



STATE LIFE INSURANCE CORPORATION OF PAKISTAN TAYYAB TAKAFUL

Fund Performance Report
December 2024

Fund Performance Report



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Fund Performance Report



AGGRESSIVE FUND

Fund Objective:

It is aimed for an aggressive growth of cash value with a focus to maximize returns for the participants through investment in a diversified portfolio of Shariah Compliant Investment Instruments.

Fund Manager Comments:

Fund is subject to be invested in Shariah Compliant Government Securities, Shariah Compliant Equity Securities, Shariah Compliant Mutual Funds, Redeemable Capital, and Bank. In December, allocation to Bank deposits rose to 73% of total fund from 71% and allocation to Government securities declined to 27% from 29%.

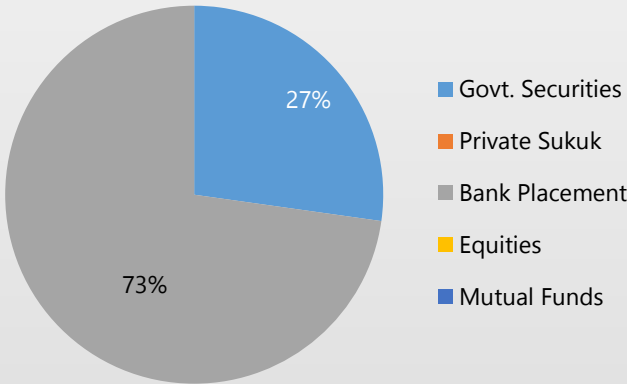
Description	Information
Fund Name	Aggressive
Fund Size	11,158,808
Launch Date	Oct 1 ,2019
NAV/Unit (Launch Date)	100.00
Bid Price	176.63
Ask Price	176.63
Category	Aggressive
Pricing Mechanism	Forward
Risk Profile	High
Management Fee	1.50%
Pricing Days	Business Days
Total Expense Ratio (Annualized)	1.50%

Fund Return	
Period	Rate of Return
1 Month	13.04%
3 Month	14.16%
12 Month	16.55%
Calendar YTD	16.55%
Since Inception(Annualized)	14.58%
5 Years (Annualized)	0.00%
10 Years (Annualized)	0.00%

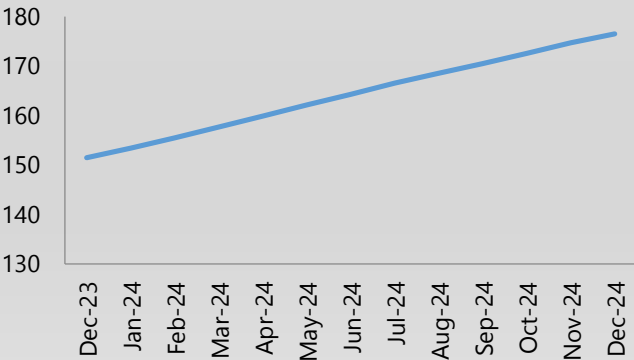
Asset Allocation		
Assets	Dec-24	Nov-24
Govt. Securities	27.23%	29.44%
Private Sukuk		
Banks	72.77%	70.56%
Equities		
Mutual Funds		

Asset Quality	
Assets	Rating
Govt. Securities/Ijarah Sukuks	AAA
Private Sukuk	
Banks	
Equities	
Mutual Funds	

Aggressive Asset Allocation



Aggressive Fund Bid Price



Fund Performance Report

CONSERVATIVE FUND

Fund Objective:

The Investment Fund offers low risk with relatively stable growth with an aim to maximize the likelihood of maintaining a positive growth of cash value.

Fund Manager Comments:

Fund is subject to be invested in Compliant Government Securities, Shariah Compliant Equity Securities, Shariah Compliant Mutual Funds, Redeemable Capital and Bank Placements. Allocation to Bank deposits increased to 50% from 43% and allocation to Gov't securities decreased to 50% from 57%.

