

CONSOLIDATED SUPPLEMENTAL OFFERING DOCUMENT OF ALFALAH FUNDS

(Incorporating Regulatory Changes)

PART 'A' - INTRODUCING KEY FACT STATEMENTS (KFS's)

PART 'B' – OTHER REGULATORY CHANGES

MANAGED BY

ALFALAH ASSET MANAGEMENT LIMITED

Effective Date: July 01, 2025

Consolidated Supplemental Offering Document

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3	Alfalah GHP Dedicated Equity Fund		5 th
4	Alfalah Stock Fund-II (Formerly: Faysal Stock Fund)		13 th
5	Alfalah GHP Islamic Stock Fund		11 th
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7	Alfalah GHP Value Fund	Asset Allocation Scheme/Shariah Compliant Asset Allocation Scheme	11 th
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**Key Fact Statement of
ALFALAH GHP ALPHA FUND**

Type: Open-End

Category: Equity Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 10th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The investment objective of Alfalah GHP Alpha Fund (AGAF) is to achieve long-term capital appreciation by investing primarily in a portfolio consisting of equity and equity-related securities.
Authorized Investment Avenues	Listed Equity Securities, Cash & Near Cash Instruments
Launch date	September 09, 2008
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	KSE-100 Index
IPO/Subscription Period	September 08, 2008
Subscription/Redemption Days and Timings	Monday to Friday 9:00 AM to 4:00 PM
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shakra-e-Faisal, Karachi
Contact: 021- 111-111-500
Website: www.cdcpakistan.com

**Key Fact Statement of
ALFALAH GHP STOCK FUND**

Type: Open-End

Category: Equity Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 11th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The investment objective of Alfalah GHP Stock Fund (AGSF) is to seek long-term capital growth by investing primarily in a diversified pool of equities and equity related instruments
Authorized investment avenues	Listed Equity Securities, Cash & Near Cash Instruments
Launch date	September 09, 2008
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	KSE-100 Index
IPO/Subscription Period	September 08, 2008
Subscription/Redemption Days and Timings	Monday to Friday 9:00 AM to 4:00 PM
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shakra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
Alfalsh GHP Dedicated Equity Fund

Type: Open-End

Category: Equity Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 5th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The objective of Alfalah GHP Dedicated Equity Fund is to provide 'Fund of Funds' Schemes an avenue for investing in Equities.
Authorized investment avenues	Listed Equity Securities and Cash and/or near cash instruments
Launch date	November 28, 2022
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	KSE-100 Index
IPO/Subscription Period	November 27, 2022
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra-e-Faisal, Karachi
Contact: 021- 111-111-500
Website: www.cdcpakistan.com

Alfalalah Stock Fund-II (ASF-II) - (Formerly Faysal Stock Fund)

Type: Open-End

Category: Equity Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 13th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The objective of Alfalah Stock Fund II to provide Capital growth by investing primarily in a diversified pool of equities and equity related investments. So as to diversify fund risk and to optimize potential returns.
Authorized investment avenues	Listed Equity Securities, Cash & Near Cash Instruments
Launch date	April 19, 2004
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	KSE-100 Index
IPO/Subscription Period	April 18, 2004
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra-e-Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

ALFALAH GHP ISLAMIC STOCK FUND

Type: Open-End

Category: Shariah Compliant Equity Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 11th 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 investment objective of the Fund is to achieve long-term capital growth by investing primarily in shariah compliant equity securities.
Authorized investment avenues	Shariah Compliant Listed Equity Securities, Cash and/or Near Cash instruments
Launch date	September 04, 2007
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	KMI-30 Index
IPO/Subscription Period	September 03, 2007
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal,
Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
Alfalalah GHP Islamic Dedicated Equity Fund
Type: Open-End
Category: Shariah Compliant Equity Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 9th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The objective of Alfalah GHP Islamic Dedicated Equity Fund is to provide 'Fund of Funds' Schemes an avenue for investing in Shariah Compliant Equities.
Authorized investment avenues	Shariah Compliant Listed Equity Securities and Cash and/or near cash instruments
Launch date	May 23, 2017
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	KMI-30 Index
IPO/Subscription Period	May 23, 2017
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal,
Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
ALFALAH GHP VALUE FUND

