

ALFALAH ASSET MANAGEMENT LIMITED  
EXPENSE RATIO AS A PERCENTAGE OF NET ASSETS  
NOVEMBER 16, 2023

| S#   | Fund   | Total Expense Ratio | Management Fee | Trustee Fee | Selling & Marketing Expenses | Front -end Load | Back -end Load | Contigent Load |
|------|--|---------------------|----------------|-------------|------------------------------|-----------------|----------------|----------------|
| 1    | Alfalah GHP Value Fund   | 4.93%               | 2.00%          | 0.20%       | 0.22%                        | 3.00%           | N/A            | N/A            |
| 2    | Alfalah GHP Islamic Stock Fund   | 3.94%               | 2.00%          | 0.17%       | 0.00%                        | 3.00%           | N/A            | N/A            |
| 3    | Alfalah GHP Income Multiplier Fund   | 2.00%               | 0.50%          | 0.08%       | 0.47%                        | 3.00%           | N/A            | N/A            |
| 4    | Alfalah GHP Alpha Fund   | 1.44%               | 1.75%          | 0.19%       | 0.44%                        | 3.00%           | N/A            | N/A            |
| 5    | Alfalah GHP Cash Fund  | 1.50%               | 0.75%          | 0.06%       | 0.00%                        | 0.75%           | N/A            | N/A            |
| 6    | Alfalah GHP Income Fund  | 1.25%               | 0.75%          | 0.05%       | 0.05%                        | 1.00%           | N/A            | N/A            |
| 7    | Alfalah GHP Stock Fund   | 4.47%               | 2.00%          | 0.19%       | 0.95%                        | 2.50%           | N/A            | N/A            |
| 8    | Alfalah GHP Islamic Income Fund  | 1.54%               | 1.16%          | 0.75%       | 0.00%                        | 1.00%           | N/A            | N/A            |
| 9    | Alfalah GHP Money Market Fund  | 1.51%               | 0.60%          | 0.06%       | 0.54%                        | 1.00%           | N/A            | N/A            |
| 10   | Alfalah GHP Sovereign Fund   | 2.47%               | 0.75%          | 0.50%       | 1.37%                        | 1.00%           | N/A            | N/A            |
| 11   | Alfalah GHP Islamic Dedicated Equity Fund                                      | 7.04%               | 2.00%          | 0.20%       | 0.00%                        | 1.50%           | N/A            | N/A            |
| 12   | Alfalah GHP Islamic Value Fund   | 0.41%               | 0.15%          | 0.08%       | 0.00%                        | 3.00%           | N/A            | N/A            |
| 13   | Alfalah Consumer Index Exchange Traded Fund                                    | 2.45%               | 0.08%          | 0.10%       | 0.00%                        | 0.00%           | N/A            | N/A            |
| 14   | Alfalah Islamic Rozana Amdani Fund   | 1.10%               | 0.33%          | 0.06%       | 0.00%                        | 0.50%           | N/A            | N/A            |
| 15   | Alfalah GHP Dedicated Equity Fund  | 3.99%               | 2.00%          | 0.13%       | 0.00%                        | 0.50%           | N/A            | N/A            |
| 16   | Alfalah Islamic Money Market Fund  | 1.10%               | 0.75%          | 0.06%       | 0.08%                        | 0.50%           | N/A            | N/A            |
| 17   | Alfalah Stable Return Plan - II  | 0.73%               | 0.42%          | 0.07%       | 0.00%                        | 0.45%           | N/A            | N/A            |
| 17.1 | Alfalah Stable Return Plan - VI  | 1.50%               | 0.75%          | 0.00%       | 0.00%                        |                 | N/A            | N/A            |
| 18   | Alfalah Islamic Stable Return Fund Plan - I                                    | 1.99%               | 1.00%          | 0.06%       | 0.00%                        | 0.00%           | N/A            | N/A            |
| 19   | Alfalah Islamic Sovereign Fund   | 2.00%               | 0.72%          | 0.00%       | 0.00%                        | 0.00%           | N/A            | N/A            |
| 20   | Alfalah Financial Value Fund   | 1.34%               | 0.45%          | 0.00%       | 0.00%                        | 0.00%           | N/A            | N/A            |
|      | Alfalah GHP Prosperity Planning Fund:  |                     |                |             |                              |                 | N/A            | N/A            |
| 21   | Alfalah GHP Conservative Allocation Plan                                       | 0.59%               | 1.00%          | 0.03%       | 0.00%                        | 1.00%           | N/A            | N/A            |
| 21.1 | Alfalah GHP Moderate Allocation Plan   | 0.36%               | 1.00%          | 0.00%       | 0.00%                        | 1.50%           | N/A            | N/A            |
| 21.2 | Alfalah GHP Active Allocation Plan   | 1.30%               | 1.25%          | 0.01%       | 0.00%                        | 2.00%           | N/A            | N/A            |
|      | Alfalah GHP Islamic Prosperity Planning Fund:                                  |                     |                |             |                              |                 |                |                |
| 22   | Alfalah GHP Islamic Moderate Allocation Plan                                   | 0.44%               | 1.25%          | 0.00%       | 0.00%                        | 2.50%           | N/A            | N/A            |
| 22.1 | Alfalah GHP Islamic Balance Allocation Plan                                    | 0.46%               | 1.25%          | 0.00%       | 0.00%                        | 1.25%           | N/A            | N/A            |
| 22.2 | Alfalah GHP Islamic Active Allocation Plan - 2                                 | 0.59%               | 1.25%          | 0.00%       | 0.00%                        | 2.50%           | N/A            | N/A            |
| 23   | Alfalah GHP Islamic Prosperity Planning Fund 2 - Capital Preservation Plan - 6 | 0.81%               | 1.25%          | 0.00%       | 0.00%                        | 0.00%           | N/A            | N/A            |
| 23.1 | Alfalah GHP Islamic Prosperity Planning Fund 2 - KTrade Islamic Plan 7         | 2.30%               | 0.00%          | 0.00%       | 0.00%                        | 0.00%           | N/A            | N/A            |
| 24   | Alfalah Financial Sector Income Fund   | 2.00%               | 0.61%          | 0.00%       | 0.00%                        | 0.00%           | N/A            | N/A            |
|      | Alfalah GHP Pension Fund:  |                     |                |             |                              |                 |                |                |
| 25.1 | Alfalah GHP Pension Fund - Debt  | 1.93%               | 0.75%          | 0.00%       | 0.00%                        | 3.00%           | N/A            | N/A            |
| 25.2 | Alfalah GHP Pension Fund - Equity  | 1.85%               | 1.25%          | 0.00%       | 0.00%                        | 3.00%           | N/A            | N/A            |
| 25.3 | Alfalah GHP Pension Fund - Money Market  | 1.34%               | 0.75%          | 0.00%       | 0.00%                        | 3.00%           | N/A            | N/A            |
|      | Alfalah GHP Islamic Pension Fund:  |                     |                |             |                              |                 |                |                |
| 25.1 | Alfalah GHP Islamic Pension Fund - Debt  | 1.80%               | 0.75%          | 0.00%       | 0.00%                        | 3.00%           | N/A            | N/A            |
| 25.2 | Alfalah GHP Islamic Pension Fund - Equity                                      | 1.86%               | 1.25%          | 0.00%       | 0.00%                        | 3.00%           | N/A            | N/A            |
| 25.3 | Alfalah GHP Islamic Pension Fund - Money Market                                | 1.37%               | 0.75%          | 0.00%       | 0.00%                        | 3.00%           | N/A            | N/A            |