

**Alfalalah Asset Management Limited**

**11-Dec-25**

| Fund Name                                                                         | Management Fee | Regulatory Fee | Trustee Fee | Levies and Taxes | Transaction Expenses* | Third Party Expenses ** | Other Expenses | TER % | TER w/o LEVY | Front & Load | Back & Load |
|-----------------------------------------------------------------------------------|----------------|----------------|-------------|------------------|-----------------------|-------------------------|----------------|-------|--------------|--------------|-------------|
| Alfalalah Stable Return Plan 21                                                   | 0.20           | 0.08           | 0.06        | 0.04             | 0.00                  | 0.02                    | 0.00           | 0.39  | 0.35         | 0.00         | -           |
| Alfalalah GHP Islamic Prosperity Planning Fund 2 - KTrade Islamic Plan 7          | 0.00           | 0.08           | 0.07        | 0.01             | 0.02                  | 0.85                    | 0.00           | 1.02  | 1.01         | 2.00         | -           |
| Alfalalah Government Securities Plan-I                                            | 0.00           | 0.08           | 0.06        | 0.30             | 0.00                  | 0.01                    | 0.41           | 0.85  | 0.55         | 3.00         | -           |
| Alfalalah Government Securities Plan-II                                           | 1.50           | 0.08           | 0.06        | 1.06             | 0.00                  | 0.03                    | 0.00           | 2.72  | 1.66         | 3.00         | -           |
| Alfalalah Islamic Sovereign Fund Plan III                                         | 0.40           | 0.08           | 0.06        | 0.07             | 0.00                  | 0.01                    | 0.00           | 0.61  | 0.54         | 1.50         | -           |
| Alfalalah GHP Islamic Prosperity Planning Fund - Balance Allocation Plan          | 0.00           | 0.08           | 0.07        | 0.01             | 0.00                  | 0.06                    | 0.00           | 0.22  | 0.21         | 1.25         | -           |
| Alfalalah GHP Islamic KPK Employee Pension Fund - Money Market                    | 0.00           | 0.04           | 0.15        | 0.02             | 0.01                  | 1.09                    | -0.75          | 0.57  | 0.54         | 0.00         | -           |
| Alfalalah Consumer Index Exchange Traded Fund                                     | 0.43           | 0.10           | 0.10        | 0.08             | 22.46                 | 0.96                    | 0.48           | 24.60 | 24.52        | 0.00         | -           |
| Alfalalah GHP Sovereign Fund                                                      | 1.50           | 0.08           | 0.06        | 0.23             | 0.00                  | 0.01                    | 0.13           | 2.01  | 1.77         | 2.00         | -           |
| Alfalalah Islamic Rozana Amdani Fund                                              | 1.25           | 0.08           | 0.06        | 0.20             | 1.42                  | 0.03                    | 0.00           | 3.02  | 2.82         | 2.00         | -           |
| Alfalalah GHP Pension Fund - Money Market                                         | 0.50           | 0.04           | 0.15        | 0.10             | 0.09                  | 0.06                    | 0.00           | 0.94  | 0.84         | 3.00         | -           |
| Alfalalah Islamic Sovereign Fund Plan I                                           | 0.75           | 0.08           | 0.06        | 0.12             | 0.00                  | 0.01                    | 0.01           | 1.02  | 0.90         | 3.00         | -           |
| Alfalalah GHP Islamic Prosperity Planning Fund - Moderate Allocation Plan         | 0.54           | 0.08           | 0.07        | 0.09             | 0.01                  | 0.10                    | 0.00           | 0.89  | 0.80         | 1.50         | -           |
| Alfalalah Financial Sector Income Fund -I                                         | 0.70           | 0.08           | 0.08        | 0.12             | 0.00                  | 0.01                    | 0.00           | 0.98  | 0.87         | 2.00         | -           |
| Alfalalah Stable Return Plan 22                                                   | 0.09           | 0.08           | 0.06        | 0.02             | 0.00                  | 0.02                    | 0.00           | 0.26  | 0.24         | 0.00         | -           |
