

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: JULY 01,2025 (updated as of July 01,2025 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%
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Nil
	Contingent Load	Nil



Alfalah Investments

Total Expense Ratio (TER)

RATED **AM1**
by **VIS & PACRA**

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