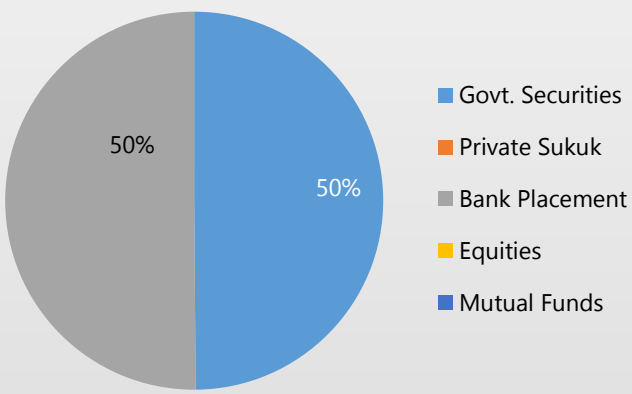
Description	Information
Fund Name	Conservative
Fund Size	33,979,212
Launch Date	Oct 1 ,2019
NAV/Unit (Launch Date)	100.00
Bid Price	174.42
Ask Price	174.42
Category	Balanced
Pricing Mechanism	Forward
Risk Profile	Medium
Management Fee	1.50%
Pricing Days	Business Days
Total Expense Ratio (Annualized)	1.50%

Fund Return	
Period	Rate of Return
1 Month	12.38%
3 Month	13.13%
12 Month	16.01%
Calendar YTD	16.00%
Since Inception(Annualized)	14.16%
5 Years (Annualized)	13.88%
10 Years (Annualized)	0.00%

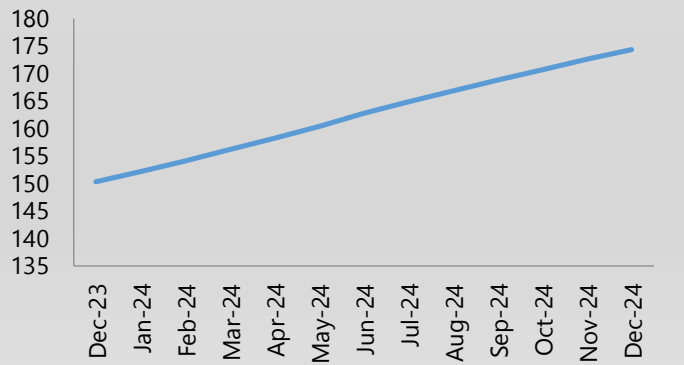
Asset Allocation		
Assets	Dec-24	Nov-24
Govt. Securities	49.87%	56.65%
Private Sukuk		
Banks	50.13%	43.35%
Equities		
Mutual Funds		

Asset Quality	
Assets	Rating
Govt. Securities/Ijarah Sukuks	AAA
Private Sukuk	
Banks	
Equities	
Mutual Funds	

Conservative Asset Allocation



Conservative Fund Bid Price



Fund Performance Report



BALANCED FUND

Fund Objective:

Offers steady risk and return offering balanced Growth of cash value.

Fund Manager Comments:

Fund is subject to be invested in Compliant Government Securities, Shariah Compliant Equity Securities, Shariah Compliant Mutual Funds, Redeemable Capital and Bank Placements. In December 2024, out of total funds, 43% were allocated to Government securities and 57% were Kept in Banks.

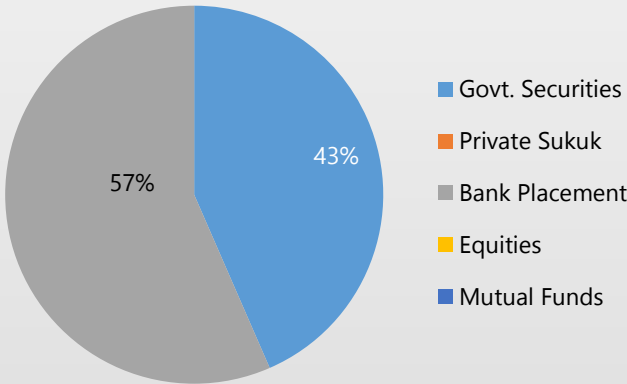
Description	Information
Fund Name	Balanced
Fund Size	46,055,662
Launch Date	Oct 1 ,2019
NAV/Unit (Launch Date)	100.00
Bid Price	171.66
Ask Price	171.66
Category	Balanced
Pricing Mechanism	Forward
Risk Profile	Medium
Management Fee	1.50%
Pricing Days	Business Days
Total Expense Ratio (Annualized)	1.50%

