



MCB-ARIF HABIB
Savings and Investments Limited

AM1
by PACRA



A safer income from your
investment along with capital growth

Pakistan Income Fund

An open-ended Income Scheme
Risk Profile Medium (Principal at Medium risk)

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ISAVE
Savings Assaan, Life Assaan



Pakistan Income Fund

- Pakistan Income Fund (PIF) is an Open End Income Scheme that delivers returns primarily from debt and fixed income investments without taking excessive risk.
- Continuing a legacy of consistency in smooth growth in investments for over 18 years!

Fund Performance

Returns

PIF (CAGR)

Benchmark (%)

Average Annual Return Geometric Mean

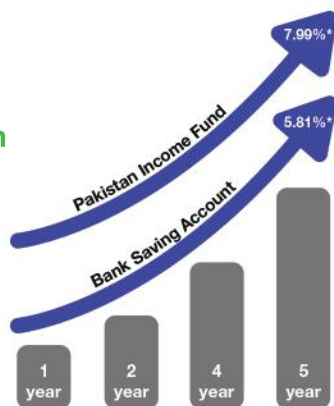
** as of January 31, 2021

Since Inception

9.48%**

9.01%**

9.56%



Stability Rating of PIF is A+(f) by PACRA

*05 Years Average Return (Calendar Year basis)

Benefits of investing in PIF:



Delivers competitive short to medium term return



Portfolio diversification



Tax rebate on your income under section 62 of the Income Tax

Ordinance, 2001



Regular income solution



Help you to fulfill your short to medium term financial goals



Years	2016	2017	2018	2019	2020	2021***
PIF (%)***	6.14	6.90	4.77	8.13	13.96	7.35
Benchmark (%)	6.97	6.05	5.90	10.75	13.04	7.40

*** From July 01, 2020 to January 31, 2021

Returns are computed on the basis of NAV to NAV with dividends reinvested

Please refer the latest Fund Manager Report available on our website for complete details.

Disclaimer:

All investments in mutual fund are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and the risks involved. Performance data does not include the cost incurred directly by an investor in the form of sales loads etc. The information in this literature is issued for indicative and informational purposes only and investors are advised to make their own appraisal of the investment opportunity, tax implications and consult their own financial, legal, taxation and/or other professional advisors prior to making any investment in mutual fund. The mutual fund may hold certain non-compliant investments. Before making any investment decision, investors should review the latest monthly Fund Manager Report and the Financial Statements of the mutual fund particularly the details of non-compliant investments, provision against SSWF liability and Risk Factors.