



Takaful Conservative Fund (TCF) 30th-September-2023

Fund Description

TCF aims to provide Shariah-compliant returns and has a conservative risk profile. TCF invests in Shariah-compliant (i) deposits, (ii) government and corporate sukuk, and (iii) Certificates of Investment (COI).

AF has the following long-term target asset mix: Equity – 0-10%, Other than Equity – 90-100%.

Fund related charges include:

Bid-Offer Spread	5%
Investment Management Charge	1.5% per annum

Asset Allocation

Islamic Government Sukuks	63.7%
Cash	22.5%
Other Islamic Instruments & Sukuks	13.7%