

**3<sup>rd</sup> Supplement**

**to the**

**OFFERING DOCUMENT**

**of**

**ABL FINANCIAL PLANNING FUND**

**(An Open End Fund of Funds Scheme)**

**managed by**

**ABL ASSET MANAGEMENT COMPANY LIMITED**

**Dated: February 13, 2017**

## ABL Financial Planning Fund – 3<sup>rd</sup> Supplementary Offering Document

**Third Supplement Dated February 13, 2017 to the Offering Document of ABL Financial Planning Fund (ABL-FPF) issued on December 23, 2015.**

**Managed by ABL Asset Management Company Limited an Asset Management Company licensed under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003.**

Established in Pakistan under the Trust Act 1882 (11 of 1882) by a Trust Deed dated November 19, 2015 between ABL Asset Management Company Limited, the Management Company and MCB Financial Services Limited, the Trustee and registered under Regulation 44 of the Non-Banking Finance Companies and Notified Entities Regulation, 2008.

Effective from February 13, 2017, the Offering Document has been amended to read in its entirety as follows:

### **1. Amendment in clause 2.2.2**

The asset allocation of the following Allocation Plans in the underlying Mutual Funds shall be as stated below:

<b>Allocation Plan</b>	<b>Equity Scheme(s) Category</b>	<b>Income Scheme(s) Category</b>	<b>Cash and / or near cash instruments</b>
Conservative Plan	Up to 20%	Up to 80%	5-10%
Active Allocation Plan	0 - 95%	0 - 95%	5-10%
<sup>1</sup> [Strategic Allocation Plan]	0 - 95%	0 - 95%	5-10%

Note:

- i. *The actual allocation percentages may vary on account of market factors and investments in Cash and / or near cash instruments (for liquidity purpose) as permitted for the Fund of Funds Category, as per SECP directive from time to time.*
- ii. *The above mentioned Allocations shall be rebalanced as provided in Clause 2.2.8.*
- iii. *The Management Company may invest between 5% to 10% (both percentages being inclusive) net assets of the above mentioned Allocation Plans in Cash in banks accounts (excluding TDRs) and treasury bills not exceeding 90 days maturity as permitted for the fund of funds category by varying allocation in equity and fixed income segments.*

---

<sup>1</sup> Amended vide 2<sup>nd</sup> Supplemental Offering Document dated October 20, 2016.

**2. Amendment in Annexure B:**

**ANNEXURE “B”  
Current Level of load**

**Current Level of Front End Load for A & B Class: up to 2% (Not applicable during Pre-IPO)**

*\*Management Company may waive the Front-end Load fully or partially at its own discretion to any investor*

*Note: No sales load will be charged if the investor approaches directly for investment or where Transactions are done online, through website of the AMC.*

**Current Back-end Load: Nil**

**Current Contingent Load:**

<b>Allocation Plan</b>	<b>% of applicable NAV</b>
Conservative	Nil
Active	Nil
Strategic	-From Investment till 12 months 1.5% of NAV

**Current Level of Management Fee:**

<b>Criteria</b>	<b>% of applicable NAV</b>
If the Fund invests in CIS managed by the Management Company	Nil
If the Fund invests in Cash and / or near Cash instruments not exceeding 90 days as permitted for the fund of funds category.	1 %
If the Fund invests in CIS managed by other asset management companies.	1.5%

Any change in the load structure and/or management fee shall be notified after prior approval of the Commission through an addendum to this annexure **and/ as per the NBFC Regulations.**

**Cut-Off Time” / “Business Hours**

Any day on which local Stock Exchanges and banks are open for normal business in Pakistan

i. Current Cut-off Timing & Business Hours for dealing in Units:

Every Dealing Day – 9:00 am to 4:00 p.m.

ii. Current Cut-off Time for dissemination and announcement of NAV for Each Dealing Day: Latest by 10:30 a.m. on subsequent Dealing Day

Any change in the Cut-Off Timings/Business Hours including for the month of Ramadan shall be notified to investors/Unit-Holders via the Company's website.