Type: Open-End

Category: Asset Allocation Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 11th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The investment objective of Alfalah GHP Value Fund (AGVF) is to generate stable and consistent returns from a well-diversified portfolio consisting of high quality equity and debt securities.
Authorized investment avenues	Listed Equity Securities, Cash & Near Cash Instruments, Fixed Income and Money Market Instruments, Commercial Papers and Sukuks, MTS & Spread transactions, Corporate Debt Securities, Reverse Repo.
Launch date	October 29, 2005
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
IPO/Subscription Period	October 28, 2005
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage

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	Back-End Load	Nil
	Contingent Load	Nil

Total Expense Ratio (TER)

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

Applicable Taxes

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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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of**Alfalsh Financial Value Fund Plan-I under Alfalah Financial Value Fund****Type:** Open-End**Category:** Asset Allocation Scheme**Managed by:** Alfalah Asset Management Limited**Risk Profile:** High**Issuance Date:** XXXX (updated as of xxx with reference to the 2nd SOD)**1. DISCLAIMER**

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

2. KEY ATTRIBUTES

Investment objective	The objective of the Alfalah Financial Value Plan-I is to seek long term capital appreciation through investments in equity stock, fixed income, Money Market, bank deposits primarily from the financial sector/segment/industry and any other instrument as defined in Constitutive documents.
Authorized investment avenues	Listed Equity Securities, Cash & Near Cash Instruments, Fixed Income and Money Market Instruments, Commercial Papers and Sukuks, MTS & Spread transactions, Corporate Debt Securities, Reverse Repo.
Launch date	October 19, 2023
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
IPO/Subscription Period	October 18, 2023
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil

	Contingent Load	Nil
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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

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH GHP ISLAMIC VALUE FUND

Type: Open-End

Category: Shariah Compliant Asset Allocation Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 8th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The objective of Alfalah GHP Islamic Value Fund is to earn a potentially high return through allocation of assets between Shari'ah Compliant Equity Instruments, Shari'ah Compliant Fixed Income Instruments and any other Shari'ah Compliant instrument as permitted by the SECP and Shari'ah.
Authorized investment avenues	Shariah Compliant Listed Equity Securities, Cash & Near Cash Instruments, Shariah Compliant Fixed Income and Money Market Instruments, Islamic TDR, Islamic Commercial Papers and Sukuks, Shariah Compliant Corporate Debt Securities.
Launch date	October 12, 2017
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KMI-30 Index for equity portion and 75% six (6) months PKISRV + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP for money market portion, based on funds actual allocation.
IPO/Subscription Period	October 11, 2017
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
ALFALAH FINANCIAL VALUE FUND-II
(Formerly Faysal Financial Value Fund)

Type: Open-End

Category: Sector Specific Asset Allocation Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 6th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The investment objective of the Fund is to seek long term capital appreciation through investments in equity stock, fixed income, Money Market, bank deposits primarily from the financial sector/segment/industry and any other instrument as defined in Constitutive documents.
Authorized investment avenues	Listed Equity Securities, Cash & Near Cash Instruments, Fixed Income and Money Market Instruments, Commercial Papers and Sukuks, MTS & Spread transactions, Corporate Debt Securities, Reverse Repo.
Launch date	October 19, 2023.
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
IPO/Subscription Period	October 18, 2023
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH ASSET ALLOCATION FUND
(Formerly Faysal Asset Allocation Fund)

Type: Open-End

Category: Asset Allocation Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 16th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The objective of Alfalah Asset Allocation Fund (AAAF) is to provide investors with an opportunity to earn long-term capital appreciation optimizing through broad mix of asset classes encompassing equity, fixed income & money market instruments.
Authorized investment avenues	Listed Equity Securities, Cash & Near Cash Instruments, Fixed Income and Money Market Instruments, Commercial Papers and Sukuks, MTS & Spread transactions, Corporate Debt Securities, Reverse Repo.
Launch date	July 24, 2006
Minimum Investment Amount	Rs.1000/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation
IPO/Subscription Period	July 23, 2006
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH GHP MONEY MARKET FUND
Type: Open-End
Category: Money Market Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Low

