



**STATE LIFE INSURANCE CORPORATION OF PAKISTAN  
TAYYAB TAKAFUL**

**Fund Performance Report  
November 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. During November, allocation to Government decreased slightly to 29% and bank deposits were allocated 71%.

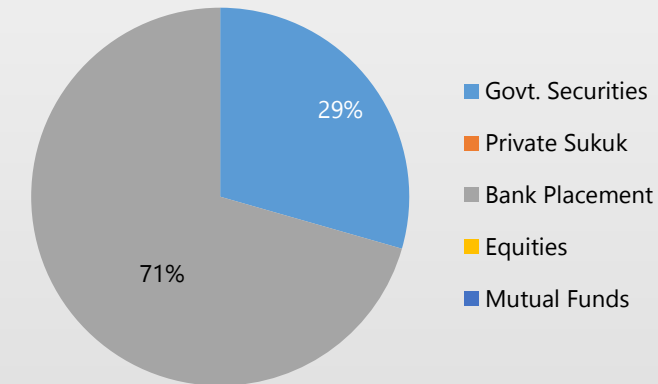
Description	Information
<b>Fund Name</b>	<b>Aggressive</b>
Fund Size	11,054,839
Launch Date	Oct 1 ,2019
NAV/Unit (Launch Date)	100.00
Bid Price	174.69
Ask Price	174.69
Category	Aggressive
Pricing Mechanism	Forward
Risk Profile	High
Management Fee	1.50%
Pricing Days	Business Days
Total Expense Ratio (Annualized)	1.37%

Fund Return	
Period	Rate of Return
1 Month	14.85%
3 Month	14.56%
12 Month	16.80%
Calendar YTD	16.69%
Since Inception(Annualized)	14.45%
5 Years (Annualized)	0.00%
10 Years (Annualized)	0.00%

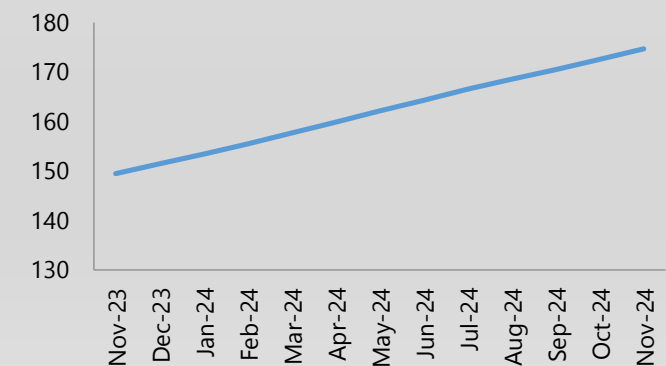
Asset Allocation		
Assets	Nov-24	Oct-24
Govt. Securities	29.44%	29.63%
Private Sukuk		
Banks	70.56%	70.37%
Equities		
Mutual Funds		

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. Funds allocation on a broader level remained unchanged.

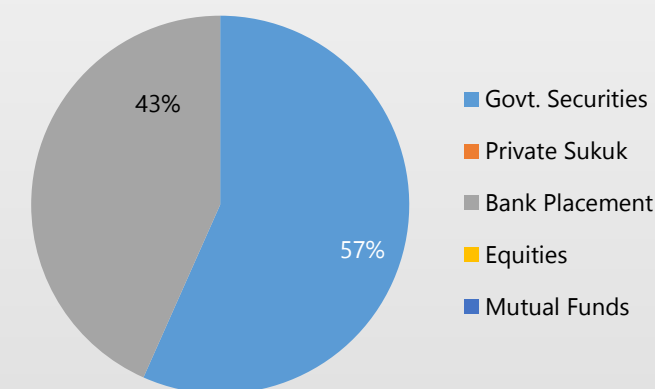
Description	Information
<b>Fund Name</b>	<b>Conservative</b>
Fund Size	31,107,660
Launch Date	Oct 1 ,2019
NAV/Unit (Launch Date)	100.00
Bid Price	172.61
Ask Price	172.61
Category	Balanced
Pricing Mechanism	Forward
Risk Profile	Medium
Management Fee	1.50%
Pricing Days	Business Days
Total Expense Ratio (Annualized)	1.37%

Fund Return	
Period	Rate of Return
1 Month	13.49%
3 Month	13.78%
12 Month	16.52%
Calendar YTD	16.17%
Since Inception(Annualized)	14.04%
5 Years (Annualized)	13.85%
10 Years (Annualized)	0.00%

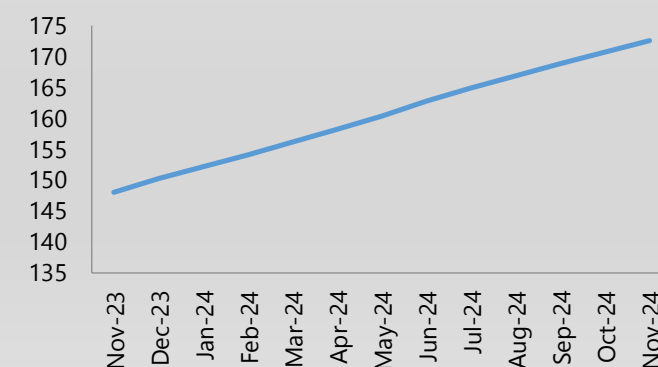
Asset Allocation		
Assets	Nov-24	Oct-24
Govt. Securities	56.65%	56.84%
Private Sukuk		
Banks	43.35%	43.16%
Equities		
Mutual Funds		

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. During November, bank deposits were allocated 53% of fund size and government securities were allocated 47%.

