

**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:** JULY 01,2025 (updated as of July 01,2025 with reference to the 5<sup>th</sup> 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**

<b>Investment objective</b>	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.
<b>Authorized investment avenues</b>	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
<b>Launch date</b>	August 22, 2024
<b>Minimum Investment Amount</b>	Rs.100/-
<b>Duration</b>	3 Years after the close of initial period
<b>Performance Benchmark</b>	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
<b>IPO/Subscription Period</b>	August 21, 2024
<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>	Up to 1.5%

**3. BRIEF INFORMATION ON THE PRODUCT CHARGES**

	<b>Distribution Channel</b>	<b>Percentage</b>
1. Front-End Load (FEL)	Direct Investment through AMC	2%
	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**

<p><b>a. Management Company</b></p> <p><b>Name:</b> Alfalah Asset Management Limited</p> <p><b>Address:</b> Islamic Chamber of Commerce, Industry &amp; Agriculture Building, 2nd floor, ST-2/A, Block-9, KDA Scheme 5, Clifton Karachi</p> <p><b>Contact No. :</b> (92-21) -111-090-090</p> <p><b>Website:</b> <a href="http://www.alfalahamc.com">www.alfalahamc.com</a></p>
<p><b>b. Trustee</b></p> <p><b>Name:</b> Central Depository Company of Pakistan Limited</p> <p><b>Address:</b> CDC House, 99– B, Block B, S.M.C.H.S, Main Shahra–e–Faisal, Karachi</p> <p><b>Contact:</b> 021- 111-111-500</p> <p><b>Website:</b> <a href="http://www.cdcpakistan.com">www.cdcpakistan.com</a></p>
<p><b>c. Shariah Advisor</b></p> <p><b>Name:</b> Mufti Shaikh Noman &amp; Mufti Javed Ahmed</p> <p><b>Address:</b> Shariah Compliance Department - Bank Islami Pakistan Limited 13<sup>th</sup> Floor Executive Tower Dolmen Mall Clifton Karachi</p> <p><b>Contact:</b> (92-21) 111-475-264</p> <p><b>Website:</b> <a href="http://www.bankislami.com.pk">www.bankislami.com.pk</a></p>