Issuance Date: XXXX (updated as of xxx with reference to the 18th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The Fund will shall seek to generate competitive returns consistent with low risk from a portfolio constituted of short-term instruments including cash deposits, money market placements and government securities.
Authorized investment avenues	Government Securities cash & near cash instruments, money market placements, certificate of deposits (COD), certificate of musharakas (COM), TDRs, reverse repo, short-term commercial papers and Sukuk.
Launch date	May 27, 2010
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	May 25, 2010
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 1.25%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH GHP CASH FUND

Type: Open-End

Category: Money Market Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Low

Issuance Date: XXXX (updated as of xxx with reference to the 17th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The Fund will seek to generate competitive returns consistent with low risk from a portfolio constituted of short-term instruments including cash deposits, money market placements and government securities.
Authorized investment avenues	Government Securities cash & near cash instruments, money market placements, certificate of deposits (COD), certificate of musharakas (COM), TDRs, reverse repo, short-term commercial papers and Sukuk.
Launch date	May 27, 2010.
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	May 25, 2010
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 1.25%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH MONEY MARKET FUND-II
(Formerly Faysal Money Market Fund)

Type: Open-End

Category: Money Market Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Low

Issuance Date: XXXX (updated as of xxx with reference to the 18th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The Fund aims to generate competitive returns with minimum risk and enhanced liquidity by investing primarily in short-term government securities, term deposits and money market instruments with weighted average time to maturity of Net Assets not exceeding 90 days.
Authorized investment avenues	Government Securities cash & near cash instruments, money market placements, certificate of deposits (COD), certificate of musharakas (COM), TDRs, reverse repo, short-term commercial papers and Sukuk.
Launch date	December 13, 2010
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	May 25, 2010
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 1.25%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

Total Expense Ratio (TER)

Consolidated Supplemental Offering Document

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH CASH FUND-II
(Formerly Faysal Cash Fund)

Type: Open-End

Category: Money Market Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Low

Issuance Date: XXXX (updated as of xxx with reference to the 8th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The Objective of the Fund is to seek maximum possible preservation of capital and a competitive rate of return via investing primarily in money market securities.
Authorized investment avenues	Government Securities cash & near cash instruments, money market placements, certificate of deposits (COD), certificate of musharakas (COM), TDRs, reverse repo, short-term commercial papers and Sukuk.
Launch date	January 08, 2021
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	January 07, 2021
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 1.25%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH ISLAMIC MONEY MARKET FUND

Type: Open-End

Category: Money Market Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Low

Issuance Date: XXXX (updated as of xxx with reference to the 8th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The Objective of the Fund is to seek maximum possible preservation of capital and a competitive rate of return via investing primarily in money market securities.
Authorized investment avenues	Shariah Compliant Government Securities cash & near cash instruments, Islamic money market placements, certificate of Islamic deposits (COID), certificate of musharakas (COM), Islamic TDRs, reverse repo, short-term Islamic commercial papers and Sukuk.
Launch date	January 08, 2021
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	January 07, 2021
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 1.25%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
ALFALAH ISLAMIC ROZANA AMDANI FUND
Type: Open-End
Category: Shariah Compliant Money Market Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Low

Issuance Date: XXXX (updated as of xxx with reference to the 13th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The objective of Alfalah Islamic Rozana Amdani Fund (AIRAF) is to provide competitive returns and to meet liquidity needs of investors by providing investors a daily dividend by investing in low risk and liquid Shari'ah Compliant money market instruments.
Authorized investment avenues	Shariah Compliant Government Securities cash & near cash instruments, Islamic money market placements, certificate of Islamic deposits (COID), certificate of musharakas (COM), Islamic TDRs, reverse repo, short-term Islamic commercial papers and Sukuk.
Launch date	September 19, 2020
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
IPO/Subscription Period	September 18, 2020
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 1.25%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
ALFALAH GHP SOVEREIGN FUND

Type: Open-End

Category: Sovereign Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 9th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The objective of the Scheme is to deliver optimal risk adjusted returns by investing mainly in mix of short to long term Government Securities and other debt Instruments.
Authorized investment avenues	Bank Deposits, Government Securities, TDRs, COIs, COMs, Money Market Placements and Private Debt Securities.
Launch date	May 09, 2014
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	May 08, 2014
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH ISLAMIC SOVEREIGN FUND PLAN-I
UNDER ALFALAH ISLAMIC SOVEREIGN FUND

