



HEMAYAH
EFU FAMILY TAKAFUL



EFU HEMAYAH PENSION FUND

FUND MANAGER REPORT – MARCH 2026

AM1(P) BY VIS CREDIT RATING COMPANY

Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.

Disclaimer: This publication is for informational purposes only and nothing herein should be construed as a solicitation, recommendation or an offer to buy or sell any fund. All investments in mutual 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 and risks involved.

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Transaction requests made prior to Cutoff timings will be processed on the day-end NAV, of the same day

Transaction requests made after the Cutoff Timings will be processed on the next working day's NAV

Dispute resolution/ complaints handling: retirementsolutions@efulife.com; <https://sdms.secp.gov.pk/>



Why choose Hemayah Pension Fund?

With the Hemayah Pension Fund, You can enjoy the following:



Start with as little as
PKR 1,000.



Enjoy financial protection
through Complementary
Takaful benefits.



Invest in a portfolio
aligned with best
ethical practices.



Earn rewards for
long-term savings.



Access powerful tax
credits up to 20%.



Convert your savings into
guaranteed retirement income
when you're ready.

Takaful Coverage

Basic Death Benefit:

Sum covered equal to average of 3 months remaining cash value. Maximum: PKR 5 Million per investor, in addition to investment value.

Accidental Death Benefit:

Sum covered equal to average of 3 months remaining Cash Value. Maximum up to PKR 5 million in addition to Basic Death Benefit.

Annuity Option

Convert savings into lifetime income through EFU Hemayah Secure Income Plan.



Scan for more
Information

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The KSE100 Index witnessed a volatile and largely bearish trend during March 2026, with the benchmark posting a notable monthly decline of 11.5% (the largest since Mar-20). The index closed at a level of 148,743 points. Market sentiment remained subdued amid geopolitical tensions sparking because of war between Iran with Israel and USA. Market depicted risk-off sentiment as the conflict escalated with average daily traded volume declining by 37% to 487mn shares, while average daily traded value fell by 30% to PKR 27.69bn. On the flows front, foreign investors recorded another month of selling with a net outflow of USD 53mn. Meanwhile, on the local front, selling was largely absorbed by Banks and Individuals, which collectively recorded a cumulative net inflow of USD 107mn. From a sectoral perspective, the majority of the downside came from index heavyweight sectors, particularly Commercial Banks, Cements, and Fertilizers, which cumulatively eroded 12.352 points from the index.

On the macro front, several developments proved pivotal. Pakistan's current account recorded a surplus of US \$427mn in February 2026, marking the fourth surplus in 8MFY26 and the largest during the fiscal year to date, reflecting a sequential improvement in the external balance. Consequently, the cumulative deficit for 8MFY26 narrowed to US\$700mn, compared to a surplus of US\$479mn in the same period last year. The monthly surplus was primarily driven by a moderation in imports, alongside improvements in services and income balances.

Domestic economic indicators presented signs of improvement. Large-Scale Manufacturing output expanded to 10.54% YoY in January 2026 and increased 12.08% MoM, signaling improving industrial momentum. Meanwhile, headline inflation during March 2026 arrived at 7.3% YoY (1.2% MoM), marking the highest reading in nineteen months largely due to a lower base effect. Consequently, average inflation during FY26 to date stands at 5.6% YoY.

Energy prices experienced a notable adjustment during the month. Petrol and diesel prices increased by PKR 55/ litre on March 7, 2026, while subsequent revisions kept prices unchanged. On the policy front, the International Monetary Fund reached a staff-level agreement with Pakistan on the third review of the Extended Fund Facility and the second review of the Resilience and Sustainability Facility. Upon approval, Pakistan is expected to receive US\$1.2bn, bringing total disbursements under the program to approximately US\$4.5bn. While acknowledging improving macroeconomic conditions, the IMF highlighted potential risks stemming from Middle East tensions and tightening global financial conditions. Moreover, Pakistan announced it will host peace talks between the United States and Iran in the coming days.

