

**ELEVENTH SUPPLEMENTAL**  
**TO THE OFFERING DOCUMENT**  
**OF**  
**ABL Financial Planning Fund**  
**(An Open-Ended Fund of Funds Scheme)**

**MANAGED BY**

**ABL Asset Management Company Limited**

<b>Plan</b>	<b>Risk Profile</b>
<b>ABL Financial Planning Fund- Strategic</b>	<b>High</b>
<b>ABL Financial Planning Fund-Conservative Plan</b>	<b>Medium</b>

**Dated: July 01, 2025**

**SUMMARY OF SUPPLEMENTAL OFFERING DOCUMENTS**

<b>SOD Reference /Number</b>	<b>Effective Date of SOD</b>	<b>Brief Detail of Objective of SOD</b>	<b>Approval date of SECP (in cases where SECP Approval is mandatory)</b>
1 <sup>st</sup> SOD	October 06, 2016	Change in Benchmark of Conservative and Active Allocation Plan	N/A
2 <sup>nd</sup> SOD	October 20, 2016	Launch of Strategic Allocation Plan	
3 <sup>rd</sup> SOD	February 13, 2017	Change in Authorized Investment table of Conservative, Active and Strategic plan	
4 <sup>th</sup> SOD	April 20, 2017	Change in Authorized Investment table of Conservative, Active and Strategic plan	
5 <sup>th</sup> SOD	July 01, 2017	Change in clause 4.3(b) of the Offering Document.	July 01, 2017
6 <sup>th</sup> SOD	October 13, 2018	Change in term of Strategic Allocation Plan.	
7 <sup>th</sup> SOD	December 13, 2018	Change in term of Strategic Allocation Plan.	
8 <sup>th</sup> SOD	December 09, 2019	Change in term of Strategic Allocation Plan.	
9 <sup>th</sup> SOD			
10 <sup>th</sup> SOD	January 28, 2025	Change in benchmark of all plan as per SECP Direction 24 of 2024.	N/A

**Eleventh Supplement dated July 01, 2025 to  
the Offering Document of ABL Financial Planning Fund  
[Managed by ABL Asset Management Company Limited]**

**An Asset Management Company Licensed under the Non-Banking Finance Companies  
(Establishment and Regulation) Rules, 2008]**

The **ABL Financial Planning Fund** (ABL-FPF) (the Fund/the Scheme/the Trust/the Unit Trust) has been established through a Trust Deed (the Deed), entered into and between **ABL Asset Management Company Limited**, the Management Company, and **Digital Custodian Company Limited**, the Trustee under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 (“Regulations”) and registered under Punjab Trust Act 2020.

It must be clearly understood, that in giving this approval, SECP does not take any responsibility of the financial soundness of the Plan nor for the accuracy of any statement made in this Supplementary Offering Document.

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**Objective of the Supplementary Offering Document**

ABL Asset Management Company Limited, pursuant to the Amended NBFC Regulations updating management fee cap of the fund, and in accordance with SECP Circular 8 of 2025, is integrating the Key Fact Statement (KFS) through this Supplementary Offering Document. Terms and expressions used but not defined herein shall carry the same meanings as those assigned in the Offering Document of **ABL Financial Planning Fund** and any supplements thereto.

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**1. Amendment in Annexure B Current Level of Management Fee and Front-End Load.**

**Annexure ‘B is being amended and will be read as follows:**

**Current Front - end, Back - end and Contingent Load:**

<b>Allocation plan</b>	<b>*Front end Load</b>	<b>Back-end Load</b>	<b>Contingent Load</b>
<b>Conservative</b>	Up to 2%	Nil	Nil
<b>Active</b>	Up to 2%	Nil	Nil
<b>Strategic</b>	Up to 2%	Nil	Nil

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

\*Up to 1.5% Front End Load may be charged if the transactions are done online or through a website of the AMC.

**Current Level of Management Fee:**

- Investments in CIS Managed by the Management Company:** No management fee shall be charged when the Fund / Plan(s) invests in Collective Investment Schemes (CIS) managed by the Management Company.
- Investments in CIS Managed by Other Asset Management Companies (AMCs):** 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, 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.