Type: Open-End

Category: Shariah Compliant Sovereign Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 5th 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	The Investment Objective of the plan is to generate a competitive return with low risk, by investing primarily in Shariah Compliant Government Securities, Shariah Compliant Short term Sukuks / commercial papers and Islamic Banks and licensed Islamic Banking Windows of Conventional Banks.
Authorized investment avenues	Shariah Complaint Government Securities, Shariah Compliant (TDRs, COIs, COMs), Bank Deposits with Islamic Bank or Islamic window of Commercial Bank, Shariah Complaint Money Market Securities, Shariah Compliant Debt Securities
Launch date	September 26, 2023
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	90% six (6) months PKISRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
IPO/Subscription Period	September 25, 2023
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
ALFALAH ISLAMIC SOVEREIGN FUND PLAN-II
UNDER ALFALAH ISLAMIC SOVEREIGN FUND

Type: Open-End

Category: Shariah Compliant Sovereign Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 5th 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	The Investment Objective of the plan is to generate a competitive return with low risk, by investing primarily in Shariah Compliant Government Securities, Shariah Compliant Short term Sukuks / commercial papers and Islamic Banks and licensed Islamic Banking Windows of Conventional Banks.
Authorized investment avenues	Shariah Complaint Government Securities, Shariah Compliant (TDRs, COIs, COMs), Bank Deposits with Islamic Bank or Islamic window of Commercial Bank, Shariah Complaint Money Market Securities, Shariah Compliant Debt Securities
Launch date	December 13, 2023
Minimum Investment Amount	Rs.100/-
Duration	3 Years after the close of initial period
Performance Benchmark	90% six (6) months PKISRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
IPO/Subscription Period	December 12, 2023
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	Up to 2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
ALFALAH ISLAMIC SOVEREIGN FUND PLAN-III
UNDER ALFALAH ISLAMIC SOVEREIGN FUND
Type: Open-End
Category: Shariah Compliant Sovereign Income Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Medium
Issuance Date: XXXX (updated as of xxx with reference to the 5th 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	The Investment Objective of the plan is to generate a competitive return with low risk, by investing primarily in Shariah Compliant Government Securities, Shariah Compliant Short term Sukuks / commercial papers and Islamic Banks and licensed Islamic Banking Windows of Conventional Banks.
Authorized investment avenues	Shariah Complaint Government Securities, Shariah Compliant (TDRs, COIs, COMs), Bank Deposits with Islamic Bank or Islamic window of Commercial Bank, Shariah Complaint Money Market Securities, Shariah Compliant Debt Securities
Launch date	August 22, 2024
Minimum Investment Amount	Rs.100/-
Duration	3 Years after the close of initial period
Performance Benchmark	90% six (6) months PKISRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
IPO/Subscription Period	August 21, 2024
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 1.5%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES		
1. Front-End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil

	Contingent Load	Nil
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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

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
Alfaluh Government Securities Plan-I under Alfalah Government Securities Fund

Type: Open-End

Category: Sovereign Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 3rd 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	The Objective of Alfalah Government Securities Plan-I is to seek maximum possible preservation of capital and a reasonable rate of return by investing primarily in Government Securities.
Authorized investment avenues	Government Securities, TDRs, COIs, COMs, Bank Deposits, Money Market Securities, Debt Securities
Launch date	September 10, 2024
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	September 09, 2024
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
Alfalah Government Securities Plan-II under Alfalah Government Securities Fund

Type: Open-End

Category: Sovereign Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 3rd 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	The Objective of Alfalah Government Securities Plan-II is to seek maximum possible preservation of capital and a reasonable rate of return by investing primarily in Government Securities.
Authorized investment avenues	Government Securities, TDRs, COIs, COMs, Bank Deposits, Money Market Securities, Debt Securities
Launch date	November 12, 2024
Minimum Investment Amount	Rs.100/-
Duration	03 years after the close of initial period
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	November 11, 2024
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

