

# Hejaz Income Fund



ARSN 653 782 524

31 December 2025

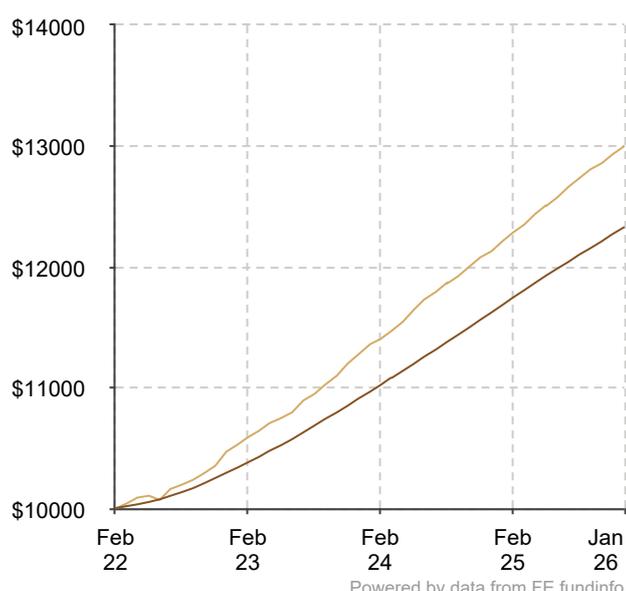
## Fund Features

Inception Date	28/02/2022
Management Fee	2.28%
Buy/Sell Spread	20/20 bpts.
Performance Fee	- Nil
Minimum Investment	Initial \$10000
Fund Size	\$130.46m
Price	\$0.9946
Benchmark	Bloomberg AusBond Bank Bill Index + 2% p.a.
Income Distribution	Reinvested quarterly unless otherwise specified
Investment Horizon	5-7 years
Sharia Standards	Ethical Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI)

### Notes

- Fund size refers to Net Asset Value (after fees), assuming reinvestment of all distributions.
- Price refers to Post distribution Net Asset Value unit price.
- The Management Fee displayed represents the total of a 1.77% p.a. management fee based on the NAV and an indirect costs and other expenses component of 0.51% p.a. of the NAV
- For a full breakdown of management fees and costs, please refer to the 'Fees and Costs Summary' section of the PDS

## Performance Chart



● Hejaz Income Fund

● Bloomberg AusBond Bank Bill Index + 2% p.a.

### Notes:

Growth of Hejaz Income Fund is calculated based on Net Asset Value (after fees), assuming reinvestment of all distributions

## Fund Description

To achieve a (total) return equal to movements in the Hejaz Bank Bill Index + 2% over a rolling 5 to 7-year timeframe through exposure to a diversified portfolio of Sharia Compliant fixed income investments.

## Performance Table

	1 Month	3 Months	6 Months	1 Year	3 Years pa	Since Launch pa
Income	0.51%	1.48%	3.36%	7.16%	7.49%	7.07%
Benchmark	0.48%	1.42%	2.85%	6.06%	6.20%	5.60%
Excess Return	0.03%	0.06%	0.51%	1.10%	1.29%	1.47%

### Notes

- All return figures refer to the Total Net Return, which is the return after the deduction of ongoing expenses based on end of month NAV, assuming reinvestment of all distributions
- Bloomberg AusBond Bank Bill Index plus 2% p.a. is adopted to calculate the benchmark return.
- Past performance is not a reliable indicator of future performance.
- Performance greater than 1 year is annualised.

## Portfolio Allocation by Asset Class



## Allocation by Geographic Exposure



## Portfolio Allocation by Sector



## Fund Features

Hejaz Income Fund ('HIF') is an investment fund that aims to provide investors with regular income through Sharia-compliant investments, while adhering to defined ethical investment standards.

- Hejaz Income Fund is designed with the aim of providing investors with regular income through Sharia-compliant investments. The underlying investment exposure may include privately financed assets, including property lending, corporate lending and consumer related lending.
- The Investment Manager identifies and assesses the most appropriate opportunities through a disciplined review process and ethical screens. As part of the due diligence process, all proposed investments undergo a strict Sharia compliant testing to ensure eligibility.
- After passing the ethical screening process, the manager then conduct further analysis on the prospective investment, focusing on Finance, Credit and Structuring rules to ensure sustainability to the Portfolio.
- Further details on the ethical investment standards can be found in the Fund's Product Disclosure Statement (PDS), available on the Hejaz website.

