

**Key Fact Statement of  
Capital Preservation Plan – I under ABL Islamic Financial Planning Fund**

**Type:** Open-End

**Category:** Shariah Compliant Fund of Funds Scheme

**Managed by:** ABL Asset Management Company Limited

**Risk Profile:** Medium

**Issuance Date:** June 13, 2025 (updated till 19<sup>th</sup> SOD)

**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

<b>Investment Objective</b>	The “Capital Preservation Plan –I” is an Allocation Plan under the “ABL Islamic Financial Planning Fund” with an objective to earn a potentially high return through dynamic asset allocation between Shariah Compliant Equities, Shariah Compliant Sovereign Income/Money Market based Collective Investment Schemes, and deposit with Shariah Compliant financial institutions, while providing principal preservation of the Initial Investment Value.
<b>Authorized investment avenues</b>	As a fund-of-funds scheme, the allocation plan shall invest in Equity Schemes, Money Market Schemes, and Income Schemes.
<b>Launch date</b>	March 29, 2019
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	<p>The benchmark of all allocation plans under ABL Islamic Financial Planning Fund is as follows:</p> <p><b>Shariah Complaint Equity:</b> KMI-30 Index,</p> <p><b>Shariah Compliant Money Market:</b> 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP,</p> <p><b>Shariah Compliant Income:</b> 75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP</p> <p>based on the Fund’s/Plan(s) actual proportion in the Equity and Income / Money Market CIS.</p>
<b>IPO / Subscription Period</b>	March 28, 2019
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4:00 PM
<b>Types / Classes of Units</b>	Class “A”, “B”, “C”, “D”, “E” and “F” Units
<b>Management Fee (% per annum)</b>	<ol style="list-style-type: none"> <li><b>Investments in CIS Managed by the Management Company:</b> No management fee shall be charged when the Fund / Plan(s) invests in Collective Investment Schemes (CIS) managed by the Management Company.</li> <li><b>Investments in CIS Managed by Other Asset Management Companies (AMCs):</b> When the Fund or its Plan(s) invests in CIS managed by other AMCs, the management fee shall be calculated using a weighted average approach based on the respective allocation of the Fund’s or Plan’s net assets,</li> </ol>

as prescribed by the SECP. The management fee shall be capped at a maximum of up to 3.00% for the equity portion, up to 1.50% for the fixed income portion, and up to 1.25% for the money market portion.

3. The Management Company may charge a management fee of up to 1% of average annual net assets on investments in Cash/ near cash instruments as permitted for the Fund of Funds Category.

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	<b>Distribution Channel</b>		<b>Percentage</b>
	Direct Investment through AMC		Up to 3%
	Digital Platform of AMC / Third party		Up to 1.5%
2. Redemption Charge	<b>Type of Charge</b>		<b>Percentage</b>
	Back-end Load		Nil
	Contingent Load		Nil

#### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the **Capital Preservation Plan - I** 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 the Income tax Ordinance 2001.

### 4. KEY STAKEHOLDERS

#### a. Management Company:

**Name:** ABL Asset Management Company Limited  
**Address:** Plot No. 14, Main Boulevard, DHA Phase VI, Lahore.  
**Contact No. :** 042-32305000  
**Website:** [www.ablfunds.com](http://www.ablfunds.com)

#### b. Trustee:

**Name:** Digital Custodian Company Limited  
**Address:** Perdesi House, Old Queens Road, Karachi  
**Contact:** +92 21 3241 9770, +92 21 3243 0485  
**Website:** [www.digitalcustodian.co](http://www.digitalcustodian.co)

#### c. Shariah Advisor:

**Name:** Al Hilal Shariah Advisors (Pvt.) Limited  
**Address:** Suite 807, 8<sup>th</sup> Floor, Horizon Tower, Com 2/6, Khayaban -e- Saadi, Block 3 Clifton, Karachi.  
**Contact:** 021-35305931-37  
**Website:** [www.alhilalsa.com](http://www.alhilalsa.com)