**Key Fact Statement of
Alfalalah GHP Income Fund**

Type: Open-End

Category: Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 11th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The investment objective of Alfalah GHP Income Fund (AGIF) is to minimize risk, construct a liquid portfolio of fixed income instruments and provide competitive returns to the Unit Holders. The management team shall ensure the active implementation of prudent investment practices, the highest professional standards and compliance with applicable laws.
Authorized investment avenues	Government Securities, Cash & near Cash Instruments, TDRs, COMs, COIs and any other money market placements, Reverse Repo against Government Securities, Placement with Microfinance Banks, Commercial Paper / Short Term Sukuk, Debt Securities including TFCs / Sukuks, MTS & Spread.
Launch date	April 14, 2007
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	April 13, 2007
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH GHP INCOME MULTIPLIER FUND

Type: Open-End

Category: Aggressive Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 13th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The primary investment objective of the fund is to aim to generate stable and consistent returns while seeking capital growth through a diversified portfolio of high-quality debt securities and liquid money market instruments and placements.
Authorized investment avenues	Bank Deposits, Government Securities, TDRs, COIs, COMs, Money Market Placements and Private Debt Securities, Commercial Papers and Sukuk, MTS & Spread
Launch date	June 15, 2007
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	June 14, 2007
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH INCOME & GROWTH FUND
(Formerly Faysal Income & Growth Fund)
Type: Open-End
Category: Aggressive Income Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 13th 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	The prime objective of Alfalah Income & Growth Fund is to provide superior long-term risk adjusted returns by investing in a diverse pool of fixed income securities, including money market instruments. In particular, the aim is to minimize interest rate risk through duration management and default risk portfolio diversification. The Fund will employ prudent and disciplined investment management, and maximize the total investment return through systematic and informed security selection.
Authorized investment avenues	Bank Deposits, Government Securities, TDRs, COIs, COMs, Money Market Placements and Private Debt Securities, Commercial Papers and Sukuk, MTS & Spread
Launch date	October 12, 2005
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	October 10, 2005.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
Alfalalah Financial Sector Income Plan-I under Alfalah Financial Sector Income Fund

Type: Open-End

Category: Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 4th 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	The objective of the Alfalah Financial Sector Income Plan I is to provide income enhancement and preservation of capital by investing in prime quality Financial Sector TFCs/Sukuks, Bank deposits, spread transactions and short-term money market instruments.
Authorized investment avenues	Government Securities, Cash & near Cash Instruments, TDRs, COMs, COIs and any other money market placements, Reverse Repo against Government Securities, Placement with Microfinance Banks, Debt Securities including TFCs / Sukuks, Commercial Paper ,MTS & Spread
Launch date	August 02, 2023
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP
IPO/Subscription Period	August 01, 2023
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
Alfalalah Financial Sector Income Plan-II under Alfalah Financial Sector Income Fund
Type: Open-End
Category: Income Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Medium
Issuance Date: XXXX (updated as of xxx with reference to the 4th 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	The objective of the Alfalah Financial Sector Income Plan II is to provide income enhancement and preservation of capital by investing in prime quality Financial Sector TFCs/Sukuks, Bank deposits, spread transactions and short-term money market instruments.
Authorized investment avenues	Government Securities, Cash & near Cash Instruments, TDRs, COMs, COIs and any other money market placements, Reverse Repo against Government Securities, Placement with Microfinance Banks, Debt Securities including TFCs / Sukuks, Commercial Paper ,MTS & Spread
Launch date	July 18, 2024
Minimum Investment Amount	Rs.100/-
Duration	03 years after the close of Initial Period
Performance Benchmark	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP
IPO/Subscription Period	July 15, 2024
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Up to 1.5%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES
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1. Front-End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	3%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH GOVERNMENT SECURITIES FUND-II
(Formerly: Faysal Government Securities Fund)

Type: Open-End

Category: Sovereign Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 4th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The Objective of the Fund is to seek competitive returns by investing primarily in Government Securities.
Authorized investment avenues	Bank Deposits, Government Securities, TDRs, COIs, COMs, Money Market Placements, MTS and Private Debt Securities.
Launch date	March 16, 2020
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	March 13, 2020
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH SAVINGS & GROWTH FUND

Type: Open-End

Category: Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 15th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The prime objective of the fund is to generate competitive returns by investing primarily in debt and fixed income instruments having investment grade credit rating.
Authorized investment avenues	Bank Deposits, Government Securities, TDRs, COIs, COMs, Money Market Placements, MTS and Private Debt Securities.
Launch date	May 11, 2007
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	May 07, 2007
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH FINANCIAL SECTOR OPPORTUNITY FUND
(Formerly: Faysal Financial Sector Opportunity Fund)

