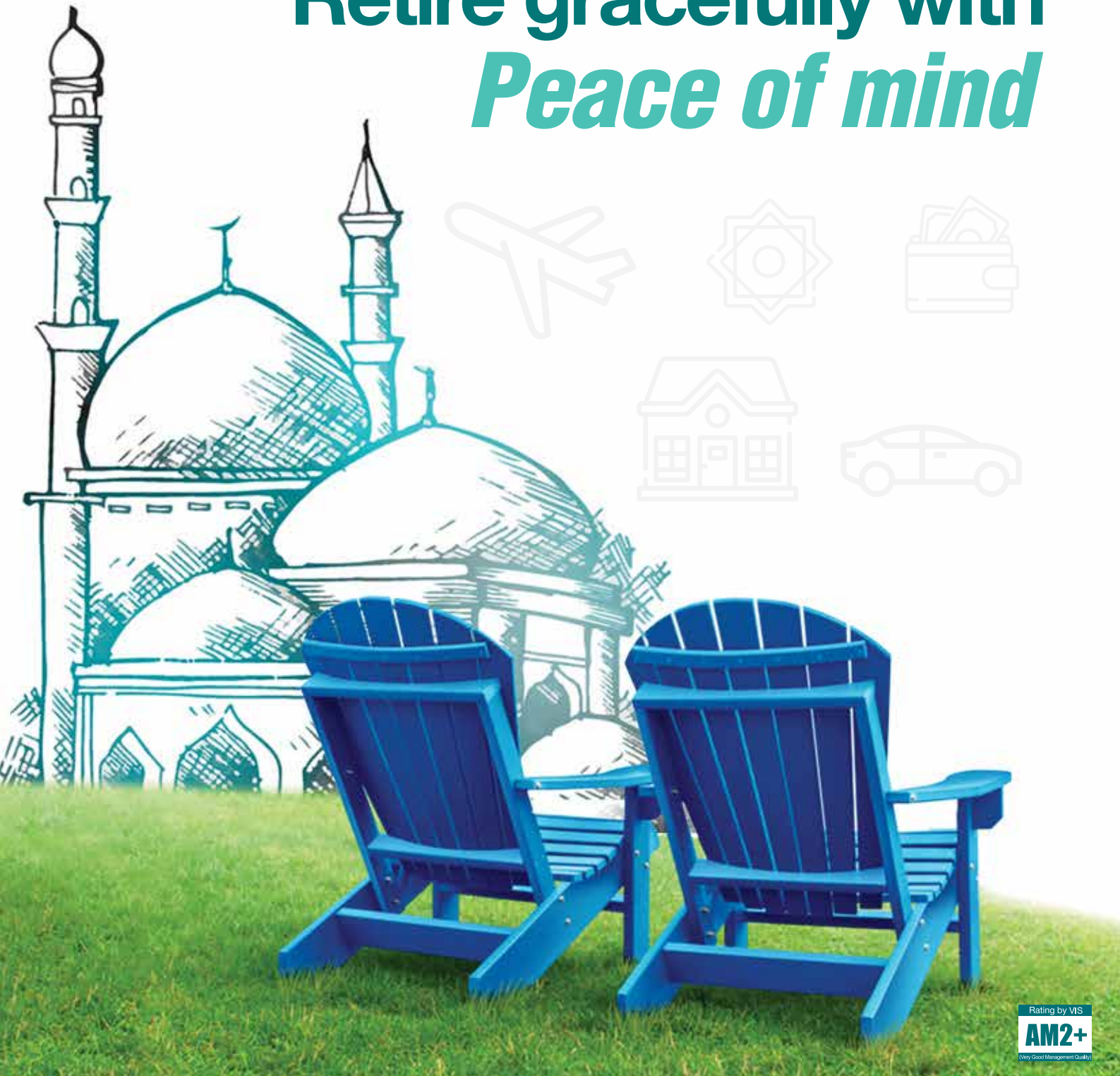


Retire gracefully with *Peace of mind*



Faysal Islamic Pension Fund

Shariah Compliant Retirement Savings at your Convenience.

Subsidiary of
faysalbank 

021-111 329 725

faysalfunds 
The Art of Investment

Faysal Asset Management Ltd.
West Wing, 7th floor, Faysal
House, ST- 02, Shahrah-e-Faisal,
Karachi-Pakistan.

