

**Alfalah Asset Management Limited**

**28-Nov-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 |
|---------------------------------------------------------------------------------|----------------|----------------|-------------|------------------|-----------------------|-------------------------|----------------|-------|--------------|--------------|-------------|
| Alfalah Stable Return Plan 21                                                   | 0.20           | 0.08           | 0.06        | 0.04             | 0.00                  | 0.02                    | 0.00           | 0.39  | 0.35         | 0.00         | -           |
| Alfalah GHP Islamic Prosperity Planning Fund 2 - KTrade Islamic Plan 7          | 0.00           | 0.08           | 0.07        | 0.01             | 0.02                  | 0.85                    | 0.00           | 1.03  | 1.02         | 2.00         | -           |
| Alfalah Government Securities Plan-I                                            | 0.00           | 0.08           | 0.06        | 0.30             | 0.00                  | 0.01                    | 0.41           | 0.86  | 0.55         | 3.00         | -           |
| Alfalah Government Securities Plan-II                                           | 1.50           | 0.08           | 0.06        | 1.06             | 0.00                  | 0.03                    | 0.00           | 2.72  | 1.66         | 3.00         | -           |
| Alfalah 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         | -           |
| Alfalah GHP Islamic Prosperity Planning Fund - Balance Allocation Plan          | 0.84           | 0.08           | 0.07        | 0.14             | 0.00                  | 0.06                    | 0.00           | 1.18  | 1.04         | 1.25         | -           |
| Alfalah GHP Islamic KPK Employee Pension Fund - Money Market                    | 0.00           | 0.04           | 0.15        | 0.02             | 0.01                  | 1.09                    | -0.75          | 0.57  | 0.55         | 0.00         | -           |
| Alfalah Consumer Index Exchange Traded Fund                                     | 0.35           | 0.10           | 0.10        | 0.07             | 0.06                  | 0.85                    | 0.42           | 1.95  | 1.89         | 0.00         | -           |
| Alfalah GHP Sovereign Fund                                                      | 1.50           | 0.08           | 0.06        | 0.24             | 0.02                  | 0.01                    | 0.13           | 2.02  | 1.79         | 2.00         | -           |
| Alfalah Islamic Rozana Amdani Fund                                              | 1.25           | 0.08           | 0.06        | 0.20             | 0.00                  | 0.03                    | 0.00           | 1.60  | 1.41         | 2.00         | -           |
| Alfalah 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         | -           |
| Alfalah Islamic Sovereign Fund Plan I                                           | 0.75           | 0.08           | 0.06        | 0.13             | 0.05                  | 0.01                    | 0.01           | 1.08  | 0.95         | 3.00         | -           |
| Alfalah GHP Islamic Prosperity Planning Fund - Moderate Allocation Plan         | 0.51           | 0.08           | 0.07        | 0.09             | 0.01                  | 0.11                    | 0.00           | 0.86  | 0.78         | 1.50         | -           |
| Alfalah 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         | -           |
| Alfalah Stable Return Plan 22                                                   | 0.09           | 0.08           | 0.06        | 0.02             | 0.00                  | 0.02                    | 0.00           | 0.26  | 0.24         | 0.00         | -           |
| Alfalah Financial Value Fund                                                    | 0.10           | 0.10           | 0.08        | 0.08             | 0.40                  | 0.02                    | 0.07           | 0.85  | 0.77         | 3.00         | -           |
| Alfalah GHP Cash Fund                                                           | 1.20           | 0.08           | 0.06        | 0.19             | 0.02                  | 0.01                    | 0.00           | 1.55  | 1.36         | 2.00         | -           |
| Alfalah Islamic Sovereign Fund Plan II                                          | 1.50           | 0.08           | 0.06        | 0.24             | 0.53                  | 0.08                    | 0.00           | 2.49  | 2.25         | 3.00         | -           |
| Alfalah 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         | -           |
| Alfalah GHP Alpha Fund                                                          | 3.00           | 0.10           | 0.12        | 0.77             | 2.03                  | 0.03                    | 0.00           | 6.05  | 5.28         | 3.00         | -           |
