

**ALFALAH STABLE RETURN PLAN - 20****Type:** Open-End**Category:** Fixed Rate/ Return Scheme**Managed by:** Alfalah Asset Management Limited**Risk Profile:** Medium**Issuance Date:** April 24, 2025**a. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

b. KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The investment objective of Plan aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	May 16, 2025
Minimum Investment Amount	Units shall be issued at the initial price of Rs.100 per unit.
Duration	up to 3 years after the close of Subscription Period
Performance Benchmark	PKRV rates on the last date of Initial Period of the Plan with maturity period corresponding to the maturity of Plan.
IPO/Subscription Period	The Subscription Period of the Plan shall begin after the expiry of Initial Period and shall end at the close of the banking hours on Jun 06, 2025.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1.5%

c. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Not Applicable
	Digital Platform of AMC / Third-Party Platform	Not Applicable
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company



Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) for the latest information on the updated TER.

Applicable Taxes

Disclaimer – Income earned in the form of dividends or capital gains is subject to taxation at rates specified in the Income Tax Ordinance, 2001

d. KEY STAKEHOLDERS

a. Management Company

Name: Alfalah Asset Management Limited

Address: Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi

Contact No. : (92-21) -111-090-090

Website: www.alfalahamc.com

b. Trustee

Name: Central Depository Company of Pakistan Limited

Address: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahrā–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

**ALFALAH STABLE RETURN PLAN - 21****Type:** Open-End**Category:** Fixed Rate/ Return Scheme**Managed by:** Alfalah Asset Management Limited**Risk Profile:** Medium**Issuance Date:** Jun 18, 2025**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The investment objective of Plan aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	Jun 25, 2025
Minimum Investment Amount	Units shall be issued at the initial price of Rs.100 per unit.
Duration	up to 3 years after the close of Subscription Period
Performance Benchmark	PKRV rates on the last date of Initial Period of the Plan with maturity period corresponding to the maturity of Plan.
IPO/Subscription Period	The Subscription Period of the Plan shall begin after the expiry of Initial Period and shall end at the close of the banking hours on Aug 24, 2025.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1.5%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Not Applicable
	Digital Platform of AMC / Third-Party Platform	Not Applicable
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company



Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) for the latest information on the updated TER.

Applicable Taxes

Disclaimer – Income earned in the form of dividends or capital gains is subject to taxation at rates specified in the Income Tax Ordinance, 2001

4. KEY STAKEHOLDERS

a. Management Company

Name: Alfalah Asset Management Limited

Address: Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi

Contact No. : (92-21) -111-090-090

Website: www.alfalahamc.com

b. Trustee

Name: Central Depository Company of Pakistan Limited

Address: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahrā–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

**ALFALAH STABLE RETURN PLAN - 22****Type:** Open-End**Category:** Fixed Rate/ Return Scheme**Managed by:** Alfalah Asset Management Limited**Risk Profile:** Medium**Issuance Date:** Aug 27, 2025**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The Alfalah Stable Return Plan-22 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	September 09, 2025
Minimum Investment Amount	Minimum Rs. 500 per transaction
Duration	September 04, 2026
Performance Benchmark	PKRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan.
IPO/Subscription Period	IOP Date: September 08, 2025 Subscription Period: 60 days from the close IPO date.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third-Party Platform	NIL
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company



Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) for the latest information on the updated TER.

Applicable Taxes

Disclaimer – Income earned in the form of dividends or capital gains is subject to taxation at rates specified in the Income Tax Ordinance, 2001

4. KEY STAKEHOLDERS

a. Management Company

Name: Alfalah Asset Management Limited

Address: Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi

Contact No. : (92-21) -111-090-090

Website: www.alfalahamc.com

b. Trustee

Name: Central Depository Company of Pakistan Limited

Address: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahrā–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

**ALFALAH STABLE RETURN PLAN - 23****Type:** Open-End**Category:** Fixed Rate/ Return Scheme**Managed by:** Alfalah Asset Management Limited**Risk Profile:** Medium**Issuance Date:** October 03, 2025**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The Alfalah Stable Return Plan-23 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	October 14, 2025
Minimum Investment Amount	Minimum Rs. 500 per transaction
Duration	Up to 1 years after the close of IOP Period. Maturity Date: October 01, 2026
Performance Benchmark	PKRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan.
IPO/Subscription Period	IOP Date: October 13, 2025 Subscription Period shall begin after the expiry of Initial Public Offering Period for a period of maximum 60 days.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third-Party Platform	NIL
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable



	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company
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Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) for the latest information on the updated TER.

