

Calendar Year 2022 Performance (Voluntary Pension Funds)

Fund Name		Inception Date	NAVs					Returns				
			Dec 31, 2018	Dec 31, 2019	Dec 31, 2020	Dec 31, 2021	Dec 31, 2022	CY 2018	CY 2019	CY 2020	CY 2021	CY 2022
Conventional Voluntary Pension Schemes												
ABL Pension Fund	Debt	Aug 20, 2014	147.4049	164.7893	181.7498	191.7565	216.9542	4.78%	11.79%	10.29%	5.51%	13.14%
ABL Pension Fund	Equity	Aug 20, 2014	135.6009	153.4767	166.2053	170.7253	143.5043	(13.07)%	13.18%	8.29%	2.72%	(15.94)%
ABL Pension Fund	Money Market	Aug 20, 2014	121.8917	134.3038	145.8568	153.8809	171.3509	5.00%	10.18%	8.60%	5.50%	11.35%
AL Habib Pension Fund	Debt	Jun 30, 2022	New Fund									
AL Habib Pension Fund	Equity	Jun 30, 2022	New Fund									
AL Habib Pension Fund	Money Market	Jun 30, 2022	New Fund									
Alfalah GHP Pension Fund	Debt	Nov 08, 2016	108.3681	119.1708	129.5043	137.6430	151.7091	4.59%	9.97%	8.67%	6.28%	10.22%
Alfalah GHP Pension Fund	Equity	Nov 08, 2016	72.8237	79.4513	82.8272	85.0790	74.2163	(9.53)%	9.10%	4.25%	2.72%	(12.77)%
Alfalah GHP Pension Fund	Money Market	Nov 08, 2016	108.4110	118.7947	127.9885	135.8520	152.6951	4.57%	9.58%	7.74%	6.14%	12.40%
Atlas Pension Fund	Debt	Jun 27, 2007	251.4044	283.0400	319.9600	341.8700	383.3800	5.87%	12.58%	13.04%	6.85%	12.14%
Atlas Pension Fund	Equity	Jun 27, 2007	438.6060	503.3200	569.9600	607.3200	530.8800	(4.17)%	14.75%	13.24%	6.55%	(12.59)%
Atlas Pension Fund	Money Market	Jun 27, 2007	241.6924	269.4500	293.2200	315.6400	357.9900	6.40%	11.48%	8.82%	7.65%	13.42%
Faysal Pension Fund	Debt	Oct 05, 2021	-	-	-	100.3988	110.7151	-	-	-	-	10.28%
Faysal Pension Fund	Equity	Oct 05, 2021	-	-	-	100.5615	93.0163	-	-	-	-	(7.50)%
Faysal Pension Fund	Money Market	Oct 05, 2021	-	-	-	101.0660	112.6372	-	-	-	-	11.45%
HBL Pension Fund	Debt	Dec 15, 2011	163.7395	188.8275	207.8574	223.4501	254.8385	4.81%	15.32%	10.08%	7.50%	14.05%
HBL Pension Fund	Equity	Dec 15, 2011	330.4818	384.7822	400.0745	380.3569	296.2827	(4.94)%	16.43%	3.97%	(4.93)%	(22.10)%
HBL Pension Fund	Money Market	Dec 15, 2011	151.8849	168.6025	182.0717	194.0714	222.3318	5.36%	11.01%	7.99%	6.59%	14.56%
JS Pension Savings Fund	Debt	Jun 25, 2007	248.1200	280.5300	300.9800	323.6500	359.6500	6.51%	13.06%	7.29%	7.53%	11.12%
JS Pension Savings Fund	Equity	Jun 25, 2007	415.6600	422.2700	478.2000	457.8600	406.5900	(8.45)%	1.59%	13.25%	(4.25)%	(11.20)%
JS Pension Savings Fund	Money Market	Jun 25, 2007	199.0800	222.1600	242.7200	260.6600	295.2800	6.32%	11.59%	9.25%	7.39%	13.28%
NAFA Pension Fund	Debt	Jul 02, 2013	151.8832	170.8753	191.8346	206.9309	234.5432	5.24%	12.50%	12.27%	7.87%	13.34%
NAFA Pension Fund	Equity	Jul 02, 2013	269.2434	301.7729	343.7761	362.7635	311.6090	(5.71)%	12.08%	13.92%	5.52%	(14.10)%
NAFA Pension Fund	Money Market	Jul 02, 2013	138.2374	153.2571	166.3166	178.3010	204.0348	5.47%	10.87%	8.52%	7.21%	14.43%
NIT Pension Fund	Commodity	Jun 19, 2015	11.5930	14.1042	16.9302	17.4342	19.3795	(2.81)%	21.66%	20.04%	3.14%	11.16%
