

**SEVENTH SUPPLEMENTAL TO
THE
OFFERING DOCUMENT OF
AL HABIB FIXED RETURN FUND**

Plans	Risk Profile	Risk of Principal Erosion
AHFRF – Plan 22	Medium	Medium
AHFRF – Plan 23	Low	Low
AHFRF – Plan 24	Low	Low

Effective Date: 28-April-2025

**MANAGED BY
AL HABIB ASSET MANAGEMENT LIMITED**

Date of Approval of the Board of Directors: 01-August -2024

AHFRF - Plan 1 to 21 have been launched. Maturity dates of Plan(s) are as follows:

Plan	SOD Reference/Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP Approval is mandatory)	Only Required in Case of Launch/Re-Launch of the Plans		
					Launch/tentative launch date (In case of Plan)	Maturity date (In case of Plan)	Current status i.e. Launched/Approved/Re-opening/Matured (in case of Plan)
AHFRF Plan I	SCD/AMCW/AHFRF /87/2023	Jan 16, 2023	N/A	Jan 16, 2023	Mar 15, 2023	Jun 02, 2023	Matured
AHFRF Plan II	SCD/AMCW/AHFRF /87/2023	Jan 16, 2023	N/A	Jan 16, 2023	Mar 28, 2023	Jun 16, 2023	Matured
AHFRF Plan 3	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	May 02, 2023	Jul 14, 2023	Matured
AHFRF Plan 4	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jun 15, 2023	Sep 22, 2023	Matured
AHFRF Plan 5	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jun 15, 2023	Jan 03, 2024	Matured
AHFRF Plan 6	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jun 15, 2023	Jul 03, 2024	Matured
AHFRF Plan 7	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jul 13, 2023	Oct 06, 2023	Matured
AHFRF Plan 8	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Aug 8, 2023	Jul 8, 2026	Matured
AHFRF Plan 9	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Dec 05, 2023	Nov 29, 2024	Matured
AHFRF Plan 10	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jan 02, 2024	Jan 03, 2025	Matured
AHFRF Plan 11	SCD/AMCW/AHFRF /2022/439	Mar 14, 2024	To get approval of plan(s)	Mar 14, 2024	Mar 15, 2024	Oct 18, 2024	Matured
AHFRF Plan 12	SCD/AMCW/AHFRF /2022/439	Mar 14, 2024	To get approval of plan(s)	Mar 14, 2024	Jul 18, 2024	Oct 17, 2024	Matured
AHFRF Plan 13	SCD/AMCW/AHFRF /2022/439	Mar 14, 2024	To get approval	Mar 14, 2024	Apr 03, 2024	Oct 18, 2024	Matured

			of plan(s)				
AHFRF Plan 14	SCD/AMCW/AHFRF /2022/471	Apr 23, 2024	To get approval of plan(s)	Apr 23, 2024	Oct 15, 2024	Dec 27, 2024	Matured
AHFRF Plan 15	SCD/AMCW/AHFRF /2022/471	Apr 23, 2024	To get approval of plan(s)	Apr 23, 2024	Oct 15, 2024	Jun 13, 2025	Launched
AHFRF Plan 16	SCD/AMCW/AHFRF /2022/471	Apr 23, 2024	To get approval of plan(s)	Apr 23, 2024	Aug 28, 2024	Jun 13, 2025	Launched
AHFRF Plan 17 *	SCD/AMCW/AHFRF /2022/126	Oct 31, 2024	To get approval of plan(s)	Oct 31, 2024	Mar 06, 2025	Jan 17, 2030	Launched
AHFRF Plan 18 *	SCD/AMCW/AHFRF /2022/126	Oct 31, 2024	To get approval of plan(s)	Oct 31, 2024	Feb 25, 2025	Jun 13, 2025	Launched
AHFRF Plan 19 *	SCD/AMCW/AHFRF /2022/126	Oct 31, 2024	To get approval of plan(s)	Oct 31, 2024	Mar 06, 2025	Jan 18, 2028	Launched
AHFRF Plan 20 *	SCD/AMCW/AHFRF /2022/126	Oct 31, 2024	To get approval of plan(s)	Oct 31, 2024	Mar 06, 2025	Feb 20, 2026	Launched
AHFRF Plan 21 *	SCD/AMCW/AHFRF /2022/126	Oct 31, 2024	To get approval of plan(s)	Oct 31, 2024	Mar 06, 2025	Aug 22, 2025	Launched

