



MCB FUNDS
Investments for Life

PAKISTAN PENSION FUND

Retirement ki fikar say
hojaye bafkar!

An Open End Pension Scheme



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AM1
by PACRA



About Pakistan Pension Fund (PPF):

- The Pakistan Pension Fund (PPF), under the Voluntary Pension System Rules, 2005 was launched on 29th July 2007.
- PPF is a flexible savings and investment plan under VPS which facilitates all individuals who are Pakistani nationals, to save for their retirement in a systematic way
- PPF objective is to seek steady returns with a moderate risk for investors by investing in a portfolio of equity, short medium term debt and money market instruments.
- PPF is a long only scheme and is not allowed to undertake leveraged investments.

Fund Performance

Returns

as of June 30, 2026

5.11% (MTD)

Benchmark

3.64% (MTD)

Since Inception Returns

PPF - Equity

2438.33%

PPF - Debt

10.35%

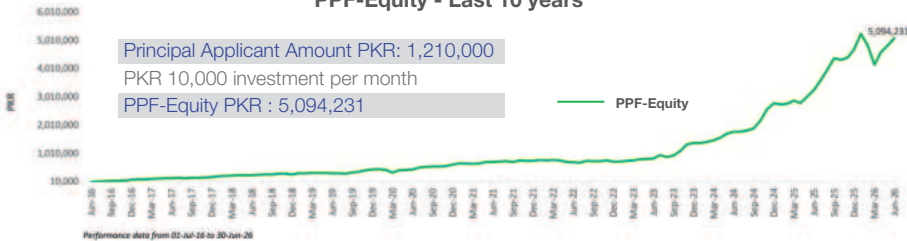
PPF - Money Market

9.49%

as of June 30, 2026

	PPF - EQ	Benchmark (%)
*01 Years	51.73	43.52
*03 Years	416.02	NA
*05 Years	333.94	NA

PPF-Equity - Last 10 years



Benefits of Investing in PPF:

- 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.
- Aim of fund is to manage post-retirement expenses.
- Auto Investment option available through SIP.
- Portfolio diversification that reduces overall risk.



(ADAMJEE LIFE WINDOW TAKAFUL)

Absolute Returns	2021	2022	2023	2024	2025
PPF - EQ* (%)	32.77	-16.91	1.21	94.95	74.46
PPF - DT** (%)	6.35	9.38	17.20	22.96	19.55
PPF - MM** (%)	5.55	9.78	17.59	22.73	14.91

* Absolute Return ** Annualized return

Returns are computed on the basis of NAV to NAV with dividends reinvested.

Disclaimer:
All investments in voluntary pension scheme 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 voluntary pension scheme 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 voluntary pension scheme particularly the details of non-compliant investments, and Risk Factors.