Key Fact Statement of

ABL Income Fund
Type: Open-End
Category: Income Scheme
Managed by: ABL Asset Management Company Limited
Risk Profile: Medium
Issuance Date: June 19, 2025 (updated till 11th 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

Investment Objective	The objective of ABL Income Fund is to earn competitive risk adjusted rate of return by investing in a blend of short, medium, and long-term fixed income and debt instruments, both within and outside Pakistan.
Authorized investment avenues	Government Securities, Cash and near Cash instruments, certificate of deposits (COD), Certificate of Investment (COI), certificate of musharakas (COM), TDRs, commercial paper, reverse repo, TFC/ Sukuk, MTS & spread transactions.
Launch date	September 20, 2008
Minimum investment amount	Minimum Rs. 5,000 per transaction at all time
Duration	Perpetual
Performance Benchmark	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO / Subscription Period	17-19 September, 2008
Subscription / Redemption Days and Timings	Monday to Friday 9:00 AM to 4:00 PM
Types / Classes of Units	Class “A”, Class “B”, Class “C” & Class “D” Units
Management Fee (% per annum)	Up to 1.5%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

Distribution Channel	**Percentage**
Direct Investment through AMC	Up to 1.5%
Digital Platform of AMC / Third party	Up to 1.5%

2. Redemption Charge

Type of Charge	**Percentage**
Back end Load	Nil
Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Income Fund** 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
b. Trustee: **Name:** Central Depository Company of Pakistan Limited **Address:** CDC House, 99– B, Block B, S.M.C.H.S, Main Shahra–e– Faisal, Karachi **Contact:** 021- 111-111-500 **Website:** www.cdcpakistan.com