## Platform Availability

- Acclaim Wealth
- Hub24

## About the Investment Manager

### Hejaz Asset Management

Hejaz Asset Management Pty Ltd ABN 69 613 618 821 ("Hejaz Asset Management" or the "Investment Manager") is an Australian based fund manager specialising in Sharia ethical and compliant investments.

Hejaz Asset Management are specialists in:

- Offering boutique ethical advisory and investment services.
- Providing expertise in the sciences of Islamic jurisprudence, specifically Islamic finance and investments.

EQUITY TRUSTEES LIMITED ("EQUITY TRUSTEES") ABN 46 004 031 298, AFSL 240975, IS THE RESPONSIBLE ENTITY FOR THE HEJAZ INCOME FUND ARSN 653 782 524. EQUITY TRUSTEES IS A SUBSIDIARY OF EQT HOLDINGS LIMITED ABN 22 607 797 615, A PUBLICLY LISTED COMPANY ON THE AUSTRALIAN SECURITIES EXCHANGE (ASX: EQT). THIS FACTSHEET HAS BEEN PREPARED BY HEJAZ ASSET MANAGEMENT PTY LTD ABN 69 613 618 821 AFSL 550009 TO PROVIDE YOU WITH GENERAL INFORMATION ONLY. IN PREPARING THIS FACTSHEET, WE DID NOT TAKE INTO ACCOUNT THE INVESTMENT OBJECTIVES, FINANCIAL SITUATION OR PARTICULAR NEEDS OF ANY PARTICULAR PERSON. IT IS NOT INTENDED TO TAKE THE PLACE OF PROFESSIONAL ADVICE AND YOU SHOULD NOT TAKE ACTION ON SPECIFIC ISSUES IN RELIANCE ON THIS INFORMATION. NEITHER HEJAZ ASSET MANAGEMENT PTY LTD ABN 69 613 618 821, EQUITY TRUSTEES NOR ANY RELATED PARTIES, THEIR EMPLOYEES OR DIRECTORS, PROVIDE AND WARRANTY OF ACCURACY OR RELIABILITY IN RELATION TO SUCH INFORMATION OR ACCEPTS ANY LIABILITY TO ANY PERSON WHO RELIES ON IT. PAST PERFORMANCE SHOULD NOT BE TAKEN AS AN INDICATOR OF FUTURE PERFORMANCE. YOU SHOULD OBTAIN A COPY OF THE PRODUCT DISCLOSURE STATEMENT BEFORE MAKING A DECISION ABOUT WHETHER TO INVEST IN THIS PRODUCT.

HEJAZ INCOME FUND'S TARGET MARKET DETERMINATION IS AVAILABLE [HTTPS://WWW.EQT.COM.AU/CORPORATES-AND-FUND-MANAGERS/FUND-MANAGERS/INSTITUTIONAL-FUNDS](https://www.eqt.com.au/corporates-and-fund-managers/fund-managers/institutional-funds). A TARGET MARKET DETERMINATION DESCRIBES WHO THIS FINANCIAL PRODUCT IS LIKELY TO BE APPROPRIATE FOR (I.E. THE TARGET MARKET), AND ANY CONDITIONS AROUND HOW THE PRODUCT CAN BE DISTRIBUTED TO INVESTORS. IT ALSO DESCRIBES THE EVENTS OR CIRCUMSTANCES WHERE THE TARGET MARKET DETERMINATION FOR THIS FINANCIAL PRODUCT MAY NEED TO BE REVIEWED.

BLOOMBERG® IS A REGISTERED TRADEMARK AND SERVICE MARK OF BLOOMBERG FINANCE L.P. AND ITS AFFILIATES (COLLECTIVELY 'BLOOMBERG'). BLOOMBERG OR BLOOMBERG'S LICENSORS OWN ALL PROPRIETARY RIGHTS IN THE BLOOMBERG INDICES. BLOOMBERG DOES NOT ENDORSE THIS MATERIAL OR GUARANTEE THE ACCURACY OR COMPLETENESS OF ANY INFORMATION HEREIN, NOR DOES BLOOMBERG MAKE ANY WARRANTY, EXPRESS OR IMPLIED, AS TO THE RESULTS TO BE OBTAINED THEREFROM, AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, BLOOMBERG SHALL NOT HAVE ANY LIABILITY OR RESPONSIBILITY FOR INJURY OR DAMAGES ARISING IN CONNECTION THEREWITH.