

Fund Highlights

The NIC Unit Linked Funds offer a tailored investment approach through five distinct funds -Shariah Compliant, ESG Compliant, Balanced Growth, Secured Growth, and Dynamic Growth - each designed to match the risk profile of the policyholder. These funds provide a balanced mix of stocks, bonds, and financial assets to help grow the policyholders' wealth while managing risk. The core investment objectives, key strategies and risk management approaches of the funds, enable policyholders to make informed decisions that align with their financial aspirations.

Pilgrimage Fund A "Shariah"

Pilgrimage Fund A is designed to align with Shariah principles, ensuring that all investments are compliant with Islamic guidelines. The fund focuses on achieving long-term growth by investing primarily in Shariah-compliant investments, while keeping a small portion in cash for liquidity. It offers an ethical investment option for policyholders seeking to grow their wealth in a manner consistent with their values and faith.

Pilgrimage Fund B "ESG"

Pilgrimage Fund B is designed to provide steady growth through a balanced and secured mix of investments. The fund includes equities, fixed income securities, and cash, offering a diversified approach to help policyholders achieve their financial goals. It focuses on sustainable and responsible investments, ensuring that the portfolio supports growth while maintaining stability.

Balanced Growth Fund

The Balanced Growth Fund is designed to help policyholders grow their investments over time while keeping risks under control. By spreading investments across stocks, bonds, and cash, the fund aims to balance growth opportunities with stability. It seeks to provide steady returns and long-term growth, making it a reliable choice for those looking to protect and grow their savings.

Secured Growth Fund

The Secured Growth Fund is built to prioritize stability while offering opportunities for steady growth. It invests in a mix of stocks, bonds, and cash to ensure a secured and balanced approach. This combination aims to protect the investment while helping it grow steadily over time.

Dynamic Growth Fund

The Dynamic Growth Fund is designed for those seeking higher growth potential over the long term. The fund focuses on investing in a mix of stocks, bonds, and cash, with a strong emphasis on growth opportunities. It seeks to take advantage of market trends and capitalize on higher returns, while still maintaining a portion of investments in stable assets to manage risk. This fund is suitable for policyholders aiming to grow their investments actively over time.

Returns-June 2025

-0.4%

-1.6%

+9.0%

+5.2%

11.9%

Returns-Inception(A)

+5.8%

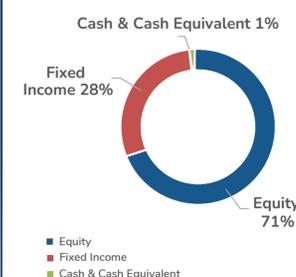
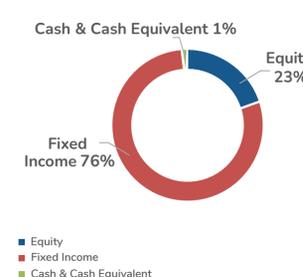
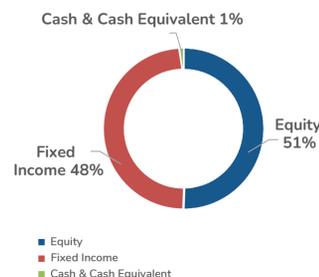
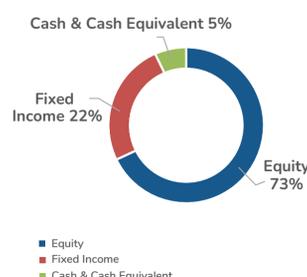
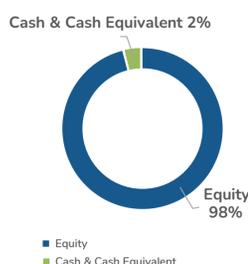
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+9.0%

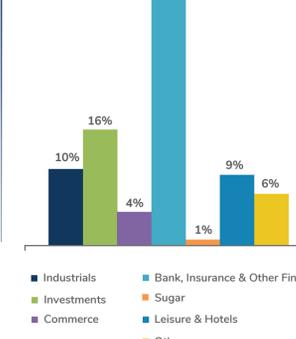
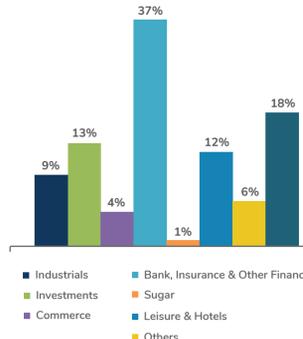
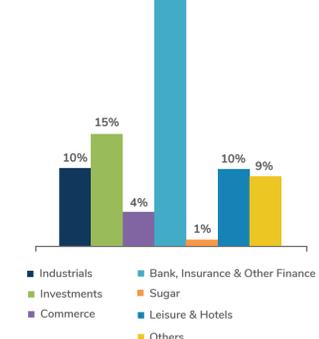
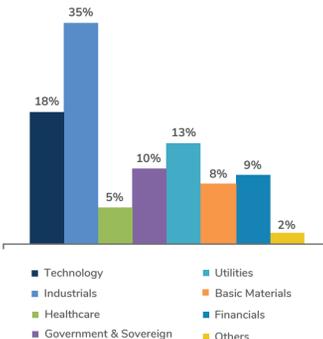
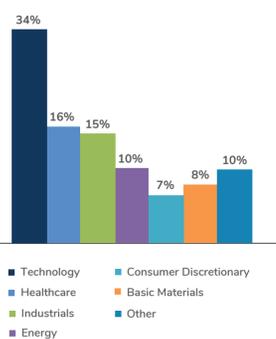
+6.4%

10.8%

Asset Allocation



Sector Allocation



Top Holdings

Pilgrimage Fund A "Shariah"		Pilgrimage Fund B "ESG"		Balanced Growth Fund		Secured Growth Fund		Dynamic Growth Fund	
Rank	Percentage	Rank	Percentage	Rank	Percentage	Rank	Percentage	Rank	Percentage
1.	36%	1.	37%	1.	23%	1.	31%	1.	32%
2.	31%	2.	37%	2.	22%	2.	12%	2.	20%
3.	16%	3.	22%	3.	8%	3.	8%	3.	7%

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