

6th Supplement
to the
Offering Document
of
ABL ISLAMIC FINANCIAL PLANNING FUND
(An Open End Shariah Compliant
Fund of Funds Scheme)

Duly vetted by
Al Hilal Shariah Advisors (Private) Limited
(Formerly Fortune Islamic Services (Private) Limited)

Managed by
ABL Asset Management Company Limited

Dated: February 13, 2017

ABL Islamic Financial Planning Fund (ABL-IFPF) – 6th Supplementary Offering Document

Sixth Supplement dated February 13, 2017 to the Offering Document of ABL Islamic Financial Planning Fund (ABL-IFPF) issued on December 15, 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), registered under Regulation 44 of the Non-Banking Finance Companies and Notified Entities Regulation, 2008.

The Shariah Advisor of the Fund i.e. Al Hilal Shariah Advisors (Private) Limited (formerly: Fortune Islamic Services (Private) Limited) has reviewed this 6th Supplemental Offering Document of the ABL-IFPF and vetted that this Supplement to the Offering Document adheres to the principles of Shariah.

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:

Allocation Plan	Islamic Equity Scheme(s) Category	Islamic Income Scheme(s) Category	Cash and / or near cash instruments
Conservative Plan	Up to 20%	Up to 80%	5-10%
Aggressive Plan	Up to 70%	Up to 30%	5-10%
Active Allocation Plan	0 - 95%	0 - 95%	5-10%
¹ [Strategic Allocation Plan]	0 - 95%	0 - 95%	5-10%
² [Strategic Allocation Plan II]	0 - 95%	0 - 95%	5-10%
³ [Strategic Allocation Plan III]	0 - 95%	0 - 95%	5-10%

Note:

¹Amended vide 1st Supplemental Offering Document dated March 03, 2016. In Section 2.2.2, asset allocation of 'Strategic Allocation Plan' shall be inserted.

²Amended vide 2nd Supplemental Offering Document dated July 26, 2016. In Section 2.2, sub-clause (e) shall be inserted.

³Amended vide 5th Supplemental Offering Document dated February 01, 2017. In Section 2.2, sub-clause (e) shall be inserted.

- 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 Islamic bank and / or Islamic window of conventional banks accounts (excluding TDRs) and GoP Ijara Sukuk not exceeding 90 days as permitted for the fund of funds category.*

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:

Allocation Plan	% of applicable NAV
Conservative	Nil
Aggressive	Nil
Active	Nil
Strategic Allocation Plan & Strategic Allocation Plan-II	In case of redemption of units: From investment till 6 months 1.0% More than 6 months but less than 1 year 0.5% More than 1 year 0.0%
Strategic Allocation Plan-III	-From Investment till 12 months 1.5%

Current Level of Management Fee:

Criteria	% of applicable NAV
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.