

Alfalah GHP Pension Fund

Fund: Not Yet Rated

AMC Rating: "AM1" by VIS 29-Dec-23

Investment Objective

The objective of introducing Alfalah GHP Pension Fund is to provide individuals with a portable, individualized, funded (based on defined contribution) and flexible pension scheme which is managed by professional investment manager to assist them to plan and provide for their retirement. The design of the scheme empowers the participants to decide how much to invest in their pensions and how to invest it, as well as to continue investing in their pension accounts even if they change jobs.

Basic Information

Category: Voluntary Pension Fund Scheme
Fund Type: Open Ended
Launch Date: November 08, 2016
Min. Initial Investment: PKR 500/-
Min. Subseq. Investment: PKR 100/-
Trustee: CDC Pakistan Limited
Auditor: Yousuf Adil Chartered Accountants
Cut-off Time: 9:00 am - 4:00 pm

Dealing Days: Monday - Friday
Par Value: 10
Pricing Mechanism: Forward
Frontend load: 3.00%
Backend load: Nil
Management Fee: Upto 1.25%**

Investment Committee

Khaldoon Bin Latif Chief Executive Officer
Ayub Khuhro Chief Investment Officer
Faisal Ali Khan Chief Financial Officer
Shariq Mukhtar Hashmi Chief Compliance Officer
Muddasir Ahmed Shaikh Head of Equities
Mustafa Kamal Head of Fixed Income
Shams-ud-din Shah, CFA, FCCA Head of Research
Omar Mukhtar Head of Risk
Salman Jawaid Fund Manager Fixed Income Funds
Anil Kumar, CFA Fund Manager Equity Funds

Alfalah GHP Equity Sub Fund

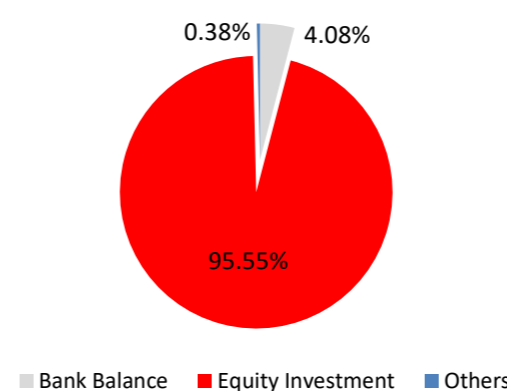
Top Ten Holdings (as a % of total assets)

The Hub Power Company Limited	7.26%
Fauji Fertilizer Company Limited	4.48%
Sazgar Engineering Works Limited	4.46%
United Bank Limited	4.21%
Bank AL Habib Limited	3.83%
Pakistan Petroleum Limited	3.44%
Mari Petroleum Company Limited	3.40%
Meezan Bank Limited	3.24%
Lucky Cement Limited	3.11%
Cherat Cement Company Limited	2.97%

Sector Allocation (as a % of total assets)

Commercial Banks	23.50%
Cement	16.20%
Oil & Gas Exploration Companies	10.35%
Fertilizer	9.50%
Power Generation & Distribution	7.63%
Others	28.36%

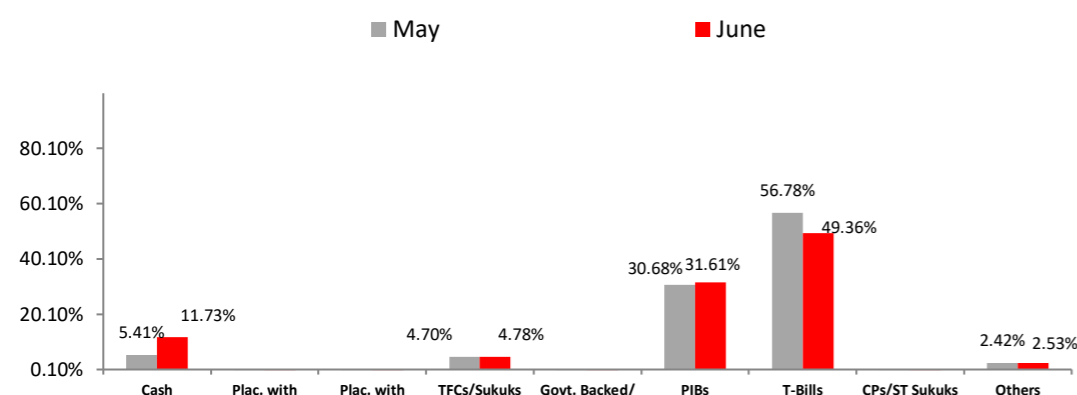
Asset Allocation (as a % of total assets)



