



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF AL HABIB GOVERNMENT SECURITIES FUND (AHGSF)

Type: Open-ended

Issuance/ Updated Date: June 02, 2025

Category: Income Scheme

Risk Profile: Moderate (Principal at moderate risk)

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

2. **KEY ATTRIBUTES:**

Investment objective of Fund	The objective of the Fund is to generate a competitive return with low risk, by investing primarily in Government Securities.
Authorized Investment Avenues	Government securities, Cash at Bank (excluding TDR), Term Finance Certificates / Sukuk and deposits and Term Deposits with Banks and any other investments authorized by the Commission.
Launch Date of Fund	July 13, 2023
Minimum Investment Amount	Initial investment of Rs. 5,000/- Subsequently Rs. 1,000/- per transaction.
Duration (Perpetual / Fixed Maturity)	Perpetual
Performance Benchmark	90% six months PKISRV + 10% six months average of the highest rates on savings account of three AA rated scheduled Banks, as selected by MUFAP
IPO / Subscription Period	Subscription Period July 13, 2023
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)	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% (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.

Total Expense Ratio (TER): Investors are advised to consult the Fund Manager Report (FMR) of the AHGSF 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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Trustee:

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