

ALFALAH STABLE RETURN PLAN - 20
Type: Open-End
Category: Fixed Rate/ Return Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Medium
Issuance Date: April 24, 2025

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.

KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The investment objective of Plan aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	May 16, 2025
Minimum Investment Amount	Units shall be issued at the initial price of Rs.100 per unit.
Duration	up to 3 years after the close of Subscription Period
Performance Benchmark	PKRV rates on the last date of Initial Period of the Plan with maturity period corresponding to the maturity of Plan.
IPO/Subscription Period	The Subscription Period of the Plan shall begin after the expiry of Initial Period and shall end at the close of the banking hours on Jun 06, 2025.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1.5%

BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Not Applicable
	Digital Platform of AMC / Third-Party Platform	Not Applicable
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company

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

KEY STAKEHOLDERS

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

No. : (92-21) -111-090-090

Website: www.alfalahamc.com

Trustee

me: Central Depository Company of Pakistan Limited

dress: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahra–e–Faisal, Karachi

ntact: 021- 111-111-500

bsite: www.cdcpakistan.com

ALFALAH STABLE RETURN PLAN - 21

Type: Open-End

Category: Fixed Rate/ Return Scheme

Managed by: Alfalah Asset Management Limited

Risk Profile: Medium

Issuance Date: Jun 18, 2025

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.

KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The investment objective of Plan aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	Jun 25, 2025
Minimum Investment Amount	Units shall be issued at the initial price of Rs.100 per unit.
Duration	up to 3 years after the close of Subscription Period
Performance Benchmark	PKRV rates on the last date of Initial Period of the Plan with maturity period corresponding to the maturity of Plan.
IPO/Subscription Period	The Subscription Period of the Plan shall begin after the expiry of Initial Period and shall end at the close of the banking hours on Aug 24, 2025.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1.5%

BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	Not Applicable
	Digital Platform of AMC / Third-Party Platform	Not Applicable



	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company

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

KEY STAKEHOLDERS**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

No. : (92-21) -111-090-090

Website: www.alfalahamc.com

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

ALFALAH STABLE RETURN PLAN - 22
Type: Open-End
Category: Fixed Rate/ Return Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Medium
Issuance Date: Aug 27, 2025

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.

KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The Alfalah Stable Return Plan-22 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	September 09, 2025
Minimum Investment Amount	Minimum Rs. 500 per transaction
Duration	September 04, 2026
Performance Benchmark	PKRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan.
IPO/Subscription Period	IOP Date: September 08, 2025 Subscription Period: 60 days from the close IPO date.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third-Party Platform	NIL
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company

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

KEY STAKEHOLDERS

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

No. : (92-21) -111-090-090

Website: www.alfalahamc.com

Trustee

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dress: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahrā–e–Faisal, Karachi

ntact: 021- 111-111-500

bsite: www.cdcpakistan.com

ALFALAH STABLE RETURN PLAN - 23
Type: Open-End
Category: Fixed Rate/ Return Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Medium
Issuance Date: October 03, 2025

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.

KEY ATTRIBUTES

Investment objective of CIS/ Investment Plan	The Alfalah Stable Return Plan-23 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	October 14, 2025
Minimum Investment Amount	Minimum Rs. 500 per transaction
Duration	Up to 1 years after the close of IOP Period. Maturity Date: October 01, 2026
Performance Benchmark	PKRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan.
IPO/Subscription Period	IOP Date: October 13, 2025



	Subscription Period shall begin after the expiry of Initial Public Offering Period for a period of maximum 60 days.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third-Party Platform	NIL
	Type of Charge	Percentage
2. Redemption Charge	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company

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

KEY STAKEHOLDERS

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

No. : (92-21) -111-090-090

Website: www.alfalahamc.com



Trustee
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dress: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahrā–e–Faisal, Karachi
ntact: 021- 111-111-500
bsite: www.cdcpakistan.com

ALFALAH STABLE RETURN PLAN - 24
Type: Open-End
Category: Fixed Rate/ Return Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Medium
Issuance Date: Oct 15, 2025

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.

KEY ATTRIBUTES	
Investment objective of CIS/ Investment Plan	The Alfalah Stable Return Plan-24 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	Oct 23, 2025
Minimum Investment Amount	Minimum Rs. 500 per transaction
Duration	Up to 1 years after the close of IOP Period.



	Maturity Date: June 24, 2026
Performance Benchmark	PKRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan.
IPO/Subscription Period	IOP Date: October 22, 2025 Subscription Period shall begin after the expiry of Initial Public Offering Period for a period of maximum 60 days.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third-Party Platform	NIL
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company

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

KEY STAKEHOLDERS



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 No. : (92-21) -111-090-090 Website: www.alfalahamc.com
Trustee me: Central Depository Company of Pakistan Limited dress: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahra–e–Faisal, Karachi ntact: 021- 111-111-500 bsite: www.cdcpakistan.com

ALFALAH STABLE RETURN PLAN - 25
Type: Open-End
Category: Fixed Rate/ Return Scheme
Managed by: Alfalah Asset Management Limited
Risk Profile: Medium
Issuance Date: XXXX (updated as of xxx with reference to the __ SOD)

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.

**KEY ATTRIBUTES**

Investment objective of CIS/ Investment Plan	The Alfalah Stable Return Plan-25 aims to provide a fixed return to Unit Holders who hold their investment until maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Government Securities, Cash at Bank, TDR and Money Market Placements
Launch date	September 12, 2025 -Tentative (In case of any change, final date will be updated before the launch of the plan)
Minimum Investment Amount	Minimum Rs. 500 per transaction
Duration	Up to 3 years after the close of IOP Period. Actual Maturity date will be updated before the launch of the plan
Performance Benchmark	PKRV rates on the last date of IOP of the investment plan with maturity period corresponding to the maturity of Investment Plan.
IPO/Subsription Period	IOP Date: September 11, 2025-Tentative Subscription Period (if announced) shall begin after the expiry of Initial Public Offering Period for a period of maximum 60 days.
Subscription/Redemption Days and Timings	Monday – Friday (9:00 am - 4:00 pm)
Types/Classes of units	Class "A" Units
Management Fee (% Per Annum)	Up to 1%

BRIEF INFORMATION ON THE PRODUCT CHARGES

	Distribution Channel	Percentage
1. Front-End Load (FEL)	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third-Party Platform	NIL
2. Redemption Charge	Type of Charge	Percentage
	Back-End Load	Not Applicable
	Contingent Load	Nil Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company

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

KEY STAKEHOLDERS

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 No. : (92-21) -111-090-090 Website: www.alfalahamc.com
Trustee me: Central Depository Company of Pakistan Limited dress: CDC House, 99– B, Block B, S.M.C.H.S, Main Shahra–e–Faisal, Karachi ntact: 021- 111-111-500 bsite: www.cdcpakistan.com