Fund Size (PKR Mn.)	85.11
NAV	154.31
Year To Date Return	96.89%
Since Inception Return*	5.96%
Expense ratio (month)	-8.66%
Expense ratio (YTD)**	1.33%

Alfalah GHP Debt Sub Fund

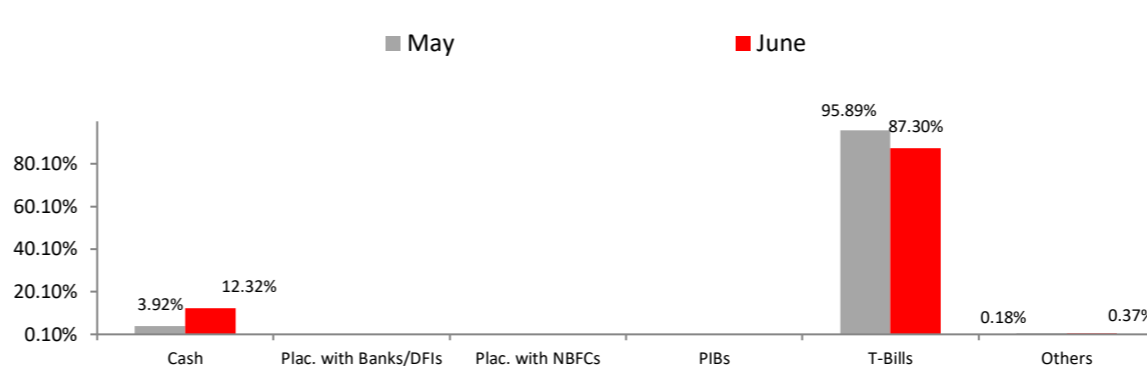
Asset Allocation (as a % of total assets)



Fund Size (PKR Mn.)	81.995
NAV	194.09
Year To Date Return	19.43%
Since Inception Return*	9.25%
Expense ratio (month)	1.27%
Expense ratio (YTD)**	1.52%

Alfalah GHP Money Market Sub Fund

Asset Allocation (as a % of total assets)



Fund Size (PKR Mn.)	219.31
NAV	204.63
Year To Date Return	22.48%
Since Inception Return*	10.02%
Expense ratio (month)	1.16%
Expense ratio (YTD)**	1.30%

Alfalah GHP Equity Sub Fund - Details of Non-Compliant Investments

Name	Type	Value before Provisioning	Provisioning Held, if any	Value after Provisioning	% Gross Assets	% Net Assets
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Alfalah GHP Debt Sub Fund - Details of Non-Compliant Investments

Name	Type	Value before Provisioning	Provisioning Held, if any	Value after Provisioning	% Gross Assets	% Net Assets
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Alfalah GHP Money Market Sub Fund - Details of Non-Compliant Investments

Name	Type	Value before Provisioning	Provisioning Held, if any	Value after Provisioning	% Gross Assets	% Net Assets
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	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
AGPESF	-0.44%	-0.25%	16.31%	-6.72%	3.00%	13.35%	3.87%	-0.33%	5.48%	2.53%	7.54%	5.57%	5.12%
AGPDSF	17.58%	16.46%	17.08%	18.39%	17.94%	22.70%	19.24%	20.30%	13.72%	13.36%	17.72%	17.27%	13.69%
AGPMSF	19.56%	19.65%	19.91%	19.18%	22.30%	22.47%	19.71%	19.53%	18.34%	18.27%	19.96%	19.75%	25.70%

Dispute Resolution/Complaint Handling

Investors may lodge their complaints to our Investor Services Department through any of the following options where our dedicated staff is available to provide assistance: Call us at (+92-21) 111 090 090, Email us at complaint@alfalahamc.com, Contact us at 0300-0707417 or submit through our website <https://www.alfalahamc.com/complain>. In case your concerns are not settled or resolved, you may lodge your complaint with SECP at the link <https://sdms.secp.gov.pk/>. Please note that SECP will entertain only those complaints which were at first directly requested to be redressed by us and were not resolved as per investor satisfaction.

Disclaimer

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* Since Inception return is calculated on Compounded Annual Growth Rate (CAGR)
 **AGPF Mgt Fee has been revised from Aug 24, 2022 through 2nd supplemental OD
 ***Actual Management fee charged: Up to 1.25 % p.a. on average Net Assets of each Sub-Fund.
 ****AGESF: This includes 0.2040% representing government levy and SECP Fee
 *****AGDSF: This includes 0.1350% representing government levy and SECP Fee
 *****AGMMSF: This includes 0.1290% representing government levy and SECP Fee

Selling & marketing expense - for the period ended June,2024, PKR Mn 0.000

MUFAP's Recommended Format