Fund Return	
Period	Rate of Return
1 Month	12.39%
3 Month	12.44%
12 Month	15.30%
Calendar YTD	15.29%
Since Inception(Annualized)	13.64%
5 Years (Annualized)	13.34%
10 Years (Annualized)	0.00%

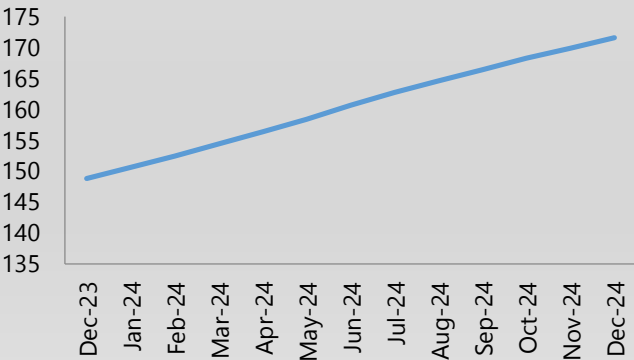
Asset Allocation		
Assets	Dec-24	Nov-24
Govt. Securities	43.46%	53.30%
Private Sukuk		
Banks	56.54%	46.70%
Equities		
Mutual Funds		

Asset Quality	
Assets	Rating
Govt. Securities/Ijarah Sukuks	AAA
Private Sukuk	
Banks	
Equities	
Mutual Funds	

Balanced Asset Allocation



Balanced Fund Bid Price



Fund Performance Report

ENDOWMENT FUND

Fund Objective:

The fund has been setup to cater the risk appetite of the Participants aiming for a decent and stable return with plausible protection of principal amount.

Fund Manager Comments:

Fund is subject to be Shariah Compliant Government Securities, Shariah Compliant Equity Securities, Shariah Compliant Mutual Funds, Redeemable Capital, Bank Placements. During December, 42% were allocated to Banks and 58% were allocated to Government securities.

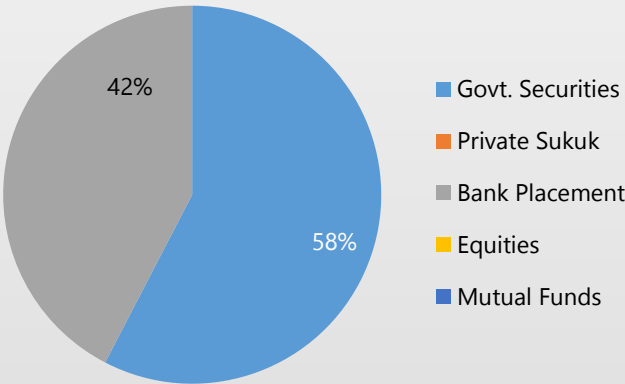
Description	Information
Fund Name	Endowment
Fund Size	1,450,269,339
Launch Date	April 30,2021
NAV/Unit (Launch Date)	100.00
Bid Price	156.76
Ask Price	156.76
Category	Balanced
Pricing Mechanism	Forward
Risk Profile	Medium
Management Fee	1.50%
Pricing Days	Business Days
Total Expense Ratio (Annualized)	1.50%

Fund Return	
Period	Rate of Return
1 Month	12.68%
3 Month	12.28%
12 Month	11.57%
Calendar YTD	11.60%
Since Inception(Annualized)	15.45%
5 Years (Annualized)	0.00%
10 Years (Annualized)	0.00%

Asset Allocation		
Assets	Dec-24	Nov-24
Govt. Securities	57.61%	66.87%
Private Sukuk		
Banks	42.39%	33.13%
Equities		
Mutual Funds		

Asset Quality	
Assets	Rating
Govt. Securities/Ijarah Sukuks	AAA
Private Sukuk	
Banks	
Equities	
Mutual Funds	

Endowment Asset Allocation



Endowment Fund Bid Price