**To Invest:
SMS "INVEST"
to 9182**

Karachi T 92 21 38657800 | **Lahore** T 92 42 35787836 | **Islamabad** T 92 51 5562167/74

Email: customerservices@faysalfunds.com
Website: www.faysalfunds.com

Available on Social Media



Faysal Islamic Pension Fund

We all want independent and secure retirement. Why?

- To enjoy comfortable standard of living
- To have regular income after retirement
- To beat inflation
- To fulfill family commitments
- Increasing health care costs and higher life expectancy

Solution:

Transform your retirement into golden years through Faysal Islamic Pension Fund.

Faysal Islamic Pension Fund (FIPF) provides you freedom to retire on your own terms. It provides a regular stream of income along with lump-sum amount at the time of retirement.

Objective:

The objective of introducing Faysal Islamic Pension Fund is to provide individuals with a portable, individualized, funded (based on defined contribution) and flexible pension scheme which is managed by professional investment manager to assist them to plan and provide for their retirement. The design of the scheme empowers the participants to decide how much to invest in their pensions and how to invest it, as well as to continue investing in their pension accounts even if they change jobs.

Benefits:



Flexibility

Flexible and customized contribution option



Income Stream

Regular Shariah Compliant income stream post retirement



Lump-Sum Balances

1/2 Accumulated balance as lump-sum upon retirement



Tax Rebate

Very substantial tax rebate as per Section 63 of ITO 2001



Free Takaful Coverage

Life and disability coverage



Asset Allocation

Customized asset allocation as per individual preference

Eligibility:

- Pakistani national or over the age of eighteen years who hold a valid National Tax Number (NTN) or Computerized National Identity Card (CNIC).
- Non-resident Pakistani holding a National Tax Number (NTN) or National Identity Card for Overseas Pakistanis (NICOP).
- Employer on behalf of their employees.
- Accumulated balances from recognized provident fund can be transferred to FIPF.

Plan your retirement with FIPF in just 2 steps

Step 1

Plan your retirement age

Step 2

Select contribution as per your convenience and flexibility

Fund Facts

Fund Type	Open Ended
Investment Mechanism	Forward Pricing
Tenure	Perpetual
Category	Shariah Compliant Voluntary Pension Scheme
Management Fee	Up to 1.50% on average Net Assets of each Sub-Fund
Minimum Investment	Initial = Rs. 1,000/- Subsequent = Rs. 500/-
Front end Load	Up to 3% on all Contributions
Risk Profile	Low to High (As per Allocation Scheme)
Transparency	Daily calculation and announcement of NAV
Trustee	Central Depository Company of Pakistan
Auditor	A.F Ferguson & Co.
Back Office Accounting Services	IT Minds Limited

Allocation Scheme

Allocation Scheme	Islamic Equity Sub-Fund	Islamic Debt Sub-Fund	Islamic Money Market Sub-Fund
High Volatility	Min 65%	Min 20%	Nil
Medium Volatility	Min 35%	Min 40%	Min 10%
Low Volatility	Min 10%	Min 60%	Min 15%
Lower Volatility	Nil	Min 40%	Min 40%
Customized	0-100%	0-100%	0-100%

Disclaimer: All investment in mutual funds and pension funds are subject to market risk. Past performance is not necessarily indicative of future results. 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 7.9 and Warnings in clause 14 before making any investment decision. As per section 62 of Income Tax Ordinance 2001, an individual investor of open end mutual fund (unit trust schemes) can claim tax credit on investment maximum up to Rs. 2,000,000/- or 20% of individual's taxable income (whichever is lower) on an investment made in mutual funds at average rate of tax between July 1st and June 30th. To avail tax rebate on mutual funds, a minimum investment holding period of two years from the date of investment is required. As per Section 63 of Income Tax Ordinance, 2001, an eligible person shall be allowed tax rebate on premium/contribution, maximum up to 20% of taxable income at average rate of tax. Withdrawal from pension fund before retirement shall have tax implications pre-mature withdrawal from Pension funds is subject to tax. Lump sum withdrawal in excess of 50% at or after retirement age will be subject to tax. Consult your tax advisor for more information. Use of the name and logo of Faysal Bank as given above does not mean that it is responsible for the liabilities/obligation of Faysal Funds or any investment scheme managed by it.