***Note:** Subscription periods of Plans 17, 18, 19, 20 & 21 were initially reopened till 27-March-2025 vide SECP approval SCD/AMCW/AHFRF/2022/239 dated 17-March-2025 and later again reopened till 17-Apr-2025 vide SECP approval SCD/AMCW/AHFRF/2022/260 dated 07-April-2025 and with the consent of Trustee.

This Seventh Supplemental to the Offering Document of AL Habib Fixed Return Fund approved by the Securities and Exchange Commission of Pakistan (SECP) on April __, 2025.

Managed by AL Habib Asset Management Limited, an Asset Management Company registered under the Non-Banking Finance Companies (Establishment and Regulations) Rules, 2003).

AL Habib Fixed Return Fund (the Fund/ the Scheme/ the Trust/ the Unit Trust/ AHFRF) has been established in Pakistan as an Open-ended unit trust scheme under the Non- Banking Finance Companies and Notified Entities Regulations, 2008 (the “Regulations”) and registered under the Sindh Act, 2020 by a Trust Deed dated November 17, 2022, entered into and between AL Habib Asset Management Limited, as the Management Company and the Central Depository Company of Pakistan Limited, as the Trustee of the Scheme.

Objective of the 7th Supplementary Offering Document

AHAML is adding following new plans under the Fund.

AL Habib Fixed Return Fund – Plan 22

AL Habib Fixed Return Fund – Plan 23

AL Habib Fixed Return Fund – Plan 24

Words and expressions used but not defined in this supplemental shall have the same meanings as assigned to them in offering document of AHFRF and any supplemental thereto.

All changes in the supplemental offering document pertains to Plan 22 to 24.

Following clauses to the Offering Document have been read in their entirety as follows:

1. Addition in Sub clause 1.5 to the Offering Document:

Plan Name	Duration
AL Habib Fixed Return Fund – Plan 22	Up to four (4) years after the close of subscription period. However, actual duration of the plan shall be announced at the time of public offering via Term Sheet. The duration shall also be communicated to the Commission and Trustee through email before launch of Plan.

Plan Name	Duration
AL Habib Fixed Return Fund – Plan 23	Up to four (4) years after the close of subscription period. However, actual duration of the plan shall be announced at the time of public offering via Term Sheet. The duration shall also be communicated to the Commission and Trustee through email before launch of Plan.

Plan Name	Duration
AL Habib Fixed Return Fund – Plan 24	Up to four (4) years after the close of subscription period. However, actual duration of the plan shall be announced at the time of public offering via Term Sheet. The duration shall also be communicated to the Commission and Trustee through email before launch of Plan.

2. Addition in Sub clause 1.7 Initial Offer and Initial Period to the Offering Document:

- a. Initial offer is made during the Pre-IPO for the AL Habib Fixed Return Fund – Plan 22. Pre-IPO date of plan will be disclosed in the term sheet. During the Pre-IPO the units shall be offered at initial price. No Units shall be redeemable during this period.
- b. Initial offer is made during the Pre-IPO for the AL Habib Fixed Return Fund – Plan 23. Pre-IPO date of plan will be disclosed in the term sheet. During the Pre-IPO the units shall be offered at initial price. No Units shall be redeemable during this period.

- c. Initial offer is made during the Pre-IPO for the AL Habib Fixed Return Fund – Plan 24. Pre-IPO date of plan will be disclosed in the term sheet. During the Pre-IPO the units shall be offered at initial price. No Units shall be redeemable during this period.

