business conglomerate in Pakistan. The move signals YB Group's strategic presence into the Islamic capital markets, aligning with the growing demand for Shariah compliant investment solutions.

Muhammad Shoaib, 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 LIPF.

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.



Lucky Investments

111-LUCKY1 (582-591) www.luckyinvestments.com.pk

Address: Ground Floor, Finance & Trade Centre, Shahrah-e-Faisal, Karachi, Pakistan



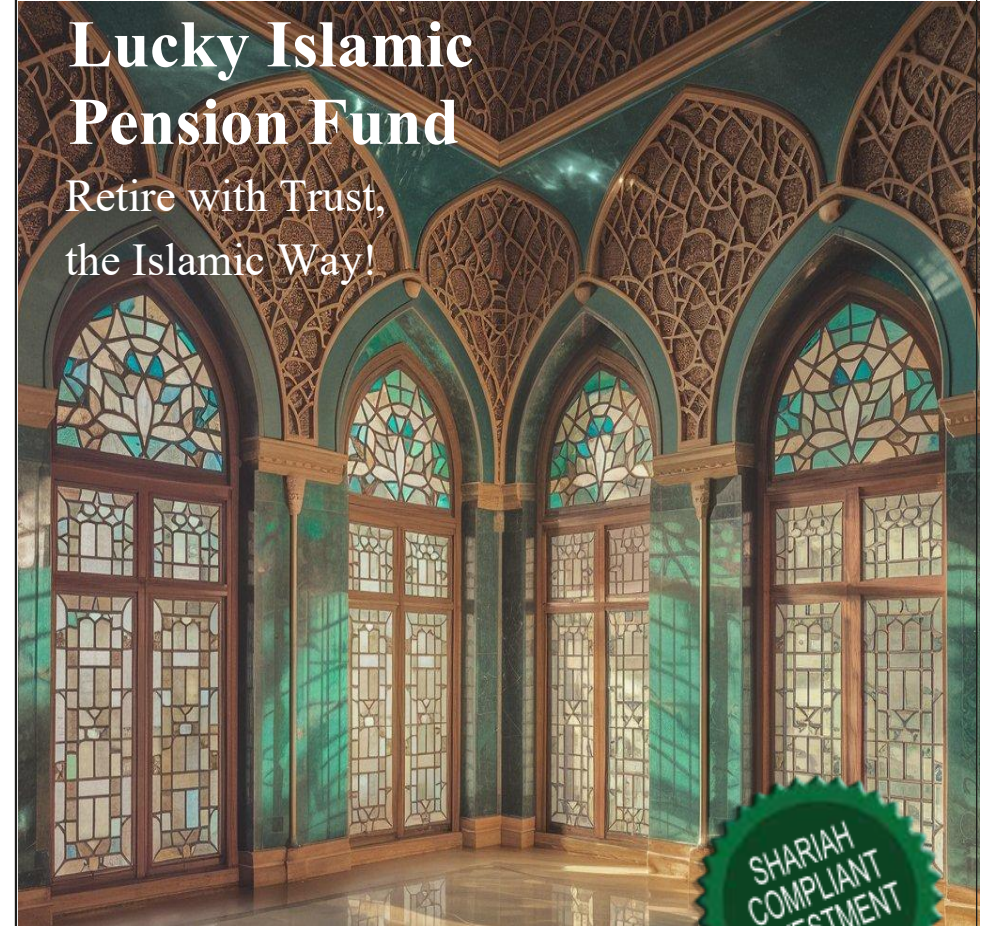
Disclaimer: Participants and prospective participants are advised in their own interest to carefully read the contents of the offering document in particular the risk factors mentioned in clause 8.10 and warnings in clause 15 before making any investment decision. As per Section 63 of Income Tax Ordinance, 2001, an eligible person shall be allowed tax credit on premium/contribution, maximum up to 20% of taxable income at average rate of tax. Withdrawal from pension fund before retirement shall have tax implications pre-mature withdrawal from Pension funds is subject to tax. Lump sum withdrawal in excess of 50% at or after retirement age will be subject to tax. Consult your tax advisor for more information. The product herein above has been approved by our Shariah Advisor, Mufti Muhammad Hassan Kaleem, whose registration reference number is (SECP/IFD/SA/002).



Lucky Investments

Lucky Islamic Pension Fund

Retire with Trust,
the Islamic Way!



SHARIAH
COMPLIANT
INVESTMENT

111- LUCKY-1 (582-591)
www.luckyinvestments.com.pk

PACRA Rating
AM2+

Lucky Islamic Pension Fund

About the Fund

Lucky Islamic Pension Fund (LIPF) is a Shariah Compliant Voluntary Pension Scheme (VPS). It is a Unit Trust Scheme consisting of Sub-Funds under the VPS Rules 2005 on the basis of Wakalah tul Istismar (Investment Agency Agreement).

Investment Objective:

LIPF investment objective is to provide a secure source of retirement savings and regular income after retirement to the Participants.

Key Benefits

- **Flexibility:** Flexible and customized contribution option.
- **Income Stream:** Regular Shariah Compliant smart income stream post-retirement.
- **Tax Free Withdrawal:** Tax Free withdrawal of 50% of accumulated balance upon retirement or after 25 years of first contribution.
- **Tax Credit:** Up to 20% of taxable income at average rate of tax as per Section 63 of ITO 2001.
- **Free Takaful Coverage:** Family and disability Takaful coverage.
- **Free Transfer:** Transfer from another VPS to LIPF on change of employment. This includes transfer of Accumulated balances from recognized provident fund to LIPF.
- **Asset Allocation:** Customized asset allocation as per individual preference.