| Alfalah GHP Money Market Fund                                                   | 0.80           | 0.08           | 0.06        | 0.13             | 0.04                  | 0.00                    | 0.00           | 1.11  | 0.97         | 2.00         | -           |
| Alfalah GHP Prosperity Planning Fund - Conservative Allocation Plan             | 0.01           | 0.08           | 0.07        | 0.01             | 0.01                  | 0.16                    | 0.00           | 0.34  | 0.33         | 1.00         | -           |
| Alfalah GHP Dedicated Equity Fund                                               | 3.00           | 0.10           | 0.20        | 0.48             | 0.08                  | 0.09                    | 0.03           | 3.99  | 3.51         | 2.00         | -           |
| Alfalah GHP Islamic Stock Fund                                                  | 3.00           | 0.10           | 0.11        | 0.54             | 0.51                  | 0.03                    | 0.00           | 4.29  | 3.75         | 3.00         | -           |
| Alfalah GHP Islamic Pension Fund - Debt                                         | 0.35           | 0.04           | 0.15        | 0.08             | 0.22                  | 0.17                    | 0.00           | 1.00  | 0.92         | 3.00         | -           |
| Alfalah 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         | -           |
| Alfalah GHP Pension Fund - Debt                                                 | 1.00           | 0.04           | 0.15        | 0.17             | 0.20                  | 0.08                    | 0.24           | 1.88  | 1.71         | 3.00         | -           |
| Alfalah Islamic Money Market Fund                                               | 0.55           | 0.08           | 0.06        | 0.09             | 0.02                  | 0.00                    | 0.00           | 0.79  | 0.70         | 2.00         | -           |
| Alfalah GHP Stock Fund                                                          | 3.00           | 0.10           | 0.11        | 0.69             | 1.52                  | 0.01                    | 0.00           | 5.43  | 4.73         | 2.50         | -           |
| Alfalah GHP Islamic Value Fund                                                  | 0.15           | 0.10           | 0.08        | 0.03             | 0.06                  | 0.17                    | 0.00           | 0.58  | 0.54         | 2.00         | -           |
| Alfalah GHP Income Multiplier Fund                                              | 1.48           | 0.07           | 0.07        | 0.57             | 2.27                  | 0.04                    | 0.03           | 4.54  | 3.97         | 3.00         | -           |
| Alfalah GHP Prosperity Planning Fund - Capital Preservation Plan 4              | 0.00           | 0.08           | 0.07        | 0.01             | 0.00                  | 0.08                    | 0.00           | 0.24  | 0.23         | 3.00         | -           |
| Alfalah GHP Islamic Dedicated Equity Fund                                       | 3.00           | 0.10           | 0.20        | 0.48             | 0.46                  | 0.94                    | 0.00           | 5.18  | 4.70         | 1.50         | -           |
| Alfalah GHP Islamic Pension Fund - Equity                                       | 2.50           | 0.04           | 0.15        | 0.40             | 0.00                  | 0.13                    | 0.00           | 3.21  | 2.82         | 3.00         | -           |
| Alfalah GHP Islamic Income Fund                                                 | 1.50           | 0.08           | 0.08        | 0.24             | 0.00                  | 0.09                    | 0.00           | 1.98  | 1.74         | 2.00         | -           |
| Alfalah GHP Pension Fund - Equity                                               | 2.50           | 0.04           | 0.15        | 0.40             | 0.00                  | 0.04                    | 0.00           | 3.13  | 2.73         | 3.00         | -           |
| Alfalah Stable Return Plan 18                                                   | 0.25           | 0.08           | 0.06        | 0.05             | 0.00                  | 0.04                    | 0.00           | 0.46  | 0.42         | 0.00         | -           |
| Alfalah Stable Return Plan 15                                                   | 0.00           | 0.00           | 0.00        | 0.00             | 0.00                  | 0.00                    | 0.00           | 0.00  | 0.00         | 0.00         | -           |
| Alfalah Stable Return Plan 23                                                   | 0.10           | 0.08           | 0.06        | 0.02             | 0.00                  | 0.01                    | 0.00           | 0.26  | 0.24         | 0.00         | -           |
| Alfalah Stable Return Plan 24                                                   | 0.22           | 0.08           | 0.06        | 0.04             | 0.00                  | 0.04                    | 0.00           | 0.43  | 0.39         | 0.00         | -           |