Type: Open End

Category: Income Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 13th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	Alfalah Financial Sector Opportunity Fund seeks to provide a competitive rate of returns to its investors by investing in money market and debt instruments with major exposure in financial sector instruments.
Authorized investment avenues	Bank Deposits, Government Securities, TDRs, COIs, COMs, Money Market Placements, MTS and Private Debt Securities.
Launch date	July 04, 2013
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	July 03, 2013
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
ALFALAH MTS FUND
Category: Open End Income Scheme
Managed by Alfalah Asset Management Limited
Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 10th SOD)

1. DISCLAIMER

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

2. KEY ATTRIBUTES

Investment objective	The objective of Alfalah MTS Fund (AMTSF) is to provide competitive returns primarily through investment to MTS market.
Authorized investment avenues	Bank Deposits, Government Securities, TDRs, COIs, COMs, Money Market Placements, MTS and Private Debt Securities.
Launch date	April 08, 2016
Minimum Investment Amount	Rs.1,000/-
Duration	Perpetual
Performance Benchmark	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	April 07, 2016
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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

Key Fact Statement of

Alfalalah GHP Islamic Income Fund

Type & Category: Open End Shariah Compliant Islamic Income Scheme

Managed by Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: XXXX (updated as of xxx with reference to the 12th 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	The investment objective of Alfalah GHP Islamic Income Fund (AGISIF) is to minimize risk, construct a liquid portfolio of shariah approved fixed income investments and provide competitive returns to the Unit Holders. The management team shall ensure the active implementation of prudent investment practices, the highest professional standards and compliance with applicable laws.
Authorized investment avenues	Bank Deposits with Islamic banks/Islamic window of Commercial bank, Shariah Complaint Government Securities, Shariah Complaint TDRs, Shariah Complaint COIs, Shariah Complaint COMs, Shariah Complaint Money Market Placements and Shariah Complaint Private Debt Securities.
Launch date	December 03, 2009
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	75% six (6) months PKISRV rates +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP
IPO/Subscription Period	December 01, 2009
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" 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	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
Alfalalah GHP Prosperity Planning Fund-Active Allocation Plan

Type: Open-End

Category: Fund of Funds Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 5th 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	Alfalalah GHP Prosperity Planning Fund is an Open-ended Fund of Funds Scheme that aims to generate returns on investment as per the respective Allocation Plan by investing in Collective Investment Scheme in line with the risk tolerance of the investor.
Authorized investment avenues	Equity Scheme, Income / Aggressive Income Scheme, Money Market Scheme / Cash & Equivalents
Launch date	September 11, 2015
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
IPO/Subscription Period	September 10, 2015
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
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Consolidated Supplemental Offering Document

1. Front-End Load (FEL)	Direct Investment through AMC	2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
Alfalalah GHP Prosperity Planning Fund -Moderate Allocation Plan

Type: Open-End

Category: Fund of Funds Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 5th 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	Alfalalah GHP Prosperity Planning Fund is an Open-ended Fund of Funds Scheme that aims to generate returns on investment as per the respective Allocation Plan by investing in Collective Investment Scheme in line with the risk tolerance of the investor.
Authorized investment avenues	Equity Scheme, Income / Aggressive Income Scheme, Money Market Scheme / Cash & Equivalents
Launch date	September 11, 2015
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
IPO/Subscription Period	September 10, 2015
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Up to 1.5%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of

Alfaluh GHP Prosperity Planning Fund-Conservative Allocation Plan

Type: Open-End

Category: Fund of Funds Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 5th 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	Alfaluh GHP Prosperity Planning Fund is an Open-ended Fund of Funds Scheme that aims to generate returns on investment as per the respective Allocation Plan by investing in Collective Investment Scheme in line with the risk tolerance of the investor.
Authorized investment avenues	Equity Scheme, Income / Aggressive Income Scheme, Money Market Scheme / Cash & Equivalents
Launch date	September 11, 2015
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
IPO/Subscription Period	September 10, 2015
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
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Consolidated Supplemental Offering Document

