FACTSHEET 30 June 2025

NIC

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 wealth 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

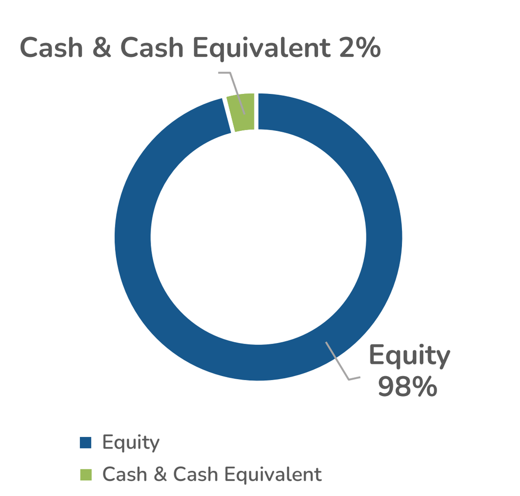
The Secured Growth Fund is built to prioritize stability while offering opportunities for steady growth. It invests in a mix of stocks, bonds, and cash to ensure a secured and balanced approach. This combination aims to protect the investment while helping it grow steadily over time.

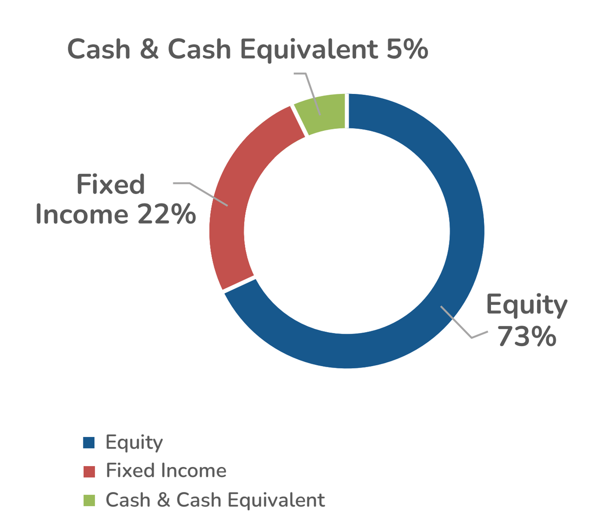
Dynamic Growth Fund

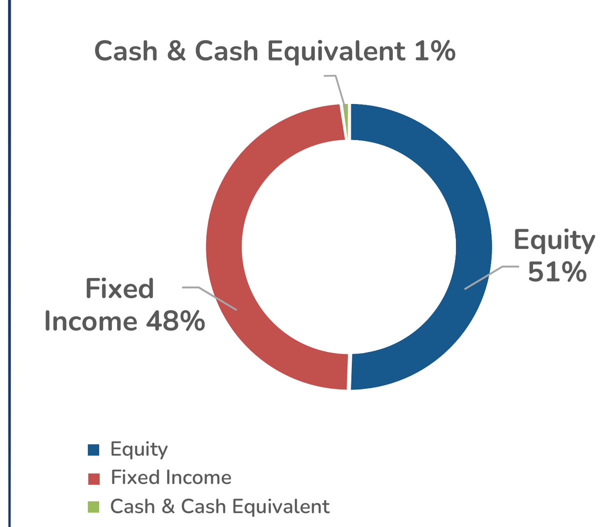
The Dynamic Growth Fund is designed for those seeking higher growth potential over the long term. The fund focuses on investing in a mix of stocks, bonds, and cash, with a strong emphasis on growth opportunities. It seeks to take advantage of market trends and capitalize on higher returns, while still 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.

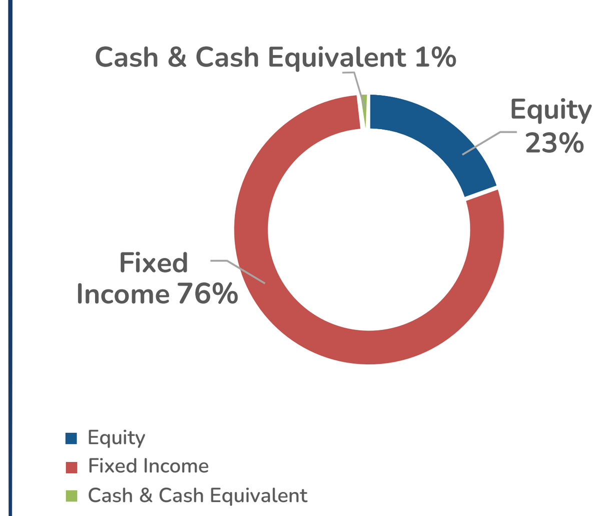
	Pilgrimage Fund A "Shariah"	Pilgrimage Fund B "ESG"	Balanced Growth Fund	Secured Growth Fund	Dynamic Growth Fund
Returns-June 2025	-0.4%	-1.6%	+9.0%	+5.2%	+16.0%
Returns-Inception(A)	+5.8%	+3.3%	+9.0%	+6.4%	+12.6%