Looking ahead, the market is expected to remain volatile in the short term, primarily due to the ongoing conflict. Market participants are likely to closely monitor geopolitical developments alongside key macroeconomic indicators. The State Bank of Pakistan's stance in the upcoming monetary policy will also play a crucial role in shaping the near-term market direction. Nevertheless, we maintain a positive outlook for investors with a medium- to long-term investment horizon, as the recent market correction has created attractive entry points and offers meaningful upside potential at current levels.

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FUND REVIEW

FUND MANAGER REPORT – MARCH 2026

*MUFAP RECOMMENDED FORMAT

| Fund Review | | | | Top Holdings (EFUHPF-Equity) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---------------------------------|------|--|----------|---------|-----|----------|------|--------|--------|--------|--------|---------|-----------------|---|------------------------------|----------------------|-----|---------------------|-------------|-------------------------------|------|---------------------------------------|------|-----------------------|-----|----------------------------|-------|-----------------|-----|--|------|---------------------------|-----|------------------|----|-----|-----|
| As at 31-Mar-2026, total net assets of EFU Hemayah Pension Fund (EFUHPF) stood at PKR 151.47 million. During the month, the equity sub-fund declined by 9.72% (absolute), while the debt and money market sub-funds returned -8.98% and 5.87% on an annualized basis, respectively. | | | | <table border="1"> <tr><td>Fauji Fertilizer Company Limited</td><td>12%</td></tr> <tr><td>Lucky Cement Limited</td><td>9%</td></tr> <tr><td>Meezan Bank Limited</td><td>8%</td></tr> <tr><td>The Hub Power Company Limited</td><td>8%</td></tr> <tr><td>Oil & Gas Development Company Limited</td><td>8%</td></tr> <tr><td>Mari Energies Limited</td><td>7%</td></tr> <tr><td>Pakistan Petroleum Limited</td><td>6%</td></tr> <tr><td>Systems Limited</td><td>6%</td></tr> <tr><td>Engro Holdings Limited (Formerly Dawood Hercules Corp. Ltd.)</td><td>6%</td></tr> <tr><td>Engro Fertilizers Limited</td><td>6%</td></tr> </table> | | | | | | | | | | | | Fauji Fertilizer Company Limited | 12% | Lucky Cement Limited | 9% | Meezan Bank Limited | 8% | The Hub Power Company Limited | 8% | Oil & Gas Development Company Limited | 8% | Mari Energies Limited | 7% | Pakistan Petroleum Limited | 6% | Systems Limited | 6% | Engro Holdings Limited (Formerly Dawood Hercules Corp. Ltd.) | 6% | Engro Fertilizers Limited | 6% | | | | |
| Fauji Fertilizer Company Limited | 12% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lucky Cement Limited | 9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Meezan Bank Limited | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| The Hub Power Company Limited | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Oil & Gas Development Company Limited | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mari Energies Limited | 7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pakistan Petroleum Limited | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Systems Limited | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Engro Holdings Limited (Formerly Dawood Hercules Corp. Ltd.) | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Engro Fertilizers Limited | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment Objective | | | | Sector Allocation (EFUHPF-Equity) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| The objective of the Fund is to generate Shariah-compliant returns by investing in a diversified portfolio of equity, debt, and money market instruments in accordance with the applicable regulatory framework, with the aim of achieving capital growth, income generation, capital preservation, and liquidity, aligned with the varying risk and return preferences of individuals. | | | | <table border="1"> <tr><td>Oil & Gas Exploration Companies</td><td>21%</td></tr> <tr><td>Fertilizer</td><td>18%</td></tr> <tr><td>Cement</td><td>12%</td></tr> <tr><td>Banks</td><td>8%</td></tr> <tr><td>Power Generation & Distribution</td><td>8%</td></tr> <tr><td>Others</td><td>27%</td></tr> </table> | | | | | | | | | | | | Oil & Gas Exploration Companies | 21% | Fertilizer | 18% | Cement | 12% | Banks | 8% | Power Generation & Distribution | 8% | Others | 27% | | | | | | | | | | | | |