AL Habib Fixed Return Fund - Plan 22 to Plan 24

Plan Name	Tentative Launch Date	Tentative term of Plan	Term of underlying securities	Expected Risk Profile
AHFRF – Plan 22	May 05, 2025	12 Months	Bank Balances & Gov. Securities	Moderate
AHFRF – Plan 23	May 05, 2025	06 Months	Bank Balances & Gov. Securities	Low
AHFRF – Plan 24	May 05, 2025	03 Months	Bank Balances & Gov. Securities	Low

3. Addition in Sub clause 2.1.1 Investment Objective to the Offering Document:

a. Investment Objective of AL Habib Fixed Return Fund - Plan 22 (AHFRF Plan 22)

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.

b. Investment Objective of AL Habib Fixed Return Fund - Plan 23 (AHFRF Plan 23)

The **AL Habib Fixed Return Fund - Plan 23 (AHFRF Plan 23)** 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.

c. Investment Objective of AL Habib Fixed Return Fund - Plan 24 (AHFRF Plan 24)

The **AL Habib Fixed Return Fund - Plan 24 (AHFRF Plan 24)** 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.

4. Addition in Sub clause 2.2 Investment Policy to the Offering Document:

a. Investment Policy of AL Habib Fixed Return Fund - Plan 22 (AHFRF Plan 22)

The Investment Plan being launched initially will be allocated between authorized investable avenues as mentioned in the authorized investments table. The Investment Plan shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.

b. Investment Policy of AL Habib Fixed Return Fund - Plan 23 (AHFRF Plan 23)

The Investment Plan being launched initially will be allocated between authorized investable avenues as mentioned in the authorized investments table. The Investment Plan shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.

c. Investment Policy of AL Habib Fixed Return Fund - Plan 24 (AHFRF Plan 24)

The Investment Plan being launched initially will be allocated between authorized investable avenues as mentioned in the authorized investments table. The Investment Plan shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.

5. Addition in Sub clause 2.3 Benchmark to the Offering Document:

a. Benchmark - AHFRF Plan- 22

The benchmark shall be PKRV/ PIB rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.

The benchmark shall be communicated to the Commission and Trustee through email and investors via term sheet, before launch of Plan.

b. Benchmark - AHFRF Plan- 23

The benchmark shall be PKRV/ PIB rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.

The benchmark shall be communicated to the Commission and Trustee through email and investors via term sheet, before launch of Plan.

c. Benchmark - AHFRF Plan- 24

The benchmark shall be PKRV/ PIB rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS.

The benchmark shall be communicated to the Commission and Trustee through email and investors via term sheet, before launch of Plan.

6. Addition in clause 2.6 Risk Factor to the Offering Document:

Additional Risk: In case of initiation of any legal proceedings or any case is filed against the AL Habib Fixed Return Fund impacting any Investment plan(s), it may also affect the unitholders of other Investment Plan(s) offered under the same Fund.

2.3.1 (a) Authorized Investments Plan 22

S. No.	Asset Class	Entity / Instrument Rating	Maximum Exposure Limit (% of NAV)	Maturity
1.	Government Securities	N/A	100%	N/A
2.	Money Market Placements	AA	100%	

3.	Deposits	AA	100%	Maturity equal to the actual maturity of the Plan(s)
4.	Certificate of Deposit	AA	100%	
5.	Certificate of Musharakas	AA	100%	
6.	Term Deposit Receipts	AA	100%	
7.	Cash in Bank Accounts	AA	100%	N/A

- Weighted average time to maturity of the 90% net assets shall not exceed maturity of the respective plan. This condition shall not apply to securities issued by the Federal Government.

