2nd Supplemental Offering

Document Of

Meezan GOKP Pension Fund

Dated: July 28, 2025

Meezan GOKP Pension Fund

MANAGED BY

AL MEEZAN INVESTMENT MANAGEMENT LIMITED

[An Asset Management Company Licensed under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003]

MEEZAN GOKP PENSION FUND is established in Pakistan as a Voluntary Pension Fund through and on the basis of a Trust Deed, dated June 21, 2023, entered into and between Al Meezan Investment Management Ltd in its capacity as the Pension Fund Manager and Central Depository Company of Pakistan Limited in its capacity as the Trustee and is authorized under the Voluntary Pension System (VPS) Rules, 2005.

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1. **Insertion of Key Fact Statement (KFS) as per circular 17 of 2025**

Key Fact Statement

Fund Name: Meezan GOKP Pension Fund (MGOKPPF)
Managed by: Al Meezan Investment Management Limited

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

1- Investment Overview

i.	**Investment Objective**	• The Investment Objective of the Equity Sub Fund of the Pension Fund is to earn returns from investments in Pakistani Capital Markets. • The investment objective of the Debt Sub Fund is to earn returns from investments in debt markets of Pakistan, thus incurring a relatively lower risk than equity sub fund. • The Investment Objective of the Money Market Sub-Fund is to earn returns from investments in Money Markets of Pakistan, thus incurring a relatively lower risk than debt sub fund. • 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.
ii.	**Investment Policy**	
	a. Allocation policy	• **Equity Sub-fund**: Investments will be made in Shariah compliant stock market instruments • **Debt Sub-fund:** Investments will be made in Shariah compliant debt market instruments • **Money Market Sub-fund:** Investments will be made in Shariah compliant money market instruments. • **Equity Index Sub-Fund:** Investments will be made in benchmark index equities.
	b. Performance Benchmark	• **Equity Sub-fund**: The benchmark shall be KMI-30 Index. • **Debt Sub-fund:** The benchmark shall be 75% Twelves (12) months PKISRV + 25% Six (6) months average of the highest rates on saving accounts of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP. • **Money Market Sub-fund:** The benchmark shall be 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.
	c. Shariah Compliance	At the end of each Annual and Semi-Annual Accounting Period or such other interval as the Commission may require, the Shariah Advisor shall issue a certificate to be included in the Annual reports or such other report in respect of the Shariah compliance of the preceding year's or past operations of the Fund.
iii.	**Launch date**	14-Dec-23
iv.	**Minimum contribution amount**	PKR 1,000/- for account opening and PKR 1,000/- for subsequent contributions
v.	**Management fee**	0.30% (Money Market Sub Fund)
vi.	**Subscription/ Withdrawal Days and Timing**	Monday to Thursday: 9:00 am – 3:00 pm Friday: 9:00 am – 4:00 pm. Please refer company website for cut-off timings during Ramadan

2- Risk Profile and Product Suitability

i.	**Whom is this product suitable for?**	All Employees of KPK Government appointed/recruited under the Khyber Pakhtunkhwa Civil Servants (Amendment) Act,2022 or an employee of the KPK Government, regularized as civil servant through any legal instrument, issued after coming into force of the Khyber Pakhtunkhwa Civil Servants (Amendment) Act, 2022 irrespective of the effective date of regularization shall be eligible to contribute to the Pension Fund.
a.	**Return objectives**	Long-term Retirement Saving
ii.	**Risk profile of the fund as per their Allocation**	Equity Sub Fund: High Risk Debt Sub Fund: Medium Risk Money Market Sub Fund: Low Risk Equity Index Sub Fund: High Risk
iii.	**Fund's investment risks.**	Please refer to Clause 7.8 & 7.9 of Offering Document for complete risk disclosure

3- Withdrawals, drawdowns and benefits

i.	**Minimum retirement age.**	**60 Years to 70 Years**
ii.	**Options available to participants upon retirement?**	Withdraw up to 20% tax free of the accumulated balance or such amount from his/her Individual Pension Account as specified in the KPK Rules or remaining to be invested in IPP or purchase an Approved Annuity Plan from Takaful Company of his/her choice.
iii.	**Early withdrawal conditions and implications**	Employee(s) at any time before retirement are entitled to withdraw the whole or any part of the Units held to their credit in their Individual Pension Account. Tax may be applicable in accordance with the requirements of the Income Tax Ordinance, 2001 and, if applicable, will be deducted by the Pension Fund Manager from the amount withdrawn. The withdrawal shall also be subject to conditions (if any) imposed by the Employer

4- Brief information on the product charges

1. Front-end Load

Distribution Channel	Percentage
Direct Investment Through PFM	Nil
Digital Platform of PFM/ Third party	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.

5- Key Stakeholders

a. **Pension Fund Manager**: Al Meezan Investment Management Limited, UAN: 111-633-926)
b. **Trustee:** Central Depository Company of Pakistan Limited, (UAN- (92-21) 111-111-500
c. **Shariah Advisor:** Dr. Muhammad Imran Ashraf Usmani