| Oil & Gas Exploration Companies | 21% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fertilizer | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cement | 12% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banks | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Power Generation & Distribution | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Others | 27% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Details | | | | Top Sukuk Holdings - Debt Sub Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund type | Open End | | | <table border="1"> <tr><td>1Y Govt Ijara</td><td>58%</td></tr> <tr><td>10Y Govt Ijara</td><td>21%</td></tr> <tr><td>5Y Govt Ijara</td><td>18%</td></tr> </table> | | | | | | | | | | | | 1Y Govt Ijara | 58% | 10Y Govt Ijara | 21% | 5Y Govt Ijara | 18% | | | | | | | | | | | | | | | | | | |
| 1Y Govt Ijara | 58% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10Y Govt Ijara | 21% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5Y Govt Ijara | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Category | VPS - Shariah Compliant Pension Fund | | | <table border="1"> <tr><td>1Y Govt Ijara</td><td>99%</td></tr> </table> | | | | | | | | | | | | 1Y Govt Ijara | 99% | | | | | | | | | | | | | | | | | | | | | | |
| 1Y Govt Ijara | 99% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Launch date | 01-Dec-25 | | | <table border="1"> <tr><th>Debt Rating Exposure</th><th colspan="3">Money Market Rating Exposure</th></tr> <tr><td>AAA</td><td>100%</td><td>AAA</td><td>100%</td></tr> <tr><td>AA+</td><td>0%</td><td>AA+</td><td>0%</td></tr> <tr><td>AA</td><td>0%</td><td>AA</td><td>0%</td></tr> <tr><td>AA- & lower</td><td>0%</td><td>AA- & lower</td><td>0%</td></tr> </table> | | | | | | | | | | | | Debt Rating Exposure | Money Market Rating Exposure | | | AAA | 100% | AAA | 100% | AA+ | 0% | AA+ | 0% | AA | 0% | AA | 0% | AA- & lower | 0% | AA- & lower | 0% | | | | |
| Debt Rating Exposure | Money Market Rating Exposure | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AAA | 100% | AAA | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AA+ | 0% | AA+ | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AA | 0% | AA | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AA- & lower | 0% | AA- & lower | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Trustee | Central Depository Company of Pakistan Limited | | | <table border="1"> <tr><th colspan="4">Asset Allocation - EFUHPF Money Market Sub Fund (% of Total Assets)</th></tr> <tr><th></th><th>Mar'26</th><th>Feb'26</th><th></th></tr> <tr><td>Cash</td><td>0.7%</td><td>19.4%</td><td></td></tr> <tr><td>Ijarah/Sukuk</td><td>99.1%</td><td>80.2%</td><td></td></tr> <tr><td>Others</td><td>0.1%</td><td>0.4%</td><td></td></tr> </table> | | | | | | | | | | | | Asset Allocation - EFUHPF Money Market Sub Fund (% of Total Assets) | | | | | Mar'26 | Feb'26 | | Cash | 0.7% | 19.4% | | Ijarah/Sukuk | 99.1% | 80.2% | | Others | 0.1% | 0.4% | | | | | |
| Asset Allocation - EFUHPF Money Market Sub Fund (% of Total Assets) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Mar'26 | Feb'26 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash | 0.7% | 19.4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ijarah/Sukuk | 99.1% | 80.2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Others | 0.1% | 0.4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Auditor | KPMG Taseer Hadi & Co. | | | <table border="1"> <tr><th colspan="4">Asset Allocation - EFUHPF Debt Sub Fund (% of Total Assets)</th></tr> <tr><th></th><th>Mar'26</th><th>Feb'26</th><th></th></tr> <tr><td>Cash</td><td>1.0%</td><td>35.6%</td><td></td></tr> <tr><td>Ijarah/Sukuk</td><td>97.7%</td><td>63.4%</td><td></td></tr> <tr><td>Others</td><td>1.3%</td><td>1.0%</td><td></td></tr> </table> | | | | | | | | | | | | Asset Allocation - EFUHPF Debt Sub Fund (% of Total Assets) | | | | | Mar'26 | Feb'26 | | Cash | 1.0% | 35.6% | | Ijarah/Sukuk | 97.7% | 63.4% | | Others | 1.3% | 1.0% | | | | | |
