



# AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

## KEY FACT STATEMENT OF AL HABIB INCOME FUND (AHIF)

**Type:** Open-ended

Issuance/ Updated Date: June 02, 2025

**Category:** Income Scheme

**Risk Profile:** Medium (Principal at medium risk)

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

### 2. KEY ATTRIBUTES:

Investment objective of Fund	The investment objective of the AHIF and Allocation Plan(s) is to provide competitive risk adjusted returns to its investors by investing in a diversified portfolio of long, medium- and short-term debt instruments while taking into account liquidity considerations.
Authorized Investment Avenues	Government securities, Secured and Unsecured TFC/Sukuks, COI, COM, Cash and near cash instruments, deposits and terms deposits with Banks and any other investments authorized by the Commission.
Launch Date of Fund	June 02, 2007
Minimum Investment Amount	Initial investment of Rs. 5,000/- Subsequently Rs. 1,000/- per transaction.
Duration (Perpetual / Fixed Maturity)	Perpetual
Performance Benchmark	75% six months KIBOR + 25% six months average of the highest rates on savings account of three AA rated Commercial Banks as selected by MUFAP.
IPO / Subscription Period	Subscription Period May 30, 2007 to June 01, 2007
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	<u>Class "A"</u> - Units with no Front-end Load or Back-end Load. <u>Class "B"</u> - 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)	Up to 1.5% per annum of average daily net assets.

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES:

*Front End Load	Direct investment through AMC	3.00% (Management has the discretion to reduce or waive load on any transaction)
	Digital platform of AMC /third party	Nil
Redemption Charge	Back-end load	Nil
	Contingent load	Nil

\*Currently, management is not charging FEL.

<b>Total Expense Ratio (TER):</b> Investors are advised to consult the Fund Manager Report (FMR) of the AHIF for the latest information pertaining to the updated TER.	<b>Applicable Taxes:</b> 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  
3<sup>rd</sup> Floor, Mackinnon's Building, I.I. Chundrigarh Road, Karachi  
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 Shakra-e-  
Faisal, Karachi – 74400  
UAN: +92-21- 111-111-500