



Key Fact Statement

Alhamra Islamic Balochistan Pension Fund (ALH IBPF)

Managed by MCB Investment Management Limited
Type: Open End | Category: Pension Scheme | KFS Issuance Date: 22.04.2026



DISCLAIMER

This document is not a replacement of Offering Document (OD). Before you invest, you are encouraged to review the detailed features of each sub-fund in the Fund's Offering Document and/or Monthly Fund Manager Report.

1. INVESTMENT OVERVIEW

Sub-Funds	Equity Active Sub Fund	Equity Index Sub Fund	Debt Sub Fund	Money Market Sub Fund
Investment Objective	The Investment objective of Alhamra Islamic Balochistan Pension Fund (ALH IBPF) is to provide Shariah Complaint secure source of savings and regular income after retirement to the Employee(s). The Alhamra Islamic Balochistan Pension Fund (ALH IBPF) will consist of four (4) Sub-Funds as below and their investment objectives are as follows:			
	To earn returns from Shariah Compliant investments in Pakistani Capital Markets.	To provide investors an opportunity to track closely the performance of the KMI-30 by investing in Shariah Compliant companies of the Index in proportion to their weightages.	To earn returns from Shariah Compliant investments in debt markets of Pakistan, thus incurring a relatively lower risk than equity investments.	To earn returns from Shariah Compliant investments in Money Markets of Pakistan, thus incurring a relatively lower risk than debt investments.
Investment Policy Allocation Policy	Assets of an equity Active sub-fund shall be invested in shariah compliant equity securities which are listed on a Stock Exchange or for the listing of which an application has been approved by a Stock Exchange and Equity Active sub-fund shall be eligible to invest in units of shariah compliant Real Estate Investment Trusts and Exchange Traded Fund provided that entity/sector/group exposures limits as prescribed are complied with.	The Investment Objective of the Equity Index Sub-Fund is to provide investors an opportunity to track closely the performance of the KMI-30 by investing in companies of the Index in proportion to their weightages.	The Debt Sub-fund shall consist of shariah compliant government securities, cash in Islamic bank account, Shariah compliant money market placements, deposits, Certificate of Islamic Deposits (COID), Certificate of Musharakas (COM), TDRs, Islamic commercial paper / short term sukuk or any other Islamic mode of placement, Islamic reverse repo, deposits/placements with shariah compliant Microfinance Banks and any other approved Shariah Compliant debt/ money market security issued from time to time.	The Money Market Sub-fund shall consist of shariah compliant government securities, cash and near cash instruments which include cash in Islamic bank accounts (excluding TDRs), Shariah Compliant money market placements, certificate of Islamic deposits (COID), certificate of musharakas (COM) or any other Islamic mode of placement, TDRs, Islamic commercial papers / short term sukuks, reverse repo
Performance Benchmark	KMI-30 Index (Total return index)	Return of the shariah compliant index being tracked by the PFM (Total return based).	75% Twelve (12) months PKISRV + 25% six (6) months average of the highest rates on saving account of three (3) AA rated schedule Islamic banks or Islamic windows of conventional banks as selected by MUFAP.	90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP.
Shariah Compliance	Yes			

Launch Date	XX-XX-2026								
Minimum Contribution Amount	No Limit								
Management Fee	Pension Fund Manager shall be entitled to an accrued management fee within the limits of Total Expense Ratio as described below:								
	Total Asset Under Management (AUM) with a single Pension Fund Manager Relating to GoB employees	Maximum Total Expense Ratio excluding Takaful charges and government taxes and levies (as % of average daily net assets)				Takaful charges (as % of average daily net assets)			
		Money Market Sub-Fund	Debt Sub-Fund	Equity Index Sub-Fund	Equity Active Sub-Fund				
	Upto PKR 10 billion	0.75%	0.75%	1.00%	1.75%	To be charged on actual basis to the Employee's individual pension accounts as per the limits and pricing mutually decided by the Balochistan Govt. and PFM			
	Greater than PKR 10 billion upto PKR 20 billion	0.70%	0.70%	0.95%	1.70%				
	Greater than PKR 20 billion upto PKR 30 billion	0.60%	0.60%	0.85%	1.60%				
	Greater than PKR 30 billion	0.50%	0.50%	0.75%	1.50%				
Subscription/ Withdrawal Days and Timing	<table><tr><th>Business Hours</th><th>Cut Off Time</th></tr><tr><td>Monday to Friday: 9:00 am – 6:00 pm</td><td>Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm</td></tr></table>					Business Hours	Cut Off Time	Monday to Friday: 9:00 am – 6:00 pm	Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm
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In case there is Bank Holiday, then it will be a non-dealing business day for of Alhamra Islamic Balochistan Pension Fund and all sub-Funds									

