



AL Habib Asset Management Limited

## Punjab Pension Fund

### FAQs

#### 1. What is the Punjab Pension Fund?

The Punjab Pension Fund is a government-run investment fund created to generate income for meeting Government of Punjab future pension liabilities.

#### 2. Who is eligible to join the Punjab Pension Fund?

Only certain employees of Government of Punjab are eligible to join Punjab Pension Fund — specifically, civil-servants hired on or after 8 January 2024 (or regularized after that date) under the new pension rules.

#### 3. How can I enroll in the fund?

You can enroll through the ID provided to you by your department or by using the link <https://pension.punjab.gov.pk/profile-builder>.

For further help, please inbox us.

#### 4. What is AL Habib Punjab Pension Fund?

AL Habib Punjab Pension Fund is a pension-fund scheme designed to provide professionally managed investments for retirement of government of Punjab employees.

#### 5. Is the Punjab Pension Fund Shariah-compliant?

Yes, Shariah-compliant option is available.

#### 6. How contributions are deducted?

Contributions are automatically deducted from the registered employee's monthly salary at the prescribed percentage and deposited into their pension fund account.

#### 7. who and how can register?

Only employees of the government of Punjab who were hired on or after January 08, 2024 are eligible under the new pension scheme.

To register, employees must enroll with Punjab Pension Fund Manager. Once registered, monthly contributions from both the employee and the government of Punjab are deposited into the employee's pension account.

#### 8. Is my money secure?

Yes, your money is managed by licensed and regulated Fund Managers. Punjab Pension Fund is regulated by SECP and follows strict investment guidelines.