

**RISK DISCLAIMER: PARTICIPANTS AND PROSPECTIVE PARTICIPANTS ARE ADVISED IN THEIR OWN INTEREST TO CAREFULLY READ THE CONTENTS OF THIS OFFERING DOCUMENT IN PARTICULAR THE RISK FACTORS MENTIONED IN CLAUSE 7.10 AND WARNINGS IN CLAUSE 14 BEFORE MAKING ANY INVESTMENT DECISION.**

## **OFFERING DOCUMENT OF**

### **Pak Qatar GoKP Islamic Pension Fund (PQGoKP IPF) A Voluntary Pension Fund**

**(Wakalatul Istithmar based fund)**

**Duly vetted by Shariah Advisor namely**

**Mufti Muhammad Shakir Siddiqui**

Reg. No. SECP/IFD/SA/035

**for**

**MANAGED BY**

**Pak Qatar Family Takaful Limited  
(Pension Fund Manager)**

**Key Fact Statement**  
**Pak Qatar GoKP Islamic Pension Fund**  
**A Voluntary Pension Fund**  
*(An Open Ended Shariah Compliant VPS Pension Fund)*  
**Managed by**  
**Pak Qatar Family Takaful Limited**  
**Risk Profile: Investor Dependent**  
**Duly vetted by Mufti Dr. Muhammad Shakir Siddiqui (SECP/IFD/SA/035)**

Effective from August 15, 2025, in light of Directive no. 17 of 2025 dated July 16, 2025 respective amendments are made to the Offering Document and related Annexures with respect to Benchmark and Management Fee.

### DISCLAIMER

This Document is not a replacement of Offering Document (OD). Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

### 1. INVESTMENT OVERVIEW

<b>Investment Objective</b>	<p><b>Pak Qatar GoKP Islamic Pension Equity Sub Fund:</b> The Investment Objective is to earn returns from investments in Pakistani Capital Markets.</p> <p><b>Pak Qatar GoKP Islamic Pension Equity Index Sub Fund:</b> 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 of their weightages.</p> <p><b>Pak Qatar GoKP Islamic Pension Debt Sub Fund:</b> The investment objective is to earn returns from investments in debt markets of Pakistan, thus incurring a relatively lower risk than equity investments.</p> <p><b>Pak Qatar GoKP Islamic Pension Money Market Sub Fund:</b> The Investment Objective is to earn returns from investments in Money Markets of Pakistan, thus incurring a relatively lower risk than debt investments.</p>
<b>Investment Policy</b>	To invest in eligible asset classes as determined by Commission. Current eligible asset classes are defined in offering document in detail.
<b>a) Allocation Policy</b>	<p><b>Pak Qatar GoKP Islamic Pension Equity Sub Fund:</b> Shariah Compliant Listed Equity Securities, units of Real Estate Investment Trusts and Exchange Traded Funds and Cash and/or near cash instruments.</p> <p><b>Pak Qatar GoKP Islamic Pension Equity Index Sub Fund:</b> KMI-30 Index. The un-invested amount shall be kept in cash and/or near cash instruments where near cash instruments include cash in bank account (excluding TDRs) with Islamic Banks/Islamic Window of scheduled commercial banks which are rated not less than "A", and Shariah Compliant government securities not exceeding 90 days maturity.</p> <p><b>Pak Qatar GoKP Islamic Pension Debt Sub Fund:</b> Shariah Compliant Government securities, Bank , debt securities, sukuks, COD, COM, COI, deposits, placements with shariah compliant microfinance banks, Cash &amp; near Cash instruments.</p> <p><b>Pak Qatar GoKP Islamic Pension Money Market Sub Fund:</b> Shariah compliant money market securities such as sukuks, Islamic TDR's, Certificate of Musharaka (COM), Certificates of Deposit (COD), Shariah Compliant Government Securities, short term sukuk, Islamic Commercial Paper, reverse repo and Cash &amp; near Cash instruments.</p>
<b>b) Performance Benchmark</b>	<p><b>Pak Qatar GoKP Islamic Pension Equity Sub Fund:</b> KMI-30 Index or KMI all Share.</p> <p><b>Pak Qatar GoKP Islamic Pension Equity Index Sub Fund:</b> Return of the Shariah Complaint Index being tracked by the PFM (Total return based).</p> <p><b>Pak Qatar GoKP Islamic Pension Debt Sub Fund:</b> 75% Twelve (12) months</p>