Risk profile of the fund as per their Allocation	Allocation Plan	Risk Profile (Product & Investor)	Risk of Principal Erosion
	Customized Plan with 100% in Money Market Sub Fund	Very Low	Principal at Very Low Risk
	Lifecycle Plan (for age 60 years & above)	Low	Principal at Low Risk
	Lifecycle Plan (for age between 50-59 years). Customized Plan with 0% -20% Equity Active Sub Fund aggregate exposure	Medium	Principal at Medium Risk
	Medium Volatility Plan. Lifecycle Plan (for age between 51-60 years). Customized Plan with 26% - 50% EquitySub Fund aggregate exposure	High	Principal at High Risk
	High Volatility & Life Cycle Plans (up to the age of 50 years). Customized Plan with more than 50% Equity Sub Fund aggregate exposure	High	Principal at High Risk
Fund's investment risks.	Disclaimer: All investments in the Pension Funds are subject to market risks. The value of such investments may depreciate as well as appreciate, subject to market fluctuations and risks inherent in all such investments. Investors should read this Offering Document carefully to understand the investment policies, risks and tax implication and should consult legal, financial or tax advisors before making any investment decision. "Use of the name and logo of (bank/sponsor) as given above does not mean that it is responsible for the liabilities/obligations of (Pension Fund Manager) or any investment scheme managed by it." For Detail referrer clause 7.10 & 7.11 of the Offering Document of Alhamra Islamic Balochistan Pension Fund (ALH IBPF)		

3. WITHDRAWALS, DRAWDOWNS AND BENEFITS	
Minimum retirement age	Retirement age of an Employee shall be such date as given below. (i) the date after Participant / Employee has completed twenty years of service qualifying for pension or other retirement benefits as the competent authority may, in public interest, direct; or (ii) where no direction is given under clause (i) on the completion of the sixtieth year of his age.
Options available to participants upon retirement?	(a) to withdraw up to 25% percent of amount from his Individual Pension account; and (b) to use the remaining amount to purchase an annuity from Takaful Company or Pension Fund Manager, of his choice; or (c) to enter into an agreement with the Pension Fund Manager to withdraw from the remaining amount in monthly installments following the date of retirement according to an income payment plan approved by the Commission with a minimum tenure of at least 20 years or till his death, whichever is earlier.
Early withdrawal conditions and implications	Participants cannot withdraw any amount from his pension account before attaining the retirement age. Participants upon leaving service before attaining the retirement age may, by informing the Balochistan Contributory Pension Fund Unit in writing, to opt to no longer be subject to Balochistan Contributory Pension Scheme Rules, 2025 and transfer his pension account from the employer pension fund to another employer pension fund or withdraw accumulated balance in his pension account subject to VPS Rules, 2005 and other applicable laws.
Any other Key information which would help investors to determine if the product is suitable for them:	NA

4. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front-end Load	Distribution Channel		Percentage
	Direct Investment Through AMC		Nil
	Digital/Online Platform or App of AMC / Third party (also applicable if contributions through employer)		Nil

Total Expense Ratio (TER)

Participants are advised to consult the Fund Manager Report (FMR) of the respective Pension Fund for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer - Tax Credit U/s 63 of Income Tax Ordinance, 2001 on sources of income from “salary” and “business income” on investment up to 20% of taxable income can be availed on contributions made in any tax year. Currently there is no Capital Gains tax and WHT on dividends, also there is no requirement for distribution dividends from Pension sub-funds). Income from Annuity & Income Payment Plans is subject to income tax as per Income Tax Ordinance, 2001.

5. KEY STAKEHOLDERS

a. MCB Investment Management Limited

Head office, 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi
UAN: (+9221) 111-468-378

b. Trustee : Central Depository Company of Pakistan Limited

CDC House, 99-B, Block B, S.M.C.H.S., Main Shakra-e-Faisal, Karachi
Contact : (92-21) 111-111-500

c. Government of Balochistan

Secretary Finance Office # 12 Block-5 Finance Department Civil Secretariat, Zarghoon Road, Quetta

d. Balochistan Contributory Pension Fund Unit

Pakistan Audit & Accounts Complex Zarghoon Road Quetta.

e. Shariah Advisors:

The management company (waqeel) has appointed a Shariah Supervisory Board for the funds and underlying plans, comprised of the following Shariah Advisors:

- (a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)
- (b) Dr. Muhammad Zubari Usmani
- (c) Dr. Ejaz Ahmed Samadani

Contact: 0336-3382302
Address: Jamia Darul Uloom Karachi, Main Korangi Industrial Area Road,
Karachi, Pakistan

Disclaimer:

All investments in pension funds are subject to market risks. The investors are advised in their own interest to carefully read the contents of Offering Document in particular the Investment Policies mentioned in clause 7 Risk Factors mentioned in clause 7.10, 7.11 and Warnings in clause 11 before making any investment decision.