Applicable Taxes

Disclaimer – Income earned in the form of dividends or capital gains is subject to taxation at rates specified in the Income Tax Ordinance, 2001

4. KEY STAKEHOLDERS

<p>a. Management Company</p> <p>Name: Alfalah Asset Management Limited Address: Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi Contact No. : (92-21) -111-090-090 Website: www.alfalahamc.com</p>
<p>b. Trustee</p> <p>Name: Central Depository Company of Pakistan Limited Address: CDC House, 99- B, Block B, S.M.C.H.S, Main Shahr-e-Faisal, Karachi Contact: 021- 111-111-500 Website: www.cdcpakistan.com</p>

**ALFALAH STABLE RETURN PLAN - 24****Type:** Open-End**Category:** Fixed Rate/ Return Scheme**Managed by:** Alfalah Asset Management Limited**Risk Profile:** Medium**Issuance Date:** Oct 15, 2025**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The Alfalah Stable Return Plan-24 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	Oct 23, 2025
Minimum Investment Amount	Minimum Rs. 500 per transaction
Duration	Up to 1 years after the close of IOP Period. Maturity Date: June 24, 2026
Performance Benchmark	PKRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan.
IPO/Subscription Period	IOP Date: October 22, 2025 Subscription Period shall begin after the expiry of Initial Public Offering Period for a period of maximum 60 days.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third-Party Platform	NIL
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable



	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company
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Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) for the latest information on the updated TER.

Applicable Taxes

Disclaimer – Income earned in the form of dividends or capital gains is subject to taxation at rates specified in the Income Tax Ordinance, 2001

4. KEY STAKEHOLDERS

<p>a. Management Company</p> <p>Name: Alfalah Asset Management Limited Address: Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi Contact No. : (92-21) -111-090-090 Website: www.alfalahamc.com</p>
<p>b. Trustee</p> <p>Name: Central Depository Company of Pakistan Limited Address: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahrā–e–Faisal, Karachi Contact: 021- 111-111-500 Website: www.cdcpakistan.com</p>

**ALFALAH STABLE RETURN PLAN - 26****Type:** Open-End**Category:** Fixed Rate/ Return Scheme**Managed by:** Alfalah Asset Management Limited**Risk Profile:** Medium**Issuance Date:** November 13, 2025 (updated as of 17th SOD)**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The Alfalah Stable Return Plan-26 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	November 19, 2025
Minimum Investment Amount	Minimum Rs. 500 per transaction
Duration	November 12, 2026
Performance Benchmark	PKRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan.
IPO/Subscription Period	IOP Date: November 18, 2025 Subscription Period (if announced) shall begin after the expiry of Initial Public Offering Period for a period of maximum 60 days.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third-Party Platform	NIL
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable



	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company
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Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) for the latest information on the updated TER.

Applicable Taxes

Disclaimer – Income earned in the form of dividends or capital gains is subject to taxation at rates specified in the Income Tax Ordinance, 2001

4. KEY STAKEHOLDERS

<p>a. Management Company</p> <p>Name: Alfalah Asset Management Limited Address: Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi Contact No. : (92-21) -111-090-090 Website: www.alfalahamc.com</p>
<p>b. Trustee</p> <p>Name: Central Depository Company of Pakistan Limited Address: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahrā–e–Faisal, Karachi Contact: 021- 111-111-500 Website: www.cdcpakistan.com</p>

Key Fact Statement of
Alfalsh Stable Return Plan–27 under Alfalsh Stable Return Fund
Type: Open-End
Category: Fixed Rate/Return Scheme
Managed by: Alfalsh Asset Management Company
Risk Profile: Medium
Issuance Date: November 06, 2025 (with reference to the 17th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The Alfalsh Stable Return Plan-27 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	March 06, 2026
Minimum Investment Amount	Rs.500
Duration	Up to 01 Year
Performance Benchmark	PKRV rates on the last date of IPO of the Plan with maturity period corresponding to the maturity of Plan.
IPO/Subscription Period	IPO Date: March 05, 2026 Subscription Period: Up to 60 Days from the close of IPO date
Subscription/Redemption Days and Timings	Monday to Friday 9:00 AM to 4:00 PM
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC/Third Party	Nil
	Digital Platform of AMC	Nil
2.Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company



Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) for the latest information on the updated TER.

Applicable Taxes

Disclaimer – Income earned in the form of dividends or capital gains is subject to taxation at rates specified in the Income Tax Ordinance, 2001

4. KEY STAKEHOLDERS

<p>a. Management Company:</p> <p>Name: Alfalah Asset Management Company Limited Address: (Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi Contact No. : (92-21) -111-090-090 Website: www.alfalahamc.com</p>
<p>b. Trustee:</p> <p>Name: Central Depository Company of Pakistan Limited Address: CDC House, 99 – B, Block B, S.M.C.H.S., Main Shakra-e-Faisal, Karachi Contact: (92-21) 111-111-500 Website: www.cdcpakistan.com</p>