



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF AL Habib Sovereign Income Fund – Plan 1

Type: Open-ended

Issuance/ Updated Date: June 03, 2025

Category: Sovereign Income Scheme

Risk Profile: Medium (Principal at Medium risk)

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.

1. KEY ATTRIBUTES:

Investment objective of Fund	To seek maximum possible preservation of capital and generate a competitive return by investing primarily in Government Securities.
Authorized Investment Avenues	Government Securities, Reverse Repo against Government Securities, TFC / Sukuk, TDR, Government Securities ETF, Spread Transactions
Launch Date of Fund	May 30, 2025
Minimum Investment Amount	Initial Investment Amount Rs.5,000 Subsequent Investment Amount Rs.1,000
Duration (Perpetual / Fixed Maturity)	Perpetual
Performance Benchmark	90% six (6) months PKRV rates + 10% 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	03-June-2025
Subscription / Redemption Days Timing	Monday to Thursday 9:00 a.m. to 4:00 p.m. Friday 9:00 a.m. to 4:30 p.m
Types & Classes of Units	Class "A" – Class "B" -
Management Fee (% per annum)	Up to 1.5% of Average daily net assets

2. BRIEF INFORMATION ON THE PRODUCT CHARGES:

*Front End Load	Direct investment through AMC / third party	Up to 3%
	Digital platform of AMC	Up to 1.5%
Redemption Charge	Back-end load	Up to 3%
	Contingent load	NIL

*Currently, management is not charging FEL.

Total Expense Ratio (TER): Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS / Investment Plan for the latest information pertaining to the updated TER.	Applicable Taxes: Disclaimer: Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance, 2001.
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3. KEY STAKE HOLDERS

Asset Management Company:

AL Habib Asset Management Limited
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UAN: +92-21- 111-342-242 WhatsApp: +92 333 2431136
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Trustee:

Central Depository Company of Pakistan Limited
CDC House, 99-B, Block B, S.M.C.H.S., Main Shahra-e-Faisal, Karachi – 74400
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Signature