| Alfalalah Financial Value Fund                                                    | 0.10           | 0.10           | 0.08        | 0.03             | 0.01                  | 0.02                    | 0.07           | 0.40  | 0.38         | 3.00         | -           |
| Alfalalah GHP Cash Fund                                                           | 1.20           | 0.08           | 0.06        | 0.19             | 0.03                  | 0.01                    | 0.00           | 1.56  | 1.37         | 2.00         | -           |
| Alfalalah Islamic Sovereign Fund Plan II                                          | 1.50           | 0.08           | 0.06        | 0.23             | 0.00                  | 0.01                    | 0.00           | 1.87  | 1.64         | 3.00         | -           |
| Alfalalah GHP Islamic Pension Fund - Money Market                                 | 0.30           | 0.04           | 0.15        | 0.07             | 0.00                  | 0.20                    | 0.00           | 0.75  | 0.69         | 3.00         | -           |
| Alfalalah GHP Alpha Fund                                                          | 3.00           | 0.10           | 0.12        | 0.59             | 0.86                  | 0.03                    | 0.00           | 4.69  | 4.10         | 3.00         | -           |
| Alfalalah GHP Money Market Fund                                                   | 0.80           | 0.08           | 0.06        | 0.13             | 0.01                  | 0.00                    | 0.00           | 1.07  | 0.94         | 2.00         | -           |
| Alfalalah GHP Prosperity Planning Fund - Conservative Allocation Plan             | 0.21           | 0.08           | 0.07        | 0.04             | 0.01                  | 0.13                    | 0.00           | 0.54  | 0.50         | 1.00         | -           |
| Alfalalah GHP Dedicated Equity Fund                                               | 3.00           | 0.10           | 0.20        | 0.52             | 0.37                  | 0.09                    | 0.03           | 4.31  | 3.79         | 2.00         | -           |
| Alfalalah GHP Islamic Stock Fund                                                  | 3.00           | 0.10           | 0.11        | 0.84             | 2.50                  | 0.03                    | 0.00           | 6.58  | 5.74         | 3.00         | -           |
| Alfalalah GHP Islamic Pension Fund - Debt                                         | 0.35           | 0.04           | 0.15        | 0.08             | 0.21                  | 0.16                    | 0.00           | 0.99  | 0.91         | 3.00         | -           |
| Alfalalah GHP Prosperity Planning Fund - Active Allocation Plan                   | 0.04           | 0.08           | 0.07        | 0.02             | 0.02                  | 0.01                    | 0.00           | 0.23  | 0.22         | 2.00         | -           |
| Alfalalah GHP Pension Fund - Debt                                                 | 1.00           | 0.04           | 0.15        | 0.17             | 0.20                  | 0.08                    | 0.24           | 1.88  | 1.71         | 3.00         | -           |
| Alfalalah Islamic Money Market Fund                                               | 0.55           | 0.08           | 0.06        | 0.09             | 0.00                  | 0.00                    | 0.00           | 0.77  | 0.68         | 2.00         | -           |
| Alfalalah GHP Stock Fund                                                          | 3.00           | 0.10           | 0.11        | 0.47             | 0.02                  | 0.01                    | 0.00           | 3.70  | 3.23         | 2.50         | -           |
| Alfalalah GHP Islamic Value Fund                                                  | 0.15           | 0.10           | 0.08        | 0.03             | 0.06                  | 0.17                    | 0.00           | 0.58  | 0.54         | 2.00         | -           |
| Alfalalah GHP Income Multiplier Fund                                              | 1.50           | 0.08           | 0.08        | 0.24             | 0.02                  | 0.04                    | 0.16           | 2.11  | 1.87         | 3.00         | -           |
| Alfalalah GHP Prosperity Planning Fund - Capital Preservation Plan 4              | 0.00           | 0.08           | 0.07        | 0.01             | 0.00                  | 0.08                    | 0.00           | 0.24  | 0.22         | 3.00         | -           |