The asset allocation of the plan will be announced before launch of plan

2.3.1 (b) Authorized Investments Plan 23

S. No.	Asset Class	Entity / Instrument Rating	Maximum Exposure Limit (% of NAV)	Maturity
1.	Government Securities	N/A	100%	N/A
2.	Money Market Placements	AA	100%	Maturity equal to the actual maturity of the Plan(s)
3.	Deposits	AA	100%	
4.	Certificate of Deposit	AA	100%	
5.	Certificate of Musharakas	AA	100%	
6.	Term Deposit Receipts	AA	100%	Maturity equal to the actual maturity of the Plan(s)
7.	Cash in Bank Accounts	AA	100%	

- Weighted average time to maturity of the 90% net assets shall not exceed maturity of the respective plan. This condition shall not apply to securities issued by the Federal Government.

The asset allocation of the plan will be announced before launch of plan

2.3.1 (c) Authorized Investments Plan 24

S. No.	Asset Class	Entity / Instrument Rating	Maximum Exposure Limit (% of NAV)	Maturity
1.	Government Securities	N/A	100%	N/A
2.	Money Market Placements	AA	100%	Maturity equal to the actual maturity of the
3.	Deposits	AA	100%	
4.	Certificate of Deposit	AA	100%	
5.	Certificate of Musharakas	AA	100%	

6.	Term Deposit Receipts	AA	100%	Plan(s)
7.	Cash in Bank Accounts	AA	100%	N/A

- Weighted average time to maturity of the 90% net assets shall not exceed maturity of the respective plan. This condition shall not apply to securities issued by the Federal Government.

The asset allocation of the plan will be announced before launch of plan

7. Addition of Annexures 1-10 Key Fact Statement to the Offering Document (only running plans):

Annexure 1

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 15
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Low (Principal at Low Risk)
Issuance Date: 15-October-2024

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration.
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	15-October-2024
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	13-June-2025
Performance Benchmark Expected Return	13.50%
IPO / Subscription Period	Subscription Period 15-Oct-2024 to 22-Oct-2024
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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil
2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption.

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.

4. KEY STAKE HOLDERS

a. **Asset Management Company**

AL Habib Asset Management Limited
3rd Floor, Mackinnon's Building, I.I. Chundrigar Road, Karachi
UAN: +92-21- 111-342-242
WhatsApp: +92 333 2431136
support@alhabibfunds.com

b. **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

Annexure 2

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 16
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Moderate (Principal at Moderate Risk)
Issuance Date: 28-Aug-2024

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	28-August-2024
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	13-June-2025
Performance Benchmark Expected Return	16.75%
IPO / Subscription Period	Subscription Period 28-Aug-2024 to 05-Sep-2024
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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil

	Digital platform of AMC /third party	Nil
2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption.

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.

4. KEY STAKE HOLDERS

a. **Asset Management Company**

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b. **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

Annexure 3

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 17
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Medium (Principal at Medium Risk)
Issuance Date: 06-Mar-2025

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	06-March-2025
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	17-January-2030
Performance Benchmark Expected Return	11.25%
IPO / Subscription Period	06-Mar-2025 Extended till March 27, 2025 Extended till April 17, 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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil

	Digital platform of AMC /third party	Nil
2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption

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.

4. KEY STAKE HOLDERS

c. Asset Management Company

AL Habib Asset Management Limited
3rd Floor, Mackinnon's Building, I.I. Chundrigar Road, Karachi
UAN: +92-21- 111-342-242
WhatsApp: +92 333 2431136
support@alhabibfunds.com

d. Trustee

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

Annexure 4

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 18
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Low (Principal at Low Risk)
Issuance Date: 25-Feb-2025

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	25-February-2025
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	13-June-2025
Performance Benchmark Expected Return	11.25%
IPO / Subscription Period	Subscription Period 25-Feb-2025 to 27-Feb-2025 Extended till March 27, 2025 Extended till April 17, 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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil

2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption

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.

4. KEY STAKE HOLDERS

a. Asset Management Company

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b. 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

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 19
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Medium (Principal at Medium Risk)
Issuance Date: 06-Mar-2025

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	06-March-2025
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	18-January-2028
Performance Benchmark Expected Return	11.05%
IPO / Subscription Period	Subscription Period 06-Mar-2025 Extended till March 27, 2025 Extended till April 17, 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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil

2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption.