NIT Pension Fund	Debt	Jun 19, 2015	11.8985	13.5521	15.4253	16.2172	18.1072	6.96%	13.90%	13.82%	5.13%	11.65%
NIT Pension Fund	Equity	Jun 19, 2015	8.6400	9.6951	9.8206	9.4470	8.3219	(15.93)%	12.21%	1.39%	(3.80)%	(11.91)%
NIT Pension Fund	Money Market	Jun 19, 2015	11.7782	13.1413	14.3009	15.3832	17.4560	6.20%	11.57%	8.82%	7.57%	13.47%
Pakistan Pension Fund	Debt	Jun 27, 2007	247.4900	276.3000	308.7700	329.8600	375.3800	5.49%	11.64%	11.75%	6.83%	13.80%
Pakistan Pension Fund	Equity	Jun 27, 2007	457.2000	511.9800	551.8000	569.3600	464.8600	(4.84)%	11.98%	7.78%	3.18%	(18.35)%
Pakistan Pension Fund	Money Market	Jun 27, 2007	226.5400	250.9800	272.4300	290.4600	331.4400	5.50%	10.79%	8.55%	6.62%	14.11%
UBL Retirement Saving Fund	Commodity	Apr 21, 2014	115.6000	134.0900	161.5900	158.3400	168.3300	(1.52)%	15.99%	20.51%	(2.01)%	6.31%
UBL Retirement Saving Fund	Debt	May 19, 2010	221.4840	244.8116	273.2934	292.6475	323.8947	5.26%	10.53%	11.63%	7.08%	10.68%
UBL Retirement Saving Fund	Equity	May 19, 2010	602.5186	672.3120	744.2993	802.7676	704.8528	(5.12)%	11.58%	10.71%	7.86%	(12.20)%
UBL Retirement Saving Fund	Money Market	May 19, 2010	181.1034	200.0675	216.6772	230.6857	259.1963	5.48%	10.47%	8.30%	6.47%	12.36%

Fund Name	Inception Date	NAVs					Returns					
		Dec 31, 2018	Dec 31, 2019	Dec 31, 2020	Dec 31, 2021	Dec 31, 2022	CY 2018	CY 2019	CY 2020	CY 2021	CY 2022	
Shariah Compliant Voluntary Pension Schemes												
ABL Islamic Pension Fund	Debt	Aug 20, 2014	117.9165	125.7176	131.9475	138.9228	149.7219	2.68%	6.62%	4.96%	5.29%	7.77%
ABL Islamic Pension Fund	Equity	Aug 20, 2014	147.4394	157.5625	175.1598	185.7588	163.0039	(8.23)%	6.87%	11.17%	6.05%	(12.25)%
ABL Islamic Pension Fund	Money Market	Aug 20, 2014	115.2964	122.4506	128.0175	134.2691	147.7793	2.85%	6.21%	4.55%	4.88%	10.06%
AL Habib Islamic Pension Fund	Debt	Sep 05, 2022	New Fund									
AL Habib Islamic Pension Fund	Equity	Sep 05, 2022	New Fund									
AL Habib Islamic Pension Fund	Money Market	Sep 05, 2022	New Fund									
Al Ameen Islamic Retirement Savings Fund	Debt	May 19, 2010	168.0273	185.0066	195.7747	206.7733	230.6304	4.57%	10.11%	5.82%	5.62%	11.54%
Al Ameen Islamic Retirement Savings Fund	Equity	May 19, 2010	578.2346	637.5495	735.1624	783.2164	695.9304	(6.55)%	10.26%	15.31%	6.54%	(11.14)%
Al Ameen Islamic Retirement Savings Fund	Money Market	May 19, 2010	162.3530	178.4830	189.1814	199.5480	223.1462	4.58%	9.94%	5.99%	5.48%	11.83%
Alfalah GHP Islamic Pension Fund	Debt	Nov 08, 2016	105.4084	112.1962	119.2984	125.2940	137.7313	2.78%	6.44%	6.33%	5.03%	9.93%
Alfalah GHP Islamic Pension Fund	Equity	Nov 08, 2016	75.2684	82.5161	89.4868	89.8385	80.4734	(8.53)%	9.63%	8.45%	0.39%	(10.42)%
Alfalah GHP Islamic Pension Fund	Money Market	Nov 08, 2016	105.8271	111.7639	118.1046	124.5728	137.4501	3.03%	5.61%	5.67%	5.48%	10.34%
Alhamra Islamic Pension Fund	Debt	Nov 02, 2007	204.6800	221.0400	235.9200	250.6500	279.1300	4.40%	7.99%	6.73%	6.24%	11.36%