| Alfalah GHP Prosperity Planning Fund - Moderate Allocation Plan                 | 0.01           | 0.08           | 0.07        | 0.01             | 0.01                  | 0.00                    | 0.00           | 0.18  | 0.16         | 1.50         | -           |
| Alfalah 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         | -           |
| Alfalah GHP Islamic Prosperity Planning Fund - Active Allocation Plan - 2       | 0.01           | 0.08           | 0.07        | 0.01             | 0.02                  | 0.39                    | 0.00           | 0.57  | 0.56         | 2.50         | -           |
| Alfalah GHP Income Fund                                                         | 1.50           | 0.08           | 0.08        | 0.26             | 0.15                  | 0.02                    | 0.03           | 2.12  | 1.86         | 2.00         | -           |
| Alfalah GHP Value Fund                                                          | 2.75           | 0.10           | 0.20        | 0.44             | 0.10                  | 0.27                    | 0.00           | 3.85  | 3.41         | 3.00         | -           |
| Alfalah Strategic Allocation Plan-I                                             | 0.00           | 0.08           | 0.07        | 0.01             | 0.00                  | 0.24                    | 0.07           | 0.47  | 0.46         | 3.00         | -           |
| Alfalah Stable Return Plan 20                                                   | 1.00           | 0.08           | 0.06        | 0.16             | 0.00                  | 0.01                    | 0.03           | 1.33  | 1.17         | 0.00         | -           |
| Alfalah Pension Fund - II Debt (Formerly: Faysal Pension Fund)                  | 0.00           | 0.04           | 0.15        | 0.02             | 0.00                  | 5.48                    | 0.73           | 6.41  | 6.39         | 3.00         | -           |
| Alfalah Pension Fund - II Money Market (Formerly: Faysal Pension Fund)          | 2.50           | 0.08           | 0.15        | 0.40             | 0.00                  | 12.92                   | 0.00           | 16.04 | 15.65        | 3.00         | -           |
| Alfalah Pension Fund - II Equity (Formerly: Faysal Pension Fund)                | 0.00           | 0.04           | 0.15        | 0.02             | 0.00                  | 7.16                    | 0.95           | 8.32  | 8.30         | 3.00         | -           |
| Alfalah Stock Fund - II (Formerly: Faysal Stock Fund)                           | 3.00           | 0.10           | 0.20        | 0.59             | 1.00                  | 1.24                    | 0.00           | 6.12  | 5.53         | 3.00         | -           |
| Alfalah 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         | -           |
| Alfalah Savings Growth Fund (Formerly: Faysal Savings Growth Fund)              | 0.60           | 0.08           | 0.08        | 0.10             | 0.05                  | 0.08                    | 0.12           | 1.10  | 1.00         | 2.00         | -           |
| Alfalah Asset Allocation Fund (Formerly: Faysal Asset Allocation Fund)          | 2.75           | 0.10           | 0.20        | 0.44             | 0.28                  | 1.07                    | 0.00           | 4.84  | 4.39         | 3.00         | -           |
| Alfalah 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         | -           |
| Alfalah Financial Sector Opportunity Fund (Formerly: Faysal Financial Sector Op | 1.00           | 0.08           | 0.08        | 0.16             | 0.01                  | 0.38                    | 0.00           | 1.70  | 1.54         | 2.00         | -           |
| Alfalah MTS Fund (Formerly: Faysal MTS Fund)                                    | 1.50           | 0.08           | 0.08        | 0.24             | 0.00                  | 0.03                    | 0.43           | 2.34  | 2.10         | 2.00         | -           |
| Alfalah 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         | -           |
| Alfalah Cash Fund - II (Formerly: Faysal Cash Fund)                             | 1.00           | 0.08           | 0.06        | 0.16             | 0.00                  | 0.06                    | 0.00           | 1.36  | 1.20         | 2.00         | -           |
| Alfalah 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  | 0.26         | 2.00         | -           |
| Alfalah 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         | -           |
| Alfalah Financial Value Fund - II (Formerly: Faysal Financial Value Fund)       | 0.00           | 0.10           | 0.08        | 0.64             | 4.20                  | 0.27                    | 0.18           | 5.46  | 4.82         | 3.00         | -           |
| Alfalah 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         | -           |
| Alfalah 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         | -           |
| Alfalah 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