

**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:** JULY 01,2025 (updated as of July 01,2025 with reference to the 11<sup>th</sup> 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**

<b>Investment objective</b>	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.
<b>Authorized investment avenues</b>	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.
<b>Launch date</b>	October 29, 2005
<b>Minimum Investment Amount</b>	Rs.100/-
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	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.
<b>IPO/Subscription Period</b>	October 28, 2005
<b>Subscription/Redemption Days and Timings</b>	Monday – Friday (9:00 am - 4:00 pm)
<b>Types/Classes of units</b>	Class "A" Units & Class "B" Units
<b>Management Fee (% Per Annum)</b>	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**

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



	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](http://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](http://www.cdcpakistan.com)