

**ALFALAH GHP INVESTMENT MANAGEMENT LIMITED**  
**EXPENSE RATIO AS A PERCENTAGE OF NET ASSETS**  
**JAN 05, 2021**

| S#   | Fund  | Total Expense Ratio | Management Fee | Selling & Marketing Expenses | Front -end Load | Back -end Load | Contigent Load |
|------|---|---------------------|----------------|------------------------------|-----------------|----------------|----------------|
| 1    | Alfalah GHP Value Fund                          | 4.96%               | 2.00%          | 0.19%                        | 3.00%           | N/A            | N/A            |
| 2    | Alfalah GHP Islamic Stock Fund                  | 4.98%               | 2.00%          | 0.27%                        | 3.00%           | N/A            | N/A            |
| 3    | Alfalah GHP Income Multiplier Fund              | 2.78%               | 1.25%          | 0.40%                        | 3.00%           | N/A            | N/A            |
| 4    | Alfalah GHP Alpha Fund                          | 5.42%               | 1.75%          | 0.02%                        | 3.00%           | N/A            | N/A            |
| 5    | Alfalah GHP Cash Fund                           | 0.50%               | 0.21%          | 0.00%                        | 0.75%           | N/A            | N/A            |
| 6    | Alfalah GHP Income Fund                         | 1.51%               | 1.50%          | 0.18%                        | 1.00%           | N/A            | N/A            |
| 7    | Alfalah GHP Stock Fund                          | 5.08%               | 2.00%          | 0.17%                        | 2.50%           | N/A            | N/A            |
| 8    | Alfalah GHP Islamic Income Fund                 | 1.35%               | 0.82%          | 0.00%                        | 1.00%           | N/A            | N/A            |
| 9    | Alfalah GHP Money Market Fund                   | 0.82%               | 0.60%          | 0.10%                        | 1.00%           | N/A            | N/A            |
| 10   | Alfalah GHP Sovereign Fund                      | 1.71%               | 0.62%          | 0.40%                        | 1.00%           | N/A            | N/A            |
| 11   | Alfalah GHP Islamic Dedicated Equity Fund       | 5.16%               | 2.00%          | 0.40%                        | 1.50%           | N/A            | N/A            |
| 12   | Alfalah GHP Islamic Value Fund                  | 0.53%               | 2.00%          | 0.00%                        | 3.00%           | N/A            | N/A            |
| 13   | Alfalah Islamic Rozana Amdani Fund              | 0.86%               | 0.25%          | 0.00%                        | 0.50%           | N/A            | N/A            |
| 14.1 | Alfalah GHP Prosperity Planning Fund:           |                     |                |                              |                 |                |                |
| 14.2 | Alfalah GHP Conservative Allocation Plan        | 0.68%               | 1.00%          | 0.00%                        | 1.00%           | N/A            | N/A            |
| 14.3 | Alfalah GHP Moderate Allocation Plan            | 0.73%               | 1.00%          | 0.00%                        | 1.50%           | N/A            | N/A            |
| 15.1 | Alfalah GHP Active Allocation Plan              | 0.99%               | 1.00%          | 0.00%                        | 2.00%           | N/A            | N/A            |
| 15.2 | Alfalah GHP Islamic Prosperity Planning Fund:   |                     |                |                              |                 |                |                |
| 15.3 | Alfalah GHP Islamic Moderate Allocation Plan    | 0.97%               | 1.25%          | 0.00%                        | 2.50%           | N/A            | N/A            |
| 15.4 | Alfalah GHP Islamic Balance Allocation Plan     | 0.61%               | 1.25%          | 0.00%                        | 1.25%           | N/A            | N/A            |
| 15.5 | Alfalah GHP Islamic Active Allocation Plan - 2  | 0.96%               | 1.25%          | 0.00%                        | 2.50%           | N/A            | N/A            |
| 15.6 | Alfalah GHP Islamic Active Allocation Plan - 3  | 1.16%               | 1.25%          | 0.00%                        | 2.50%           | N/A            | N/A            |
| 16.1 | Alfalah Islamic Capital Preservation Plan - 4   | 0.58%               | 1.25%          | 0.00%                        | 2.50%           | N/A            | N/A            |
| 16.2 | Alfalah Islamic Capital Preservation Plan - 5   | 0.52%               | 1.25%          | 0.00%                        | 0.00%           | N/A            | N/A            |
| 16.3 | Alfalah GHP Pension Fund:                       |                     |                |                              |                 |                |                |
| 17.1 | Alfalah GHP Pension Fund - Debt                 | 3.02%               | 1.50%          | 0.00%                        | 3.00%           | N/A            | N/A            |
| 17.2 | Alfalah GHP Pension Fund - Equity               | 3.75%               | 1.50%          | 0.00%                        | 3.00%           | N/A            | N/A            |
| 17.2 | Alfalah GHP Pension Fund - Money Market         | 2.37%               | 1.50%          | 0.00%                        | 3.00%           | N/A            | N/A            |
| 16   | Alfalah GHP Islamic Pension Fund:               |                     |                |                              |                 |                |                |
| i    | Alfalah GHP Islamic Pension Fund - Debt         | 2.70%               | 1.50%          | 0.00%                        | 3.00%           | N/A            | N/A            |
| ii   | Alfalah GHP Islamic Pension Fund - Equity       | 3.42%               | 1.50%          | 0.00%                        | 3.00%           | N/A            | N/A            |
| iii  | Alfalah GHP Islamic Pension Fund - Money Market | 2.17%               | 1.50%          | 0.00%                        | 3.00%           | N/A            | N/A            |