Why Time is Your Biggest Asset

Make your money work harder than you!

The best time to invest was 'yesterday' – The next best time is 'today'.

Two elements are working to build your future wealth – you and your money.

Starting early (and profitably) makes sure, your money works harder than you have to.

We take 2 examples to explain the two concepts:

Goal 1

Become a Millionaire Sooner

Goal 2

Retire with Ease and a "Crorepati" Status

Convert saving into investing

Cash loses value; investments build wealth

Goal 1 | Become a Millionaire Sooner

Saving is good – but investing is better

Cash in hand will not grow; while an investment will make you an annual profit.

This drastically reduces the time required to reach your financial goal.

Monthly saving	Annual profit rate	Become a millionaire in	Time saved
Rs 5,000	0% (Cash in hand)	16 years and 8 months	-
Rs 5,000	8%	10 years and 8 months	**6 years saved**
Rs 5,000	10%	9 years and 11 months	**6 years and 9 months saved**
Rs 5,000	12%	9 years and 3 months	**7 years and 5 months saved**

Start early, retire rich

Let 'Compounding' build your wealth

Goal 2 Retire with Ease and a "Crorepati" status

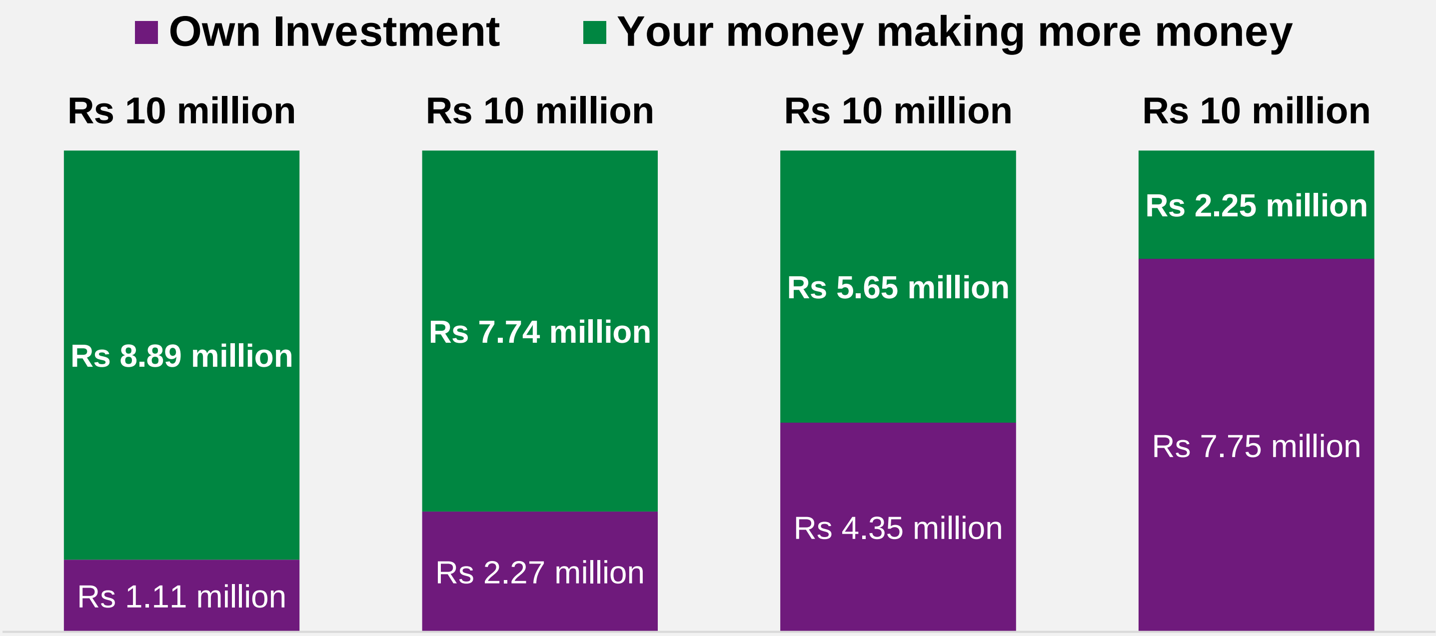
4 people share the same goal – to retire a Crorepati at the age of 60.

Person 1, starting at age of 25 invests Rs 1.1mn (Rs 2,650/month). Remaining Rs 8.89mn comes from compounding.

Notice how the purple bar (own investment) has to increase – as you delay investing!

Bottom Line: Work hard but let your money work HARDER!

All calculations assume annual 10% return



Person 1: Starting at the age of 25	Person 2: Starting at the age of 35	Person 3: Starting at the age of 45	Person 4: Starting at the age of 55
Investment Rs2,650/month	Investment Rs7,550/month	Investment Rs24,150/month	Investment Rs129,150/month
Investments multiply by 8.0x	Investments multiply by 3.4x	Investments multiply by 1.3x	Investments multiply by 0.3x

Meezan Bank

A Subsidiary of Meezan Bank
The Premier Islamic Bank

SMS "invest" to 6655

0800 - HALAL (42525)
www.almeezangroup.com

Available on Social Media

Download Al Meezan Investments Mobile Application Now!

Disclaimer: *As per section 63 of the income tax ordinance 2001, an eligible person joining Meezan Tahaffuz Pension Fund can avail tax credit up to 20% of the (eligible) person's taxable income for the relevant tax year. This information is for general purpose only. In view of Individual nature of tax consequences each investor is advised to consult with his/her tax advisor with respect to specific tax consequences of investing in the Fund.

The retirement age for the participants shall be any age between 60 – 70 years or 25 years since the age of first contribution to MTPF, whichever is earlier.

All investments in Mutual Funds and Pension Funds are subject to market risks. Past Performance is not necessarily indicative of future results. Please read the offering document to understand the investment policies, risks and tax implication involved.

The products herein above have been approved by our Shariah Advisor (Dr. Muhammad Imran Ashraf Usmani) whose registration reference number is (SECP/IFD/SA/005)

Use of the name and logo of Meezan Bank Limited does not mean that it is responsible for the liabilities/obligations of Al Meezan Investment Management Limited or any investment scheme managed by it.

Disclaimer:

All investments in Mutual Funds and Pension Funds are subject to market risks. Past Performance is not necessarily indicative of future results. Please read the offering document to understand the investment policies, risks and tax implication involved.

This publication is for informational purpose only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any fund.

As per section 63 of the income tax ordinance 2001, an eligible person joining Meezan Tahaffuz Pension Fund can avail tax credit up to 20% of the (eligible) person's taxable income for the relevant tax year. This information is for general purpose only. In view of Individual nature of tax consequences each investor is advised to consult with his/her tax advisor with respect to specific tax consequences of investing in the Fund.

The retirement age for the participants shall be any age between 60 – 70 years or 25 years since the age of first contribution to MTPF, whichever is earlier.

The products herein above have been approved by our Shariah Advisor (Dr. Muhammad Imran Ashraf Usmani) whose registration reference number is (SECP/IFD/SA/005)