

Performance %		
Performance Period	Mar-2026	Since Launch January 14, 2026
FUND RETURNS	10.5%	9.0%
BENCHMARK	8.6%	8.6%
<i>Annualized Return The performance reported is net of management fee & all other expenses.</i>		

General Information	
Launch Date:	January 14,2026
Fund Size:	Rs. 0.51 million
Type:	Open End Shariah Compliant Voluntary Pension Scheme
Dealing Days:	Daily – Monday to Friday
Dealing Time:	Monday to Friday 9:00 am to 4:30 pm
Pricing Mechanism:	Forward Pricing
Front end Load:	NIL
Management Fee:	0.30% p.a of net assets
Total Expense Ratio:	YTD: Total Expense Ratio, including Insurance / Takaful charges but excluding Government taxes and levies: 0.49% Total Expense Ratio, including Insurance / Takaful charges as well as Government taxes and levies: 0.56% Total Expense Ratio, excluding Insurance / Takaful charges and Government taxes and levies: 0.49%
	MTD: Total Expense Ratio, including Insurance / Takaful charges but excluding Government taxes and levies: 0.49% Total Expense Ratio, including Insurance / Takaful charges as well as Government taxes and levies: 0.56% Total Expense Ratio, excluding Insurance / Takaful charges and Government taxes and levies: 0.49%
Risk Profile / Risk of principal erosion:	Investor dependent
Custodian & Trustee:	Central Depository Company (CDC)
Auditors:	Yousuf Adil, Chartered Accountants
Benchmark:	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP

Fund Manager:	Asim Wahab Khan, CFA
Minimum Subscription:	Initial: Rs. 1,000/-
Asset Manager Rating:	AM1 by PACRA (Very High Quality)

Asset Allocation (% of Total Assets)	31-Mar-26	28-Feb-26
Cash	98.0%	99.0%
Others including Receivables	2.0%	1.0%
Total	100.0%	100.0%
Leverage	Nil	Nil

Investment Objective
To earn returns from investments in Money Markets of Pakistan, thus incurring a relatively lower risk than debt investments.

Fund Manager Commentary
The Fund invests in Shariah Compliant Government Securities, Bank deposits with licensed Islamic Banks & DFI's and/or Islamic Branches/Windows, and Shariah Compliant Fixed Income/Money Market instruments, in order to provide a secure source of savings and regular income after retirement to the Employee(s). The allocation at the end of the month was 98% of Total Assets and Net Assets in bank deposit. The weighted average time-to-maturity of the Fund is around 1 day.

We will rebalance the allocation of the Fund proactively based on the capital market outlook.

Credit Quality of the Portfolio as of March 31, 2026 (% of Total Assets)	
AAA	98%
Others including Receivables	2.0%
Total	100%

Name of the Members of Investment Committee
Dr. Amjad Waheed, CFA
Asim Wahab Khan, CFA
Muhammad Waseem, CFA
Salman Ahmed, CFA
Usama Bin Razi

Dispute Resolution / Complaint Handling
Complaint Service : www.nbpfunds.com/contact-us/investor-relations
SECP's Service Desk Management System: sdms.secp.gov.pk

Notes: 1) The calculation of performance does not include cost of front end load.
2) Taxes apply.

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