

# Islamic Ethical Growth Portfolio

## Islamic Ethical Growth Plus Portfolio



### Portfolio Facts

Inception Date	01/07/2021
Investment Timeframe	5 to 7 years
Number of Securities	20 - 25

### Fees

Portfolio Management Fee	0.715%
Average MER	0.17%
Performance Fee	Nil

Structure: **Managed Discretionary Account (MDA) on Dash Platform**

### Portfolio Performance to 31 December 2023

Return %	One Month	Three Month	Six Month	One Year	Since Inception pa (01/07/2021)
Islamic Ethical Growth	5.61	6.17	6.46	14.06	8.14
Islamic Ethical Growth Plus	5.71	6.16	6.46	14.75	7.96
ACS Mixed Asset - Growth	3.69	5.52	4.44	10.78	2.71

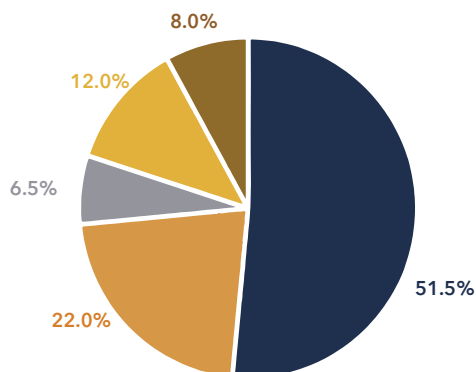


■ A - Islamic Ethical Growth 23/03/2023 TR in AU [21.64%]  
 ■ B - Islamic Ethical Growth Plus 23/03/2023 TR in AU [21.13%]  
 ■ C - ACS Mixed Asset - Growth ATR in AU [6.93%]

30/06/2021 - 29/12/2023 Data from FE fundinfo 2024

### Asset Allocation

- Australian Equities
- International Equities
- Property and Infrastructure
- Gold
- Cash



### TOP 10 POSITIONS

1. ETFS PHYSICAL GOLD
2. BHP Group Limited
3. VANECK GLOBAL HEALTHCARE LEADERS ETF
4. ETFS MORNINGSTAR GLOBAL TECHNOLOGY ETF
5. CSL Limited
6. Breville Group Limited
7. Mineral Resources Limited
8. Technology One Limited
9. Pilbara Minerals Limited
10. ARB Corporation Limited



## Overview

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Meezan Wealth and Lifespan Financial Planning offers two managed portfolios designed and managed to meet the needs and objectives of the Islamic community that are looking for Shariah Compliant investments.

## Managed Discretionary Account (MDA) - What it is and how it works

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It is a service that enables Lifespan to invest in financial products on your behalf and manage these products on a discretionary basis.

Lifespan is the financial services licensee and it also hold the licence to provide the MDA service. Lifespan's Investment Committee manages the portfolios that make up the MDA service.

As the MDA provider, Lifespan has discretion to rebalance your portfolio, replace investments and make changes to the asset allocation within the ranges agreed with you. They cannot redeem or withdrawal funds from your account.

## Summary of Asset Selection and Investment Philosophy

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We engage with IdealRatings who filter out any shares that they deem are not shariah-compliant from the investment universe in accordance with their Shariah Rulebook and Methodology agreed to between IdealRatings Inc (IdealRatings) and ISRA International Consulting Sdn Bhd (ISRA Consulting). A similar process happens with Exchange Traded Funds and REITs. Lifespan then selects investments from the remaining assets to build a portfolio that is predominantly made up of growth and alternative investments, including Australian and International shares, ETFs, property and infrastructure, alternatives and Gold. The proposed assets to be included in the final portfolio will finally be certified as Shariah-Compliant by ISRA Consulting after they have reviewed the final investments that we select after IdealRatings' screening process.

Periodically, we will go through a purification process where we, with the assistance of IdealRatings, determine how much non-permissible income has been generated by the portfolio and we will write to each investor to advise them of how much non-permissible income was generated to allow clients to purify this income by making a donation to a charity of their choice.

*Note: Contact your adviser for details of the Shariah Screening Methodologies for Equities, REITs, ETFs and purification.*

### **Rokibul Islam** Senior Financial Adviser | Founding Director

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Rokibul Islam and Meezan Pure Wealth Pty Ltd ABN 76 642 263 250  
are Authorised Representatives of Lifespan Financial Planning Pty Ltd  
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Lifespan Financial Planning Pty Ltd ('Lifespan') ABN 23 065 921 735 AFSL No. 229892, is the Operator and Issuer of the Lifespan Managed Discretionary Account ('MDA').

The purpose of this brochure is to provide factual information only and is not intended to be financial advice. However, any advice provided is general in nature and does not take into account your objectives, financial situation or needs. You should consider whether the advice is suitable for you and your personal circumstances. Please speak to your Lifespan financial adviser before making any financial decisions.