



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF

AL Habib Fixed Return Fund - Plan 23

Type: Open-ended

Category: Fixed Return/Return Scheme

Issuance/ Updated Date: 02 June 2025

Risk Profile: Low (Principal at Low Risk)

- DISCLAIMER:** Before you invest, you are encouraged to review the detailed features of the AHFRF-Plan 23 in the Offering Document and / or Monthly Fund Manager Report.

2. KEY ATTRIBUTES:

Investment objective of Fund	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 Placements and Bank Deposits with AAA rated Banks.
Launch Date of Fund	August 22, 2025
Minimum Investment Amount	PKR 1 million
Duration (Maturity of the Plan 23)	August 24, 2026
Performance Benchmark	PKRV/PIB rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO / Subscription Period	Subscription Period: August 22, 2025 to September 03, 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 (FEL) and Back-end Load (BEL). Contingent Load will be charged which shall commensurate with net loss incurred due to early redemption. Class "B" – Class "B" units with no FEL & BEL. Management Company at its discretion has the right to change the sales load. Class "B" units may also carry Contingent Load in case of redemption before the maturity of the respective Investment plan.
Management Fee (% per annum)	Up to 10% of the gross earning of the scheme
Expected Rate of Return	10.51% annualized

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 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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4. KEY STAKE HOLDERS

Asset Management Company:

AL Habib Asset Management Limited
3rd 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 Shahra-e-Faisal, Karachi – 74400
UAN: +92-21- 111-111-500