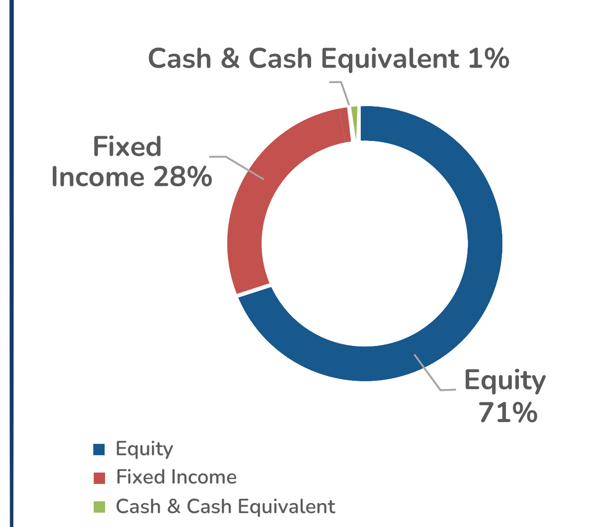
Asset Allocation



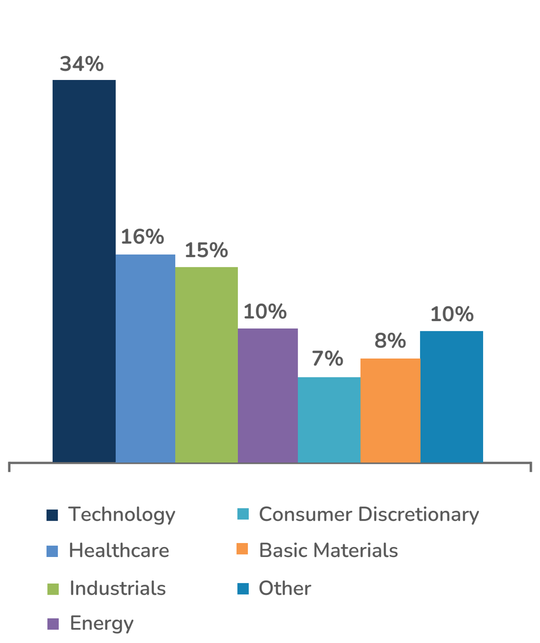


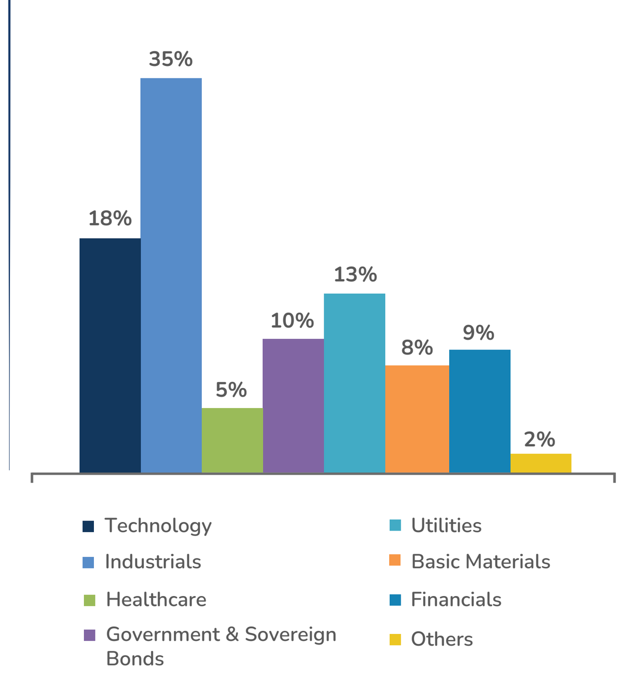


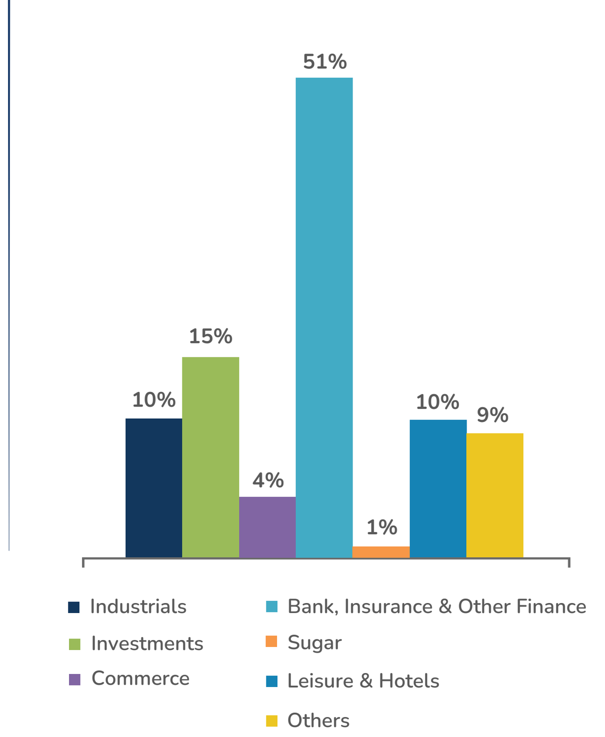


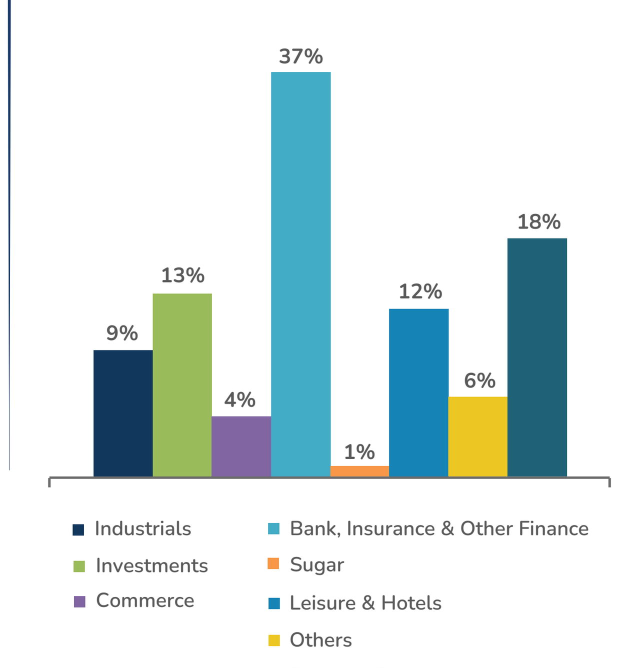


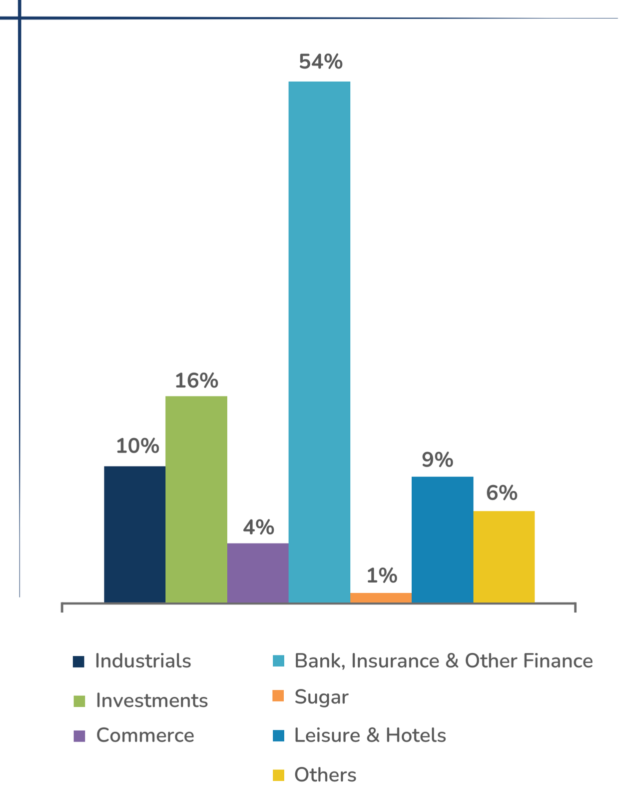
Sector Allocation











Top Holdings

Top 3 Holdings		Top 3 Holdings		Top 3 Holdings		Top 3 Holdings		Top 3 Holdings	
1. Templeton Shariah Global Equity - I (acc) USD	36%	1. Pictet-Global Environmental Opportunities P USD	37%	1. MCB Group Limited	23%	1. IBL Secured MUR Fixed Rate Notes	31%	1. MCB Group Limited	32%
2. Ishares MSCI World Islamic UCITS ETF USD	31%	2. Pictet Water R USD	37%	2. IBL Secured MUR Fixed Rate Notes	22%	2. 15Yrs Government Of Mauritius Bond	12%	2. IBL Secured MUR Fixed Rate Notes	20%
3. Ishares MSCI USA Islamic UCITS ETF	16%	3. Franklin Global Sukuk Fund A ACC USD	22%	3. 15Yrs Government Of Mauritius Bond	8%	3. MCB Group Limited	8%	3. SBM Holdings Ltd	7%

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