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.

4. KEY STAKE HOLDERS

a. **Asset Management Company**

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b. **Trustee**

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UAN: +92-21- 111-111-500

Annexure 6

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 20
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Moderate (Principal at Moderate Risk)
Issuance Date: 06-Mar-2025

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	06-March-2025
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	20-February-2026
Performance Benchmark Expected Return	11.00%
IPO / Subscription Period	Subscription Period 06-Mar-2025 Extended till March 27, 2025 Extended till April 17, 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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
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	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil
2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption.

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.

4. KEY STAKE HOLDERS

a. Asset Management Company

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b. 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

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 21
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Low (Principal at Low Risk)
Issuance Date: 06-Mar-2025

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	06-March-2025
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	22-August-2025
Performance Benchmark Expected Return	11.25%
IPO / Subscription Period	Subscription Period 06-Mar-2025 Extended till March 27, 2025 Extended till April 17, 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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil

2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption. .

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.

4. KEY STAKE HOLDERS

a. **Asset Management Company**

AL Habib Asset Management Limited
3rd Floor, Mackinnon's Building, I.I. Chundrigar Road, Karachi
UAN: +92-21- 111-342-242
WhatsApp: +92 333 2431136
support@alhabibfunds.com

b. **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

Annexure 8

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 22
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Medium (Principal at Medium Risk)
Issuance Date: _____

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	05-May-2025 (in case of any change, final date will be update before the launch of Plan)
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	04-May-2026 (in case of any change, final date will be update before the launch of Plan)
Performance Benchmark Expected Return	Will be updated before the launch of the Plan
IPO / Subscription Period	Subscription Period 05-May-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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil

2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption.

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.

4. KEY STAKE HOLDERS

a. **Asset Management Company**

AL Habib Asset Management Limited
3rd Floor, Mackinnon's Building, I.I. Chundrigar Road, Karachi
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WhatsApp: +92 333 2431136
support@alhabibfunds.com

b. **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

Annexure 9

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 23
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Low (Principal at Low Risk)
Issuance Date: _____

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	05-May-2025 (in case of any change, final date will be update before the launch of Plan)
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	04-Nov-2025 (in case of any change, final date will be update before the launch of Plan)
Performance Benchmark Expected Return	Will be updated before the launch of the Plan
IPO / Subscription Period	Subscription Period 05-May-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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil

2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption.

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.

4. KEY STAKE HOLDERS

a. **Asset Management Company**

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b. **Trustee**

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

Key Fact Statement of
AL Habib Fixed Return Fund – Plan 24
Type: Open-ended
Category: Fixed Rate / Return Scheme
Managed by AL Habib Asset Management Limited
Risk Profile: Low (Principal at Low Risk)
Issuance Date: _____

1. 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.

2. KEY ATTRIBUTES

Investment objective of Investment Plan	To provide investors with a competitive rate of return, for fixed tenure by investing primarily in Instruments for a specific duration
Authorized Investment Avenues	Government securities, Money Market Placement, Deposits, COD and COM
Launch Date of Investment Plan	05-May-2025 (In case of any change, final date will be updated before the lunch of the Plan)
Minimum Investment Amount	Rs. 5,000,000/=
Duration (Perpetual / Fixed Maturity)	Fixed maturity
Date of Maturity	04-Nov-2025 (In case of any change, final date will be updated before the lunch of the Plan)
Performance Benchmark Expected Return	Will be updated before the launch of the Plan
IPO / Subscription Period	Subscription Period 05-May-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	Up to 10% of the gross earnings of the scheme.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct investment through AMC	Nil
	Digital platform of AMC /third party	Nil
2. Redemption Charges	Type of Charge	Percentage
	Back-end load	Nil
	Contingent load	Any percentage that commensurate with net loss incurred due to early redemption.

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.

4. KEY STAKE HOLDERS

a. **Asset Management Company**

AL Habib Asset Management Limited
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b. **Trustee**

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