

### Key Fact Statement of

#### Alfalah GHP Islamic Prosperity Planning Fund-Balanced Allocation Plan

**Type:** Open-End

**Category:** Shariah Complaint Fund of Funds Scheme

**Managed by:** Alfalah Asset Management Limited

**Risk Profile:** Medium

**Issuance Date:** June 30, 2025 (updated as of July 03, 2025 with reference to the 12<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>	Alfalah GHP Islamic Prosperity Planning Fund is an Open-ended Shariah Complaint Fund of Funds Scheme that aims to generate returns on investment as per the respective Allocation Plan by investing in Shariah complaint Mutual funds in line with the risk tolerance of the investor.
<b>Authorized investment avenues</b>	Islamic Equity Scheme, Islamic Income Scheme, Shari'ah compliant bank deposits (excluding TDRs) in Islamic Banks / Islamic Windows of Conventional Banks
<b>Launch date</b>	June 09, 2016
<b>Minimum Investment Amount</b>	Rs.100/-
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	KMI-30 Index for equity portion, 90% three (3) months PKISRV rates + 10% three (3) 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 for money market portion, 75% six (6) months PKISRV rates + 25% 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 for Fixed Income Portion based on the Fund's actual allocation
<b>IPO/Subscription Period</b>	June 08, 2016
<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>	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Up to 1.25%
	Digital Platform of AMC / Third-Party Platform	Up to 1.25%
	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](http://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](http://www.cdcpakistan.com)

#### c. Shariah Advisor

**Name:** Mufti Shaikh Noman & Mufti Javed Ahmed

**Address:** Shariah Compliance Department - Bank Islami Pakistan Limited 13<sup>th</sup>  
Floor Executive Tower Dolmen Mall Clifton Karachi

**Contact:** (92-21) 111-475-264

**Website:** [www.bankislami.com.pk](http://www.bankislami.com.pk)