| Alfalalah GHP Islamic Dedicated Equity Fund                                       | 3.00           | 0.10           | 0.20        | 0.48             | 0.31                  | 0.63                    | 0.00           | 4.71  | 4.23         | 1.50         | -           |
| Alfalalah GHP Islamic Pension Fund - Equity                                       | 2.50           | 0.04           | 0.15        | 0.59             | 1.31                  | 0.13                    | 0.00           | 4.72  | 4.12         | 3.00         | -           |
| Alfalalah GHP Islamic Income Fund                                                 | 1.50           | 0.08           | 0.08        | 0.24             | 0.00                  | 0.10                    | 0.00           | 1.98  | 1.75         | 2.00         | -           |
| Alfalalah GHP Pension Fund - Equity                                               | 2.50           | 0.04           | 0.15        | 0.55             | 1.05                  | 0.04                    | 0.00           | 4.33  | 3.78         | 3.00         | -           |
| Alfalalah Stable Return Plan 18                                                   | 0.25           | 0.08           | 0.06        | 0.05             | 0.00                  | 0.04                    | 0.00           | 0.46  | 0.42         | 0.00         | -           |
| Alfalalah Stable Return Plan 15                                                   | 0.00           | 0.00           | 0.00        | 0.00             | 0.00                  | 0.00                    | 0.00           | 0.00  | 0.00         | 0.00         | -           |
| Alfalalah Stable Return Plan 23                                                   | 0.10           | 0.08           | 0.06        | 0.02             | 0.00                  | 0.01                    | 0.00           | 0.26  | 0.24         | 0.00         | -           |
| Alfalalah Stable Return Plan 24                                                   | 0.22           | 0.08           | 0.06        | 0.04             | 0.00                  | 0.04                    | 0.00           | 0.43  | 0.39         | 0.00         | -           |
| Alfalalah GHP Prosperity Planning Fund - Moderate Allocation Plan                 | 0.30           | 0.08           | 0.07        | 0.06             | 0.01                  | 0.00                    | 0.00           | 0.50  | 0.45         | 1.50         | -           |
| Alfalalah GHP KPK Employee Pension Fund - Money Market                            | 0.00           | 0.04           | 0.15        | 0.02             | 0.01                  | 1.78                    | -1.42          | 0.59  | 0.56         | 0.00         | -           |
| Alfalalah GHP Islamic Prosperity Planning Fund - Active Allocation Plan - 2       | 0.02           | 0.08           | 0.07        | 0.01             | 0.02                  | 0.38                    | 0.00           | 0.58  | 0.57         | 2.50         | -           |
| Alfalalah GHP Income Fund                                                         | 1.50           | 0.08           | 0.08        | 0.52             | 0.01                  | 0.02                    | 0.04           | 2.24  | 1.72         | 2.00         | -           |
| Alfalalah GHP Value Fund                                                          | 2.75           | 0.10           | 0.20        | 0.44             | 0.09                  | 0.26                    | 0.00           | 3.84  | 3.40         | 3.00         | -           |
| Alfalalah Strategic Allocation Plan-I                                             | 0.00           | 0.08           | 0.07        | 0.01             | 0.00                  | 0.24                    | 0.07           | 0.47  | 0.45         | 3.00         | -           |
| Alfalalah Stable Return Plan 20                                                   | 1.00           | 0.08           | 0.06        | 0.16             | 0.00                  | 0.01                    | 0.03           | 1.33  | 1.17         | 0.00         | -           |
| Alfalalah Pension Fund - II Debt (Formerly: Faysal Pension Fund)                  | 0.00           | 0.04           | 0.15        | 0.02             | 0.00                  | 30.42                   | 4.03           | 34.66 | 34.64        | 3.00         | -           |
