



Emirates Islamic Money Market



July 2024

Zurich fund information (as at 30/06/2024)

Launch date	01/02/2013
Current bid	USD 12.613
Fund size(m)	USD 13.83 (as at 28/06/2024)
FE sector	Currency Funds
Fund currency	USD
Annual management charge*	0.25%
Crown rating†	👑👑👑👑👑

Additional fund information (as at 30/06/2024)

Fund manager	Bindu Stephen
ISIN Code	JE00B5VNNC57
SEDOL	B5VNNC5

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* Please note, this charge is deducted daily before calculating the unit price. This does not include any product charges. For further information on product charges, please refer to the relevant policy terms and conditions.

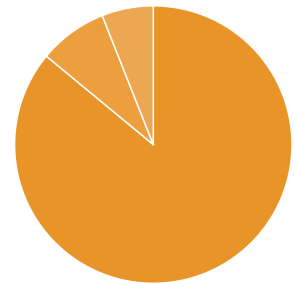
† FE Crown Fund Ratings is a quantitative based ratings system founded on historical performance, volatility and consistency. Funds are ranked against a relative benchmark chosen by FE with the lowest-rated funds carrying a single crown, and the highest awarded five crowns. Funds without a three-year track record are not rated. However, in some cases a rating is applied to funds whose underlying fund carries a three-year track record. FE Crown Ratings are produced solely by FE and its accuracy or completeness cannot be guaranteed.

Fund objective

The fund is a Shari'a compliant investment that aims to achieve a higher profit return than traditional Shari'a compliant bank deposits. The fund will primarily invest in a diversified portfolio of Shari'a compliant money market instruments such as Murabaha and Wakala, including collectives investing in such instruments. Assets will be diversified across a range of durations and liquidity terms in order to maximise potential for higher profit without unduly increasing volatility or impeding regular liquidity. The fund is a sub fund of Emirates Funds Limited, a Shari'a compliant investment company registered with limited liability in Jersey, the Channel Islands. The fund will adhere to Shari'a law as advised by the Fatwa and Shari'a Supervision Board of Emirates NBD Asset Management Limited.

Assets (as at 30/05/2024)

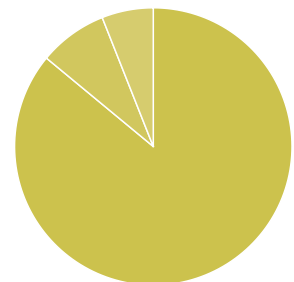
Global Government Fixed Interest	86.0%
Islamic Instruments	8.0%
Money Market	6.0%



Source:FE

Sectors (as at 30/05/2024)

Others	86.0%
Islamic Instruments - Sukuk	8.0%
Money Market	6.0%



Source:FE

This factsheet is for information only and is written assuming you are familiar with investment terminology. It has been provided to help you understand how the fund is invested and performing. It should not be used for making investment decisions. Please contact your relevant financial professional for further explanation or advice if you want to know if this fund is, or remains, appropriate for you.

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Things you need to know

Zurich Integrated Benefits is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect planholders.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991 (as amended), ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholder will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your plan.

Zurich International Life Limited is not authorised to offer insurance products for sale in the United States.

Nothing contained in this factsheet should be intended as an offer to invest. Anyone considering investing in this fund should seek professional guidance. This information is only a summary and may be subject to change without notice. It was obtained from what we believe to be reliable sources. However, its accuracy and completeness cannot be guaranteed. Neither Zurich International Life nor any associated companies or representatives can accept responsibility for any errors or omissions.

You should note that investing in funds could result in the possibility of large and sudden falls in the prices of shares. The shortfalls on cancellation or loss on realisation could be considerable. You could get back nothing at all.



Cumulative performance (as at 30/06/2024)

	1 mth	3 mths	6 mths	1 year	3 years	5 years	10 years	Since inception
% growth	0.36%	1.23%	2.49%	4.97%	9.02%	12.26%	19.40%	20.31%
Sector	0.27%	0.97%	1.91%	3.97%	5.51%	5.51%	3.34%	46.50%

3 year statistical fund data (as at 30/06/2024)

Monthly volatility	0.16%
Best 3 month return	1.32%
Worst 3 month return	0.11%

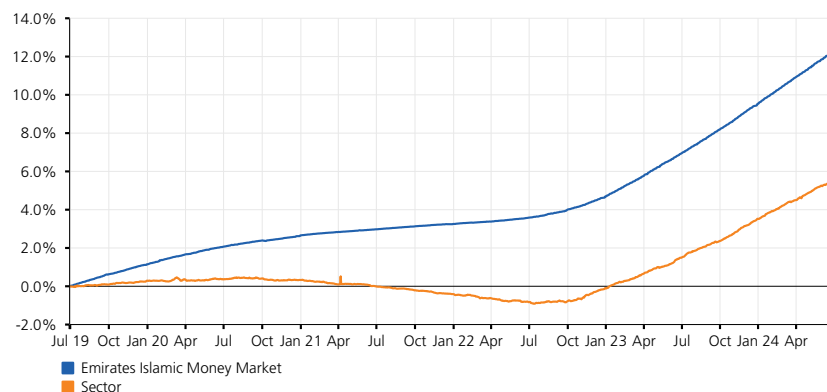
Source: FE, figures to 30/06/2024, bid to bid gross in USD. Past performance is not a guide to future performance.

Discrete performance (as at 30/06/2024)

	Jun 19 -Jun 20	Jun 20 -Jun 21	Jun 21 -Jun 22	Jun 22 -Jun 23	Jun 23 -Jun 24
% growth	2.1%	0.9%	0.6%	3.2%	5.0%
Sector	0.4%	-0.4%	-0.8%	2.3%	4.0%

Source: FE, figures to 30/06/2024, bid to bid gross in USD. Percentage growth figures are for discrete years, for example Jun 19-Jun 20 equals 30/06/2019 to 30/06/2020. Past performance is not a guide to future performance.

Fund performance vs benchmark and/or sector, 5 years/since inception



28/06/2019 - 28/06/2024 Powered by data from FE

Source: FE as at 30/06/2024, bid to bid gross in USD. Past performance is not a guide to future performance.

The value of any investment and the income from it can fall as a result of market and currency fluctuations and you could get back less than the amount originally invested.

Performance figures include the deduction of the annual management charge.

Zurich International Life Limited (a company incorporated in the Isle of Man with limited liability) provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 020126C.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.

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