ALHAMRA الحمرا

BACKED BY SHARIAT, BY MUTAHIQ

ALHAMRA ISLAMIC PENSION FUND

An investment that **saves your retirement!**

An Open End Scheme
Shariah Compliant Pension Fund



Shari'ah Supervisory Board

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Chairman Shari'ah Supervisory Board

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MCB FUNDS
Investments for Life

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About Alhamra Islamic Pension Fund (ALHIPF):

- ALHIPF objective is to seek steady returns with a moderate risk for investors.
- ALHIPF invests in a portfolio of equity, short medium-term debt, and money market instruments.
- ALHIPF grants special tax benefits with numerous valuable options before, at and after retirement while maintaining compliance with Shariah.
- ALHIPF scheme can be used as a replacement for any existing provident, pension, or gratuity funds, or can be entered into alongside these funds.

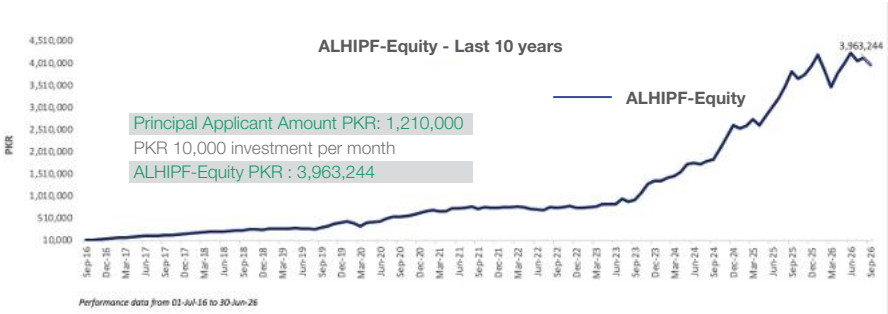
	ALHIPF - EQ	Benchmark (%)	ALHIPF -DT	Benchmark (%)	ALHIPF -MM	Benchmark (%)
*01 Years	0.83	-1.08	0.83	9.82	9.26	9.44
*03 Years	267.23	NA	267.23	NA	15.08	NA
*05 Years	247.95	NA	247.95	NA	14.72	NA

* Return as of Sep 30, 2026.

Fund Performance

Returns	MTD	Benchmark	Since Inception
ALHIPF-EQ (%)	-4.07%	-3.20%	1989.77%
ALHIPF-DT (%)	-1.56%	9.74%	8.58%
ALHIPF-MM (%)	3.79%	9.67%	8.15%

as of Sep 30, 2026



Benefits of Investing in ALHIPF:

- 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.
- Maintain Strict Compliance under supervisory of Shariah Supervisory Board.



(ADAMJEE LIFE WINDOW TAKAFUL)

Returns	2022	2023	2024	2025	2026
ALHIPF - EQ* (%)	-17.46	0.20	92.09	63.67	35.52
ALHIPF - DT** (%)	7.83	15.07	20.63	19.26	8.27
ALHIPF - MM**(%)	8.25	16.30	22.16	17.36	9.78

* 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.