MCB FUNDS
Investments for Life

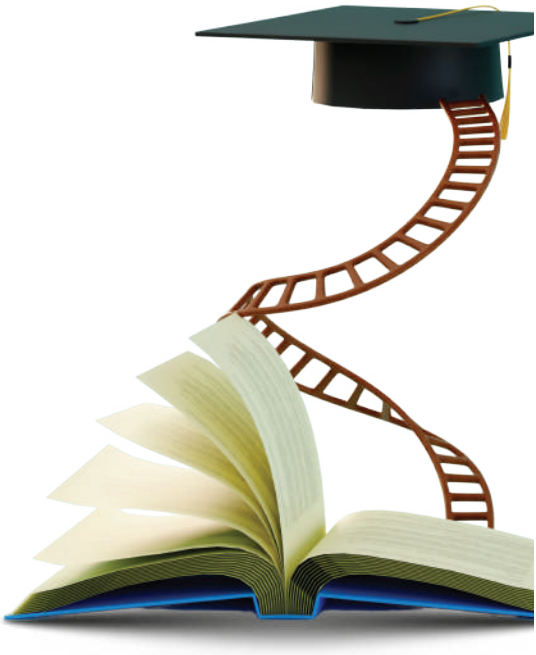
PAKISTAN INCOME FUND

Access to your dreams **at one click!**

An Open End Income Scheme

Principal At Medium Risk

AA (f) by PACRA



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About Pakistan Income Fund (PIF):

- Pakistan Income Fund (PIF) is an Open-end Income Scheme which aims to provide income on your investment along with capital growth.
- The objective of PIF is to deliver returns primarily from debt and fixed income investments without taking excessive risk.
- Continuing a legacy of consistency in smooth growth in investments for 22 years!

Benchmark

75% Six (6) months KIBOR rates + 25% Six (6) months average of the highest rates on savings account of three (3) AA rated scheduled bank as selected by MUFAP

Fund Performance

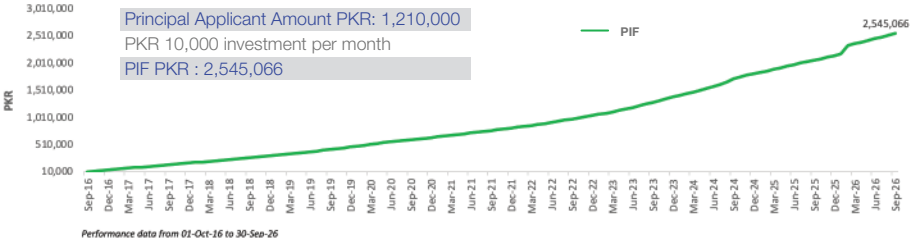
Returns	Benchmark
as of Sep 30, 2026	
9.08% (MTD)	11.32% (MTD)

Since Inception Returns

PIF (CAGR)	10.82%
Benchmark (%) (CAGR)	10.55%
PIF (Geometric Mean)	10.59%

as of Sep 30, 2026

PIF - Last 10 years



Benefits of Investing in PIF:

- Portfolio diversification.
- Delivers competitive medium to long term return.
- Regular income solution.
- Gives ease to withdraw money at any time.
- Auto Investment option available through SIP.

Annualized Returns	2022	2023	2024	2025	2026
Benchmark (%)	11.41	20.11	24.53	13.79	10.61
PIF (%)	9.57	16.18	21.50	17.22	17.57

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

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.