



# AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

## KEY FACT STATEMENT OF AL HABIB ASSET ALLOCATION FUND (AHAAF)

**Type:** Open-ended

Issuance/ Updated Date: June 02, 2025

**Category:** Asset Allocation Scheme

**Risk Profile:** High (Principal at high risk)

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

**2. KEY ATTRIBUTES:**

Investment objective of Fund	The objective of AHAAF is to provide risk adjusted competitive returns to its investors by investing in multiple asset classes based on market outlook.
Authorized Investment Avenues	Government Securities – Treasury Bills, PIBs, GOP Ijara Sukuks Bonds, Listed Equity Securities, Listed and Unlisted Term Finance Certificates (TFCs) / Sukuks, Term deposits with commercial banks, Money Market Placements, COD, COM and COI, etc.
Launch Date of Fund	December 08, 2017
Minimum Investment Amount	Initial investment of Rs. 5,000/- Subsequently Rs. 1,000/- per transaction.
Duration (Perpetual / Fixed Maturity)	Perpetual
Performance Benchmark	Weighted average of daily return of KSE 100 Index, plus 75% six months KIBOR + 25% six months average of the highest rates on savings account of three AA rated Commercial Banks, plus 90% three months PKRV rates + 10% three months average of highest rates of saving accounts of three AA rated scheduled banks as selected by MUFAP, based on the actual allocation of the Fund.
IPO / Subscription Period	Subscription Period November 06, 2017 and November 07, 2017
Subscription / Redemption Days Timing	Monday to Thursday 9:00 a.m. to 2:30 p.m. Friday 9:00 a.m. to 3:30 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 3% for listed equity securities plus 1.5% for Income Securities and 1.25% for Money Market securities on weighted average net assets of respective allocation.

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

Front End Load	Direct investment through AMC	2% (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 AHAAF 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  
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**Trustee:**

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