Eligibility:

- Pakistani national or over the age of eighteen years who hold a valid National Tax Number (NTN) or Computerized National Identity Card (CNIC).
- Non-resident Pakistani holding a National Tax Number (NTN) or National Identity Card for Overseas Pakistanis (NICOP).
- Employer on behalf of their employees.

Allocation Scheme:				
Allocation Scheme	Equity Sub Fund	Debt Sub Fund	Money Market Sub Fund	Gold Sub Fund *
High Volatility	Minimum 40%	Minimum 20%	Nil	Max 25%
Medium Volatility	Minimum 20%	Minimum 40%	Minimum 10%	Max 15%
Low Volatility	Minimum 05%	Minimum 60%	Minimum 15%	Max 05%
Lower Volatility	Nil	Minimum 40%	Minimum 40%	Nil
Customized	0-100%	0-100%	0-100%	0-100%
Life Cycle Plan	Automatically adjusts allocation from high-risk assets towards lower risk with the increasing age			

* Part of contribution allocation to gold sub fund can be made to equity sub fund.

About the Fund

Category	Shariah Compliant Voluntary Pension Scheme
Fund Type	Open Ended
Fund Name	Lucky Islamic Pension Fund (LIPF)
Tenure	Perpetual
Sub-Funds	Lucky Islamic Pension Fund will initially consist of four Sub Funds, to be called: “Lucky Islamic Pension Fund - Equity Sub Fund” (the “Equity Sub-Fund”), “Lucky Islamic Pension Fund - Debt Sub Fund” (the “Debt Sub-Fund”) “Lucky Islamic Pension Fund - Money Market Sub Fund” (the “Money Market Sub-Fund”), and “Lucky Islamic Pension Fund- Gold Sub Fund” (the “Gold Sub Fund”)
Minimum Contribution	To open an account is PKR. 1,000/- Subsequent investment of PKR 1,000/-
Risk Profile	Lower to High (As per Allocation Scheme)
Pricing	Daily calculation and announcement of NAV. In case of LIPF- Gold sub fund, Price adjustment charges (PAC) will be applicable on NAV.
Management Fee	The Management fee calculated on per annum basis of average daily net assets of each sub funds will be charged within allowed management fee caps viz., for Equity sub-fund up to 2.5%; Money Market sub-fund up to 1.0%; Debt sub-fund up to 1.25%; and Gold sub-fund up to 1.5%.
Front End Load	Up to 3.00% on all contributions
Asset Manager	Lucky Investments Limited
Shariah Advisor	Mufti Muhammad Hassaan Kaleem
Trustee	Central Depository Company of Pakistan (CDC)
Auditors	A.F. Ferguson & Co

*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

Illustration of Tax Credit on Investment in Voluntary Pension Schemes (VPS)

Annual Taxable Income	Tax Amount (as per Tax Law)	Required Investment in VPS*	Total Tax Credit (Savings) through VPS as % of investment**	
A	B	C = A x 20%	D = B x 20%	E = (D / C) x 100
For Salaried Individual(s)				
2,200,000	116,000	440,000	23,200	5.3%
3,200,000	346,000	640,000	69,200	10.8%
4,100,000	616,000	820,000	123,200	15.0%
5,200,000	1,001,000	1,040,000	200,200	19.3%
10,000,000	2,681,000	2,000,000	536,200	26.8%
20,000,000	6,737,290 ****	4,000,000	1,347,458	33.7%
50,000,000	18,182,290 ****	10,000,000	3,636,458	36.4%
For Non-Salaried Individual(s)				
1,200,000	90,000	240,000	18,000	7.5%
1,600,000	170,000	320,000	34,000	10.6%
3,200,000	650,000	640,000	130,000	20.3%
5,600,000	1,610,000	1,120,000	322,000	28.8%
10,000,000	3,590,000	2,000,000	718,000	35.9%
20,000,000	8,899,000 *****	4,000,000	1,779,800	44.5%
50,000,000	23,749,000 *****	10,000,000	4,749,800	47.5%

Tax rates are for FY 2025-26; **Voluntary Pension Schemes (VPS) / Pension Funds: Investment amount eligible for tax credit is up to 20% of taxable income. Pre-mature withdrawal from Pension Fund is subject to tax. Lump sum withdrawal in excess of 50% at or after retirement age will be subject to tax; Taxation: Please refer to the Income Tax Ordinance 2001, Section 63, and Clause 23 A of Part 1 of Second Schedule to understand the Tax Law fully and the terms and conditions that apply. ***As per Income Tax Ordinance 2001, VPS participants can redeem 50% of contribution Tax Free after the retirement or 25 years of first contribution, the remaining 50% will be taxed at average rate of last 3 Years Tax return. ****Amount inclusive of 9% Surcharge on Tax Amount. *****Amount inclusive of 10% Surcharge on Tax Amount.

Disclaimer: All investments in Pension Funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Documents of the Funds to understand the investment policies and risk involved. Lucky Investments or any of its sales representative cannot guarantee preservation / protection of capital and / or expected returns / profit on investments.