



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF

AL Habib Fixed Return Fund - Plan 22

Type: Open-ended

Category: Fixed Return/Return Scheme

Issuance/ Updated Date:

Risk Profile: Medium (Principal at Medium risk)

1. **DISCLAIMER:** Before you invest, you are encouraged to review the detailed features of the AHFRF-Plan 22 in the Offering Document and / or Monthly Fund Manager Report.

2. KEY ATTRIBUTES:

Investment objective of Fund	The AL Habib Fixed Return Fund - Plan 22 (AHFRF Plan 22) is Investment Plan under "AL Habib Fixed Return Fund (AHFRF)" with an objective to provide investors with a competitive rate of returns, for fixed tenure by investing primarily in Instruments for a specific duration.
Authorized Investment Avenues	Government Securities, Money Market Placements, deposit, Certificate of Deposits, TDR and cash in Banks having AA rating.
Launch Date of Fund	May 21, 2025
Minimum Investment Amount	Rs. 5 Million
Duration (Perpetual / Fixed Maturity)	Perpetual
Performance Benchmark	PKRV/PIB rates on the last date of IOP of the CIS with maturity period corresponding to maturity of CIS
IPO / Subscription Period	Subscription Period at May 21, 2025 and June 12, 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" - Units with no Front-end Load or Back-end Load. Class "B" - Units issued during and after the Initial Period with Front-end Load and Back-end Load at the Discretion of the Management Company.
Management Fee (% per annum)	10% of the annual gross earnings of the Scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES:

*Front End Load	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil
Redemption Charge	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption.

*Currently, management is not charging FEL.

Total Expense Ratio (TER): Investors are advised to consult the Fund Manager Report (FMR) of the AHISAVF 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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4. 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
support@alhabibfunds.com Web: www.alhabibfunds.com

Trustee:

Central Depository Company of Pakistan Limited
CDC House, 99-B, Block B, S.M.C.H.S., Main Shahra-e-Faisal, Karachi – 74400
UAN: +92-21- 111-111-500

Title: _____

Folio No. _____

Signature