

Key Fact Statement of
Alfalaha Financial Sector Income Plan-I under Alfalaha Financial Sector Income Fund

Type: Open-End

Category: Income Scheme

Managed by: Alfalaha Asset Management Limited

Risk Profile: Medium

Issuance Date: JULY 01,2025 (updated as of July 01,2025 with reference to the 4th 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 objective of the Alfalaha Financial Sector Income Plan I is to provide income enhancement and preservation of capital by investing in prime quality Financial Sector TFCs/Sukuks, Bank deposits, spread transactions and short-term money market instruments.
Authorized investment avenues	Government Securities, Cash & near Cash Instruments, TDRs, COMs, COIs and any other money market placements, Reverse Repo against Government Securities, Placement with Microfinance Banks, Debt Securities including TFCs / Sukuks, Commercial Paper ,MTS & Spread
Launch date	August 02, 2023
Minimum Investment Amount	Rs.100/-
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	August 01, 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	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

<p>a. Management Company</p> <p>Name: Alfalah Asset Management Limited</p> <p>Address: Islamic Chamber of Commerce, Industry & Agriculture Building, 2nd floor, ST–2/A, Block-9, KDA Scheme 5, Clifton Karachi</p> <p>Contact No. : (92-21) -111-090-090</p> <p>Website: www.alfalahamc.com</p>
<p>b. Trustee</p> <p>Name: Central Depository Company of Pakistan Limited</p> <p>Address: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahra–e–Faisal, Karachi</p> <p>Contact: 021- 111-111-500</p> <p>Website: www.cdcpakistan.com</p>