1. Front-End Load (FEL)	Direct Investment through AMC	Upto 1%
	Digital Platform of AMC / Third-Party Platform	Up to 1%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of
Alfaluh GHP Prosperity Planning Fund-Capital Preservation Plan-4
Type: Open-End
Category: Fund of Funds Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: High
Issuance Date: XXXX (updated as of xxx with reference to the 5th 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	Alfaluh GHP Prosperity Planning Fund is an Open-ended Fund of Funds Scheme that aims to generate returns on investment as per the respective Allocation Plan by investing in Collective Investment Scheme in line with the risk tolerance of the investor.
Authorized investment avenues	Equity Scheme, Income / Sovereign Income Scheme, Money Market Scheme / Cash & Equivalents
Launch date	May 16, 2024
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
IPO/Subscription Period	May 15, 2024
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES
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	Distribution Channel	Percentage
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Consolidated Supplemental Offering Document

1. Front-End Load (FEL)	Direct Investment through AMC	Up to 2%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

Key Fact Statement of

Alfalalah GHP Islamic Prosperity Planning Fund-Active Allocation Plan

Type: Open-End

Category: Shariah Complaint Fund of Funds Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 12th 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	Alfalalah GHP Islamic Prosperity Planning Fund is an Open-ended Shariah Complaint Fund of Funds Scheme that aims to generate returns on investment as per the respective Allocation Plan by investing in Shariah complaint Mutual funds in line with the risk tolerance of the investor.
Authorized investment avenues	Islamic Equity Scheme, Islamic Income Scheme, Shari'ah compliant bank deposits (excluding TDRs) in Islamic Banks / Islamic Windows of Conventional Banks
Launch date	November 01, 2016
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	KMI-30 Index for equity portion, 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP for money market portion, 75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP for Fixed Income Portion based on the Fund's actual allocation
IPO/Subscription Period	November 01, 2016
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Up to 2.5%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of
Alfalalah GHP Islamic Prosperity Planning Fund-Moderate Allocation Plan

Type: Open-End

Category: Shariah Complaint Fund of Funds Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 12th 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	Alfalalah GHP Islamic Prosperity Planning Fund is an Open-ended Shariah Complaint Fund of Funds Scheme that aims to generate returns on investment as per the respective Allocation Plan by investing in Shariah complaint Mutual funds in line with the risk tolerance of the investor.
Authorized investment avenues	Islamic Equity Scheme, Islamic Income Scheme, Shari'ah compliant bank deposits (excluding TDRs) in Islamic Banks / Islamic Windows of Conventional Banks
Launch date	June 09, 2016
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	KMI-30 Index for equity portion, 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP for money market portion, 75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP for Fixed Income Portion based on the Fund's actual allocation
IPO/Subscription Period	June 09, 2016
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Up to 1.5%
	Digital Platform of AMC / Third-Party Platform	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

Key Fact Statement of

Alfalalah GHP Islamic Prosperity Planning Fund-Balanced Allocation Plan

Type: Open-End

Category: Shariah Complaint Fund of Funds Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: High

Issuance Date: XXXX (updated as of xxx with reference to the 12th 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	Alfalalah GHP Islamic Prosperity Planning Fund is an Open-ended Shariah Complaint Fund of Funds Scheme that aims to generate returns on investment as per the respective Allocation Plan by investing in Shariah complaint Mutual funds in line with the risk tolerance of the investor.
Authorized investment avenues	Islamic Equity Scheme, Islamic Income Scheme, Shari'ah compliant bank deposits (excluding TDRs) in Islamic Banks / Islamic Windows of Conventional Banks
Launch date	June 09, 2016
Minimum Investment Amount	Rs.100/-
Duration	Perpetual
Performance Benchmark	KMI-30 Index for equity portion, 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP for money market portion, 75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP for Fixed Income Portion based on the Fund's actual allocation
IPO/Subscription Period	June 08, 2016
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units & Class "B" Units
Management Fee (% Per Annum)	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Up to 1.25%
	Digital Platform of AMC / Third-Party Platform	Up to 1.25%
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Nil
	Contingent Load	Nil

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 Shahra–e–Faisal, Karachi

Contact: 021- 111-111-500

Website: www.cdcpakistan.com

c. Shariah Advisor

Name: Mufti Shaikh Noman & Mufti Javed Ahmed

Address: Shariah Compliance Department - Bank Islami Pakistan Limited 13th
Floor Executive Tower Dolmen Mall Clifton Karachi

Contact: (92-21) 111-475-264

Website: www.bankislami.com.pk

PART B-Other Regulatory Changes

1. Effective from July 01, 2025, Annexure B of the following Schemes are updated in light with recent amendments in NBFC Regulations dated April 10, 2025 with respect to Management Fee.

