Key Fact Statement of

Meezan Islamic Income Fund (MIIF)

Open end

Shariah Compliant Income Fund

Managed by Al Meezan Investment Management Limited

Risk Profile: Medium

Issuance Date: June 18, 2025

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its plans in the offering document and/ or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objective of CIS	The Fund's primary objective is to provide investors with a competitive and stable rate of current income in a Shariah compliant way. A secondary objective is to take advantage of opportunities to realize capital appreciation. The Fund shall seek to provide the investors with a rate of total return consistent with a broadly diversified portfolio of long, medium and short term, high quality Islamic income Instruments
Authorized investment avenues	• Shariah Compliant GOP Ijara Securities: 0% - 75% • Cash at Bank (excluding TDRs) with licensed Islamic Banks or Islamic Branches/Windows of Conventional Banks, Shariah Compliant Government Securities including GoP Ijarah Sukuk not exceeding 90 days maturity: 25% - 100% • Shariah compliant non-traded securities with maturity not exceeding six (6) months, including but not limited to Bank deposits with licensed Islamic banks and/or Islamic branches/windows of Conventional banks: 0%-75% • Shariah compliant non-traded securities with maturity not exceeding six (6) months, including but not limited to placement of funds with Islamic Microfinance Bank, NBFC and Modarabas: 0%-25% • Secured and/or unsecured, listed and/or privately placed Shariah Compliant debt securities/Commercial Papers/ Sukuks issued by Corporate entities

	and/or Financial Institutions: 0%-75% • Shariah Complaint Secured and/or Unsecured, listed and/or privately placed debt securities issued by Government or governmental agencies/bodies: 0%-75% • Shariah compliant non-traded securities with maturity exceeding six (6) months, including but not limited to Bank deposits with licensed Islamic banks and/or Islamic branches/windows of Conventional Banks and placement of funds with Islamic Financial Institutions: 0%-15%
Launch date of CIS/Investment Plan	15th January 2007
Minimum Investment Amount	Rs. 5000
Duration	Perpetual
Performance Benchmark	75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP
IPO	15th January 2007 – 17th January 2007
Subscription/ redemption days and timings	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.
Types/ classes of units	Growth and Income
Management Fee (% Per Annum)	Upto 1.5%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

Without Takaful

1. Front End Load (FEL)

Distribution Channel	Percentage of Front-End Load
Direct Investment through AMC	0% - 1%
Digital Platform of AMC/ Third party	Upto 1.5%

2. Redemption Charge

Type of charge	Percentage
Back end Load	0%
Contingent Load	Class "C" units: 1% (0-6 months), 0.5% (6-12 months), 0% (Beyond 12 months)

Without Takaful

1. Front End Load (FEL)

Distribution Channel	Percentage of Front-End Load
Direct Investment through AMC	0% - 3%

	Digital Platform of AMC/ Third party	Upto 1.5%
2. Redemption Charge	**Type of charge**	**Percentage**
	Back end Load	0%
	Contingent Load	Class "C" units: 1% (0-6 months), 0.5% (6-12 months), 0% (Beyond 12 months)

Total Expense Ratio (TER)
Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS/Investment Plan for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer- Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. KEY STAKEHOLDERS

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

Disclaimer: All Investments in Mutual Funds and Pension Funds are subject to market risks. Past performance is not necessarily indicative of the future results. The NAV of Units may go down or up based on the market conditions. Please read the Offering Document to understand the investment policies, tax implications and risks involved.