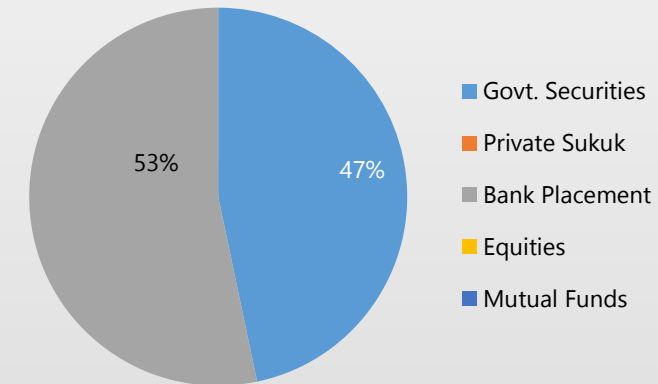
Description	Information
<b>Fund Name</b>	<b>Balanced</b>
Fund Size	44,335,600
Launch Date	Oct 1 ,2019
NAV/Unit (Launch Date)	100.00
Bid Price	169.88
Ask Price	169.88
Category	Balanced
Pricing Mechanism	Forward
Risk Profile	Medium
Management Fee	1.50%
Pricing Days	Business Days
Total Expense Ratio (Annualized)	1.37%

Fund Return	
Period	Rate of Return
1 Month	11.53%
3 Month	12.87%
12 Month	15.64%
Calendar YTD	15.40%
Since Inception(Annualized)	13.52%
5 Years (Annualized)	13.32%
10 Years (Annualized)	0.00%

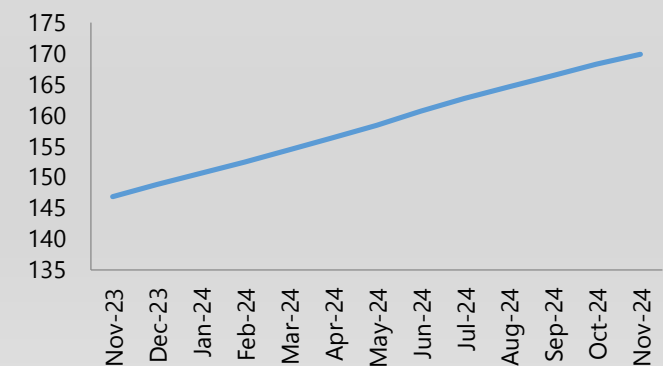
Asset Allocation		
Assets	Nov-24	Oct-24
Govt. Securities	46.70%	51.92%
Private Sukuk		
Banks	53.30%	48.08%
Equities		
Mutual Funds		

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. In November, 67% of the funds were invested in Government securities, while 33% were kept in Bank deposits.

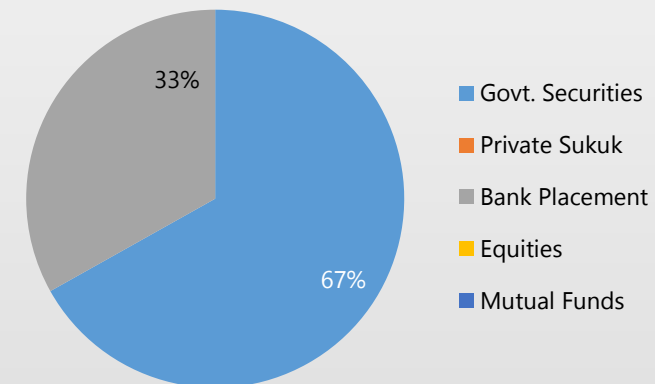
Description	Information
<b>Fund Name</b>	<b>Endowment</b>
Fund Size	1,284,264,259
Launch Date	April 30,2021
NAV/Unit (Launch Date)	100.00
Bid Price	155.09
Ask Price	155.09
Category	Balanced
Pricing Mechanism	Forward
Risk Profile	Medium
Management Fee	1.50%
Pricing Days	Business Days
Total Expense Ratio (Annualized)	1.37%

Fund Return	
Period	Rate of Return
1 Month	11.88%
3 Month	12.97%
12 Month	13.05%
Calendar YTD	11.37%
Since Inception(Annualized)	15.35%
5 Years (Annualized)	0.00%
10 Years (Annualized)	0.00%

Asset Allocation		
Assets	Nov-24	Oct-24
Govt. Securities	66.87%	69.73%
Private Sukuk		
Banks	33.13%	30.27%
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

