Key Fact Statement of
Mahaana Islamic Gold Fund (MIGF)
Open end
Shariah Compliant Commodity Scheme
Managed by Mahaana Wealth Limited
Risk Profile: High
Issuance Date: March 4, 2026

1. Disclaimer

Before making an investment, you are encouraged to carefully review the detailed features of the Fund as outlined in the Offering Document and/or the Monthly Fund Manager Report.

2. Key Attributes

Investment objective of CIS	The Mahaana Islamic Gold Fund (MIGF) aims to provide maximum exposure to gold prices in a Shariah-compliant (Islamic) manner by investing a significant portion of the Fund's net assets in deliverable gold-based contracts available on the Pakistan Mercantile Exchange (PMEX).
Authorized investment avenues	• Gold based deliverable Contracts traded on a Commodity Exchange based on quarterly average investment calculated on daily basis: 70% - 90% • Cash: 10% - 30%
Launch date of CIS/Investment Plan	August 24,2026
Minimum Investment Amount	As Defined in Clause 4.4.5
Duration	Perpetual
Performance Benchmark	Combination of 70% of deliverable gold contract at PMEX and 30% average of the highest rates on saving account of three (3) AA rated scheduled Islamic Banks or Islamic windows of Conventional Banks as selected by MUFAP
Pre-IPO	August 17,2026.
Subscription/ redemption days and timings	**Business Hours & Cut-Off Timing** Monday to Friday: 9:00 am – 4:00 pm Please refer company website for cut-off timings during Ramadan.
Types/ classes of units	1. Class "A" (Pre-IOP Units) shall be issued to the Pre-IOP Investors. 2. Class "B" Units shall be issued to investors during the Initial Period. 3. Class "C Units shall be issued to investors after the Initial Period.
Management Fee (% Per Annum)	Up to 1.5% per annum basis of the average daily net assets

3. Brief Information on the Product Charges

1. Front End Load (FEL)	**Distribution Channel**	**Percentage of Front-End Load**
	Direct Investment through AMC	Up to 3%
	Digital Platform of AMC/ Third party	Up to 1.5%
2. Redemption Charge	**Type of charge**	**Percentage**
	Back-end Load	Up to 1.5% of NAV
	Contingent Load	Up to 1.5% of NAV
3. Price Adjustment Charge (PAC)	A percentage adjustment, equivalent to an amount of Rs. 1,000 or any other amount as may be applicable by PMEX from time to time divided by the closing price of the physical deliverable gold contract, shall be added to NAV to determine Offer Price	

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS/Investment Plan for the most recent information regarding the updated Total Expense Ratio (TER).

Applicable Taxes

Disclaimer- Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

4. Key Stake Holder

a) Mahaana Wealth Limited. Office No 4 , Building S3, Ground Floor,NASTP 2 Silicon Valley, Main Shahrah-e-Faisal
b) Trustee (Central Depository Company of Pakistan Limited, UAN: 111-111-500)
c) Al Hilal Shariah Advisor-Suites 406-407, 4th floor, Horizon Tower, Khayban-e-Saadi Block 3 Clifton