Alhamra Islamic Pension Fund	Equity	Nov 02, 2007	462.6400	512.1500	602.4700	604.8600	511.5700	(5.09)%	10.70%	17.64%	0.40%	(15.42)%
Alhamra Islamic Pension Fund	Money Market	Nov 02, 2007	184.7700	201.2100	213.0600	225.2300	253.8300	4.51%	8.90%	5.89%	5.71%	12.70%
Atlas Pension Islamic Fund	Debt	Sep 15, 2007	207.4761	229.0400	243.8000	260.5600	290.9100	4.87%	10.39%	6.44%	6.87%	11.65%
Atlas Pension Islamic Fund	Equity	Sep 15, 2007	552.4375	612.6300	693.5300	729.7600	654.8500	(6.14)%	10.90%	13.21%	5.22%	(10.27)%
Atlas Pension Islamic Fund	Money Market	Sep 15, 2007	219.6796	242.5000	257.8100	275.2700	309.5800	5.23%	10.39%	6.31%	6.77%	12.46%
Faysal Islamic Pension Fund	Debt	Oct 05, 2021	-	-	-	101.2244	112.1085	-	-	-	-	10.75%
Faysal Islamic Pension Fund	Equity	Oct 05, 2021	-	-	-	100.7525	94.7980	-	-	-	-	(5.91)%
Faysal Islamic Pension Fund	Money Market	Oct 05, 2021	-	-	-	101.1702	112.1309	-	-	-	-	10.83%
HBL Islamic Pension Fund	Debt	Dec 15, 2011	145.3743	159.6536	167.1168	178.2364	200.9388	4.06%	9.82%	4.67%	6.65%	12.74%
HBL Islamic Pension Fund	Equity	Dec 15, 2011	357.1940	399.7499	434.7055	422.6516	329.9190	(3.60)%	11.91%	8.74%	(2.77)%	(21.94)%
HBL Islamic Pension Fund	Money Market	Dec 15, 2011	143.2869	155.3844	163.7023	173.4183	195.6684	4.58%	8.44%	5.35%	5.94%	12.83%
JS Islamic Pension Savings Fund	Debt	Mar 17, 2008	207.4300	229.5400	242.8900	260.1600	279.8500	4.83%	10.66%	5.82%	7.11%	7.57%
JS Islamic Pension Savings Fund	Equity	Mar 17, 2008	554.2600	573.6600	657.8900	636.4500	585.9900	(11.45)%	3.50%	14.68%	(3.26)%	(7.93)%
JS Islamic Pension Savings Fund	Money Market	Mar 17, 2008	179.8900	198.9700	212.1400	225.5300	253.1400	5.16%	10.61%	6.62%	6.31%	12.24%
Meezan Tahaffuz Pension Fund	Commodity	Aug 04, 2016	113.5271	137.8500	168.0820	178.7059	217.1476	20.97%	21.42%	21.93%	6.32%	21.51%
Meezan Tahaffuz Pension Fund	Debt	Jun 28, 2007	226.5239	249.6800	273.5862	291.2406	323.3991	4.34%	10.22%	9.58%	6.45%	11.04%
Meezan Tahaffuz Pension Fund	Equity	Jun 28, 2007	432.2951	456.4800	505.9604	525.0590	484.3106	(11.15)%	5.59%	10.84%	3.77%	(7.76)%
Meezan Tahaffuz Pension Fund	Money Market	Jun 28, 2007	224.3598	247.1000	263.5905	279.6043	313.3178	4.48%	10.14%	6.67%	6.08%	12.06%
NAFA Islamic Pension Fund	Debt	Jul 02, 2013	131.3680	143.3874	152.0659	162.3351	182.6295	4.38%	9.15%	6.05%	6.75%	12.50%
NAFA Islamic Pension Fund	Equity	Jul 02, 2013	266.1950	297.0286	342.4921	363.7763	316.2598	(6.16)%	11.58%	15.31%	6.21%	(13.06)%
NAFA Islamic Pension Fund	Money Market	Jul 02, 2013	132.5404	146.1202	155.3794	165.0153	185.9045	5.01%	10.25%	6.34%	6.20%	12.66%
NIT Islamic Pension Fund	Debt	Jun 19, 2015	11.4393	12.5560	13.1623	14.1054	15.7783	4.73%	9.76%	4.83%	7.17%	11.86%
NIT Islamic Pension Fund	Equity	Jun 19, 2015	8.9834	9.7865	10.6030	10.4005	9.5029	(17.10)%	8.94%	8.34%	(1.91)%	(8.63)%
NIT Islamic Pension Fund	Money Market	Jun 19, 2015	11.3506	12.4817	13.2286	14.0920	15.8689	4.77%	9.97%	5.98%	6.53%	12.61%