<u>S.No.</u>	<u>Fund</u>	<u>Category</u>	<u>Annexure B</u> <u>Current Level of Fee & Load Structure</u> <u>Management Fee</u>
1	Alfalah GHP Alpha Fund	Equity Schemes	Up to 3% of Average daily Net Assets
2	Alfalah GHP Stock Fund		
3	Alfalah GHP Dedicated Equity Fund		
4	Alfalah Stock Fund-II		
5	Alfalah GHP Islamic Stock Fund		
6	Alfalah GHP Islamic Dedicated Equity Fund		
7	Alfalah GHP Value Fund	Asset Allocation Schemes	Up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.
8	Alfalah Financial Value Fund		
9	Alfalah GHP Islamic Value Fund		
10	Alfalah Financial Value Fund-II		
11	Alfalah Asset Allocation Fund	Fund of Funds Schemes	
12	Alfalah GHP Prosperity Planning Fund		
13	Alfalah GHP Islamic Prosperity Planning Fund	Money Market Schemes	
14	Alfalah GHP Money Market Fund		
15	Alfalah GHP Cash Fund		
16	Alfalah Money Market Fund-II		
17	Alfalah Cash Fund-II		
18	Alfalah Islamic Money Market Fund		
19	Alfalah Islamic Rozana Amdani Fund	Sovereign Income Scheme/Income Scheme & Aggressive Income Schemes	Upto 1.5% of Average daily Net Assets
20	Alfalah GHP Sovereign Fund		
21	Alfalah Islamic Sovereign Fund		
22	Alfalah Government Securities Fund		
23	Alfalah Government Securities Fund-II		
24	Alfalah GHP Income Fund		
25	Alfalah Financial Sector Income Fund		
26	Alfalah Savings Growth Fund		
27	Alfalah Financial Sector Opportunity Fund		
28	Alfalah MTS Fund		
29	Alfalah Islamic Income Fund		
30	Alfalah GHP Income Multiplier Fund		
31	Alfalah Income & Growth Fund		

2. **Amendment in Annexure D of the Offering Document of Alfalah GHP Pension Fund and Alfalah GHP Islamic Pension Fund**

Table specified under Annexure D related to Management Remuneration shall be deleted and replaced with the following Table:

Sub Fund	Management Fee
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Equity Sub Fund	Up to 2.5% of average net assets of the sub fund calculated on a daily basis during the year.
Money Market Sub Fund	Up to 1% of average net assets of the sub fund calculated on a daily basis during the year.
Debt Sub Fund	Up to 1.25% of average net assets of the sub fund calculated on a daily basis during the year.

3. Amendment in clause 1.1 (Salient Features of the Pension Fund) of the Offering Document of Alfalah GHP Pension Fund and Alfalah GHP Islamic Pension Fund

Benchmarks of each Sub Fund are now specified in the clause 1.1 of the offering document of Alfalah GHP Pension Fund and Alfalah GHP Islamic Pension Fund in compliance with SECP Direction 13 of 2025

For Alfalah GHP Pension Fund

S.No.	Pension Sub Funds	Benchmark
1.	Equity Sub Fund	KSE-100 Index
2.	Debt Sub Fund	75% Twelve (12) months PKRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
3.	Money Market Sub Fund	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.

For Alfalah GHP Islamic Pension Fund

S.No	Pension Sub Funds	Benchmark
1.	Equity Sub Fund	KMI-30 Index
2.	Debt Sub Fund	75% Twelve (12) months PKISRV + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of conventional Banks as selected by MUFAP.
3.	Money Market Sub Fund	90% three (3) months PKISRV rates + 10% (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic windows of conventional Banks as selected by MUFAP.