

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