| Asset Allocation - EFUHPF Debt Sub Fund (% of Total Assets) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Mar'26 | Feb'26 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash | 1.0% | 35.6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ijarah/Sukuk | 97.7% | 63.4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Others | 1.3% | 1.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Front End Load | Up to 3% | | | <table border="1"> <tr><th colspan="4">Asset Allocation - EFUHPF Equity Sub Fund (% of Total Assets)</th></tr> <tr><th></th><th>Mar'26</th><th>Feb'26</th><th></th></tr> <tr><td>Cash</td><td>4.9%</td><td>0.9%</td><td></td></tr> <tr><td>Equity Investments</td><td>95.0%</td><td>98.9%</td><td></td></tr> <tr><td>Other</td><td>0.2%</td><td>0.1%</td><td></td></tr> </table> | | | | | | | | | | | | Asset Allocation - EFUHPF Equity Sub Fund (% of Total Assets) | | | | | Mar'26 | Feb'26 | | Cash | 4.9% | 0.9% | | Equity Investments | 95.0% | 98.9% | | Other | 0.2% | 0.1% | | | | | |
| Asset Allocation - EFUHPF Equity Sub Fund (% of Total Assets) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Mar'26 | Feb'26 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash | 4.9% | 0.9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Equity Investments | 95.0% | 98.9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other | 0.2% | 0.1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Back End Load | Nil | | | <table border="1"> <tr><th colspan="4">Risk Measures</th></tr> <tr><th></th><th>EFUHPF-MMkt</th><th>EFUHPF-Debt</th><th></th></tr> <tr><td>Yield to Maturity (YTM)</td><td>9.7%</td><td>10.0%</td><td></td></tr> <tr><td>Macaulay's Duration (YR)</td><td>0.3</td><td>1.0</td><td></td></tr> <tr><td>Modified Duration (YR)</td><td>0.3</td><td>0.9</td><td></td></tr> </table> | | | | | | | | | | | | Risk Measures | | | | | EFUHPF-MMkt | EFUHPF-Debt | | Yield to Maturity (YTM) | 9.7% | 10.0% | | Macaulay's Duration (YR) | 0.3 | 1.0 | | Modified Duration (YR) | 0.3 | 0.9 | | | | | |
| Risk Measures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | EFUHPF-MMkt | EFUHPF-Debt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Yield to Maturity (YTM) | 9.7% | 10.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Macaulay's Duration (YR) | 0.3 | 1.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Modified Duration (YR) | 0.3 | 0.9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Management Fee | Money Market | Up to 1% p.a (Actual: 0.5%) | | <table border="1"> <tr><th colspan="4">Allocation Scheme</th></tr> <tr><th></th><th>Equity</th><th>Debt</th><th>MMkt</th></tr> <tr><td>High Volatility</td><td>65%</td><td>20%</td><td>0%</td></tr> <tr><td>Medium Volatility</td><td>35%</td><td>40%</td><td>10%</td></tr> <tr><td>Low Volatility</td><td>10%</td><td>60%</td><td>15%</td></tr> <tr><td>Lower Volatility</td><td>0%</td><td>40%</td><td>40%</td></tr> </table> | | | | | | | | | | | | Allocation Scheme | | | | | Equity | Debt | MMkt | High Volatility | 65% | 20% | 0% | Medium Volatility | 35% | 40% | 10% | Low Volatility | 10% | 60% | 15% | Lower Volatility | 0% | 40% | 40% |
| Allocation Scheme | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | Debt | MMkt | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| High Volatility | 65% | 20% | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Medium Volatility | 35% | 40% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Low Volatility | 10% | 60% | 15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lower Volatility | 0% | 40% | 40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Debt | Up to 1.25% p.a (Actual: 1.25%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | Up to 2.5% p.a (Actual: 2.5%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rating | AM1(p) by VIS Credit Rating Company | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk profile | Investor dependent | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Leverage | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valuation Days | Monday to Friday | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dealing Days & Cut-off time | 9:00 AM - 3:00 PM (Mon-Fri) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pricing mechanism | Money Market Sub-Fund: Forward, Debt Sub-Fund: Forward | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Manager | Ali Ather, CFA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investment committee | Mohammad Ali Ahmed, Syed Shahid Abbas, Ali Ather | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | Money Market: 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP. Debt: 75% Twelve (12) months PKISRV +25% six (6) months average highest rates on savings accounts of three (3) AA rated scheduled Banks as selected by MUFAP. Equity: KMI-30 Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Net Assets | | | | Mar'26 | Feb'26 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EFUHP-Money Market (PKR mn) | | | | 55.57 | 51.97 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EFUHP-Debt (PKR mn) | | | | 52.94 | 51.81 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EFUHP-Equity (PKR mn) | | | | 42.96 | 45.92 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NAV per Unit | | | | Mar'26 | Feb'26 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EFUHP-Money Market | | | | 101.6486 | 101.1446 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EFUHP-Debt | | | | 99.9257 | 100.6936 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EFUHP-Equity | | | | 81.0910 | 89.8179 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expense Ratio | | | | Equity | Debt | MMkt | | | | | | | Equity | Debt | MMkt | | | | | | | | | | | | | | | | | | | | | | | | |
| Expense Ratio - MTD | | | | 5.78% | 1.75% | 0.96% | | | | | | | 65% | 20% | 0% | | | | | | | | | | | | | | | | | | | | | | | | |
| Govt Levy | | | | 3.04% | 0.22% | 0.96% | | | | | | | 35% | 40% | 10% | | | | | | | | | | | | | | | | | | | | | | | | |
| Expense Ratio - YTD | | | | 4.43% | 1.74% | 0.88% | | | | | | | 10% | 60% | 15% | | | | | | | | | | | | | | | | | | | | | | | | |
| Govt Levy | | | | 1.11% | 0.22% | 0.10% | | | | | | | 0% | 40% | 40% | | | | | | | | | | | | | | | | | | | | | | | | |
| Standard Deviation | | | | 58.60% | 2.65% | 0.58% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Information Ratio (Times) | | | | (0.48) | (3.18) | (3.09) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Turnover Ratio | | | | - | 0.37 | 0.24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fund Performance | | | | FYTD | 1M | 3M | 6M | 365 Days | FY25 | 1 year | 3 year | 5 year | 7 year | 10 year | Since Inception | | | | | | | | | | | | | | | | | | | | | | | | |
| EFU HPF - Money Market (Annualized) | | | | 5.01% | 5.87% | 4.94% | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | 5.01% | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | | | | 8.82% | 8.59% | 8.59% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Peer Group Average | | | | | 7.59% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EFU HPF - Debt (Annualized) | | | | -0.23% | -8.98% | -1.73% | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | -0.23% | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | | | | 9.76% | 9.50% | 9.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Peer Group Average | | | | | 0.39% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EFU HPF - Equity (Absolute) | | | | -18.91% | -9.72% | -19.10% | n.a | n.a | n.a | n.a | n.a | n.a | n.a | n.a | -18.91% | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark | | | | -9.71% | -8.18% | -13.06% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Peer Group Average | | | | | -7.63% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Please be advised that the Sales Load (including Front-End Load, Back-End Load and Contingent Load) up to 3.00% or 1.5%, as may be applicable, may be charged on the investment and/or upon redemption of funds, at the discretion of the Management Company.

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The transaction Cutoff times for EFU HPF are 9 am to 3 pm

Transaction requests made prior to Cutoff timings will be processed on the day-end NAV, of the same day

Transaction requests made after the Cutoff Timings will be processed on the next working day's NAV

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