	<p>PKISRV + 25% six (6) months average highest rates on savings accounts of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.</p> <p><b>Pak Qatar GoKP Islamic Pension Money Market Sub Fund:</b> 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.</p>
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<b>c) Shariah Compliance</b>	<p><b>Pak Qatar GoKP Islamic Pension Equity Sub Fund:</b> Yes  <b>Pak Qatar GoKP Islamic Pension Equity Index Sub fund:</b> Yes  <b>Pak Qatar GoKP Islamic Pension Debt Sub Fund:</b> Yes  <b>Pak Qatar GoKP Islamic Pension Money Market Sub Fund:</b> Yes</p>				
<b>Launch Date</b>	-----				
<b>Minimum Contribution Amount</b>	Rs. 1,000/- and Rs. 500/- thereafter				
<b>Maximum Total Expense Ratio under Agreement excluding Government levies &amp; Takaful Cover</b>	<p><b>Pak Qatar GoKP Islamic Pension Equity Sub Fund:</b> 1.75% p.a  <b>Pak Qatar GoKP Islamic Pension Equity Index Sub fund:</b> 1.00% p.a  <b>Pak Qatar GoKP Islamic Pension Debt Sub Fund:</b>0.75% p.a  <b>Pak Qatar GoKP Islamic Pension Money Market Sub Fund:</b> 0.75% p.a</p>				
<b>Subscription/ Withdrawal Days and Timings</b>	<table border="1"> <thead> <tr> <th>Business Hours</th> <th>Cut off Time</th> </tr> </thead> <tbody> <tr> <td>Monday to Friday 9:00 am to 5:00 pm</td> <td>Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm</td> </tr> </tbody> </table>	Business Hours	Cut off Time	Monday to Friday 9:00 am to 5:00 pm	Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm
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## 1. INVESTMENT OVERVIEW

<b>Return Objectives</b>	Flexible savings cum investment scheme which facilitates individuals to save for their retirement in a systematic way, topping up their savings with investment returns at their desired investment exposures and variable options before, at and after retirement`		
<b>Risk Profile of the Fund</b>	<b>Allocation Scheme</b>	<b>Risk Profile</b>	<b>Risk of Principal erosion</b>
	High Volatility	High	High risk of principal erosion
	Medium Volatility	Medium	Medium risk of principal erosion
	Low Volatility	Low	Low risk of principal erosion
	Lower Volatility	Very Low	Negligible risk of principal erosion

<b>Funds Investment Risk</b>	All investments in pension fund are subject to market risk as disclosed in Clause 7.10 of the Offering Document. The value of such investments varies subject to market fluctuations and risk inherent in all such investments. Past performance is not necessarily indicative of future results. Please read the offering document to understand the investment policies and risks involved.
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### 3. WITHDRAWALS, DRAWDOWNS AND BENEFITS

<b>Minimum Retirement Age</b>	Retirement age of an Employee shall be such date as prescribed by the Employer.
<b>Options Available to Participants and Implications</b>	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.
<b>Early Withdrawals Conditions and Implications</b>	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

<b>1- Front End Load (FEL)</b>	<b>Distribution Channel</b>	<b>Percentage (%)</b>
	Direct Investment Through AMC	Nil
	Digital Platform of AMC/ Third party	Nil

#### Total Expense Ratio (TER):

Investors are advised to consult the Fund Manager Report (FMR) of the respective Pension Fund for the latest information pertaining to the updated TER.

### 5. KEYSTAKEHOLDERS

- Pension Fund Manager:** Pak Qatar Family Takaful Limited (Suite No: 101-105, Business Arcade, Plot #27/A, Block-6, P.E.C.H.S. Shahrah-e-Faisal, Karachi-75400) **Landline +92 21 3431 1747-56**
- Trustee:** Central Depository Company of Pakistan Limited (CDC, House, 99-B, Block B, S.M.C.H.S. Main Shahrah-e-Faisal, Karachi). **UAN- (92-21) 111-111-500**
- Shariah Advisor:** Mufti Dr. Muhammad Shakir Siddiqui, **Landline +92 21 3431 1747-56**