| Alfalalah Pension Fund - II Money Market (Formerly: Faysal Pension Fund)          | 2.50           | 0.08           | 0.15        | 0.40             | 0.00                  | 12.99                   | 0.00           | 16.11 | 15.72        | 3.00         | -           |
| Alfalalah Pension Fund - II Equity (Formerly: Faysal Pension Fund)                | 0.00           | 0.04           | 0.15        | 0.02             | 0.00                  | 7.15                    | 0.95           | 8.31  | 8.29         | 3.00         | -           |
| Alfalalah Stock Fund - II (Formerly: Faysal Stock Fund)                           | 3.00           | 0.10           | 0.20        | 0.48             | 0.24                  | 1.11                    | 0.00           | 5.13  | 4.65         | 3.00         | -           |
| Alfalalah Income & Growth Fund (Formerly: Faysal Income & Growth Fund)            | 1.50           | 0.08           | 0.08        | 0.24             | 0.00                  | 1.24                    | 0.00           | 3.13  | 2.89         | 2.00         | -           |
| Alfalalah Savings Growth Fund (Formerly: Faysal Savings Growth Fund)              | 0.60           | 0.08           | 0.08        | 0.10             | 0.05                  | 0.08                    | 0.11           | 1.09  | 0.99         | 2.00         | -           |
| Alfalalah Asset Allocation Fund (Formerly: Faysal Asset Allocation Fund)          | 2.75           | 0.10           | 0.20        | 0.44             | 0.28                  | 1.05                    | 0.00           | 4.81  | 4.37         | 3.00         | -           |
| Alfalalah Money Market Fund - II (Formerly: Faysal Money Market Fund)             | 1.25           | 0.08           | 0.06        | 0.20             | 0.01                  | 0.29                    | 0.00           | 1.87  | 1.68         | 2.00         | -           |
| Alfalalah Financial Sector Opportunity Fund (Formerly: Faysal Financial Sector Op | 1.00           | 0.08           | 0.08        | 0.16             | 0.01                  | 0.37                    | 0.00           | 1.69  | 1.53         | 2.00         | -           |
| Alfalalah MTS Fund (Formerly: Faysal MTS Fund)                                    | 1.50           | 0.08           | 0.08        | 0.24             | 0.04                  | 0.03                    | 0.40           | 2.36  | 2.12         | 2.00         | -           |
| Alfalalah Government Securities Fund - II (Formerly: Faysal Government Securitie  | 0.00           | 0.08           | 0.06        | 0.01             | 0.00                  | 0.03                    | 0.09           | 0.26  | 0.25         | 2.00         | -           |
| Alfalalah Cash Fund - II (Formerly: Faysal Cash Fund)                             | 1.00           | 0.08           | 0.06        | 0.71             | 0.00                  | 0.08                    | 0.01           | 1.92  | 1.21         | 2.00         | -           |
| Alfalalah Special Savings Fund - I (Formerly: Faysal Special Savings Plan I)      | 0.00           | 0.08           | 0.06        | 0.01             | 0.00                  | 0.01                    | 0.11           | 0.26  | 0.25         | 2.00         | -           |
| Alfalalah Special Savings Fund - II (Formerly: Faysal Special Savings Plan II)    | 0.05           | 0.08           | 0.06        | 0.02             | 0.00                  | 0.01                    | 0.00           | 0.21  | 0.19         | 2.00         | -           |
| Alfalalah Financial Value Fund - II (Formerly: Faysal Financial Value Fund)       | 0.00           | 0.10           | 0.08        | 0.01             | 0.00                  | 0.27                    | 0.18           | 0.63  | 0.62         | 3.00         | -           |
| Alfalalah Islamic Stable Return Plan - VI                                         | 0.00           | 0.08           | 0.06        | 0.01             | 0.00                  | 0.06                    | 0.01           | 0.21  | 0.21         | 0.00         | -           |
| Alfalalah Islamic Stable Return Plan - VII                                        | 0.00           | 0.08           | 0.06        | 0.01             | 0.00                  | 0.06                    | 0.01           | 0.21  | 0.20         | 0.00         | -           |
| Alfalalah Islamic Stable Return Plan - VIII                                       | 0.00           | 0.08           | 0.06        | 0.01             | 0.00                  | 0.02                    | 0.00           | 0.16  | 0.15         | 0.00         | -           |

\*Broker, Bank, PSX, CDC, NCCPL etc.

\*\* Auditor, Rating Agency, Legal, Shariah Advisor