

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: JULY 01,2025 (updated as of July 01,2025 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