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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.

Any change in the load structure and/or management fee shall be notified 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.

2. **Clause 6.2.1, titled "Remuneration of the Management Company," shall be amended by replacing the entire clause with the following text:**

The remuneration shall begin to accrue from the close of the Initial Offering Period. In respect of any period other than an Annual Accounting Period, such remuneration shall be prorated on the basis of the actual number of days for which such remuneration has accrued in proportion to the total number of days in the Annual Accounting Period concerned.

The maximum level of Management Fee as specified in Regulations is disclosed in **Annexure “B”**. The actual rate of management fee charged as percentage of net assets will be disclosed in monthly Fund Manager’s Report. Any increase in the maximum level of Management Fee, shall be subject to giving a thirty (30) days prior notice to the unit holders and the unit holders shall be given an option to exit at the applicable NAV without charge of any exit load.

3. **Clause 6.2.4, titled "Other Costs and Expenses," shall be amended by deleting the following sub clause and adding a new clause.**

### **Deleted Clause**

**xiii.** The Total expense ratio of the Fund shall not exceed 0.5% in case no management fee is charged and 2.5% in case management fee is charged.

### **New Clause**

**xiii.** The Management Fee for the fund shall be calculated using a weighted average approach, based on the net asset allocation of the fund, as prescribed by NBFC regulations.

4. **Incorporation of the Key Fact Statement (KFS) within the Offering Document, as mandated by SECP Circular 8 of 2025.**

**Key Fact Statement of  
ABL Financial Planning Fund  
Open End  
Fund of Funds Scheme  
Managed by  
ABL Asset Management Company Limited**

Plan	Risk Profile
ABL Financial Planning Fund- Strategic	High
ABL Financial Planning Fund-Conservative Plan	Medium

**Issuance Date:** [REDACTED] (updated as of [REDACTED] through, [REDACTED] SOD)

**Key Fact Statement of  
ABL Financial Planning Fund  
Strategic Plan  
Open End  
Risk Profile: High  
Fund of Funds Scheme  
Managed by  
ABL Asset Management Company Limited**

**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 Strategic Allocation Plan is an Allocation Plan under the “ABL Financial Planning Fund” with an objective to earn a potentially high return through active allocation of funds between Equity scheme(s) and Income scheme(s) based on fundamental analysis of economic indicators.
<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>	October 20, 2016

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<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 Financial Planning Fund is as follows:</p> <p><b>Money Market:</b>90% three (3) months PKRV + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP,</p> <p><b>Income:</b>75% six (6) month KIBOR+25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP,</p> <p><b>Equity:</b> KSE-100 Index</p> <p>based on the Fund's/Plan(s) actual proportion in the Equity and Income/Money CIS.</p>
<b>IPO / Subscription Period</b>	October 20, 2016
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4: 00 PM
<b>Types / Classes of units</b>	<b>Class "A" Units, Class "B" Units, Class "C" Units, Class "D" Units, Class "E" Units and Class "F" Units</b>
<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, 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.</li> <li>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.</li> </ol>

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

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

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### **Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the **Strategic Plan** 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:** 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)

### **Key Fact Statement of ABL Financial Planning Fund**

**Conservative Plan**

**Open End**

**Risk Profile: Medium**

**Fund of Funds Scheme**

**Managed by**

**ABL Asset Management Company Limited**

#### **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 Conservative plan primarily aims to provide stable returns with some capital appreciation through a pre-determined mix of investments in equity and income funds.
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# 11<sup>th</sup> Supplemental Offering Document- ABL Financial Planning Fund

<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>	December 31, 2015
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	The benchmark of all allocation plans under ABL Financial Planning Fund is as follows:  <b>Money Market:</b> 90% three (3) months PKRV + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP,  <b>Income:</b> 75% six (6) month KIBOR+25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP,  <b>Equity:</b> KSE-100 Index  based on the Fund's/Plan(s) actual proportion in the Equity and Income/Money CIS.
<b>IPO / Subscription Period</b>	December 30, 2015
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4: 00 PM
<b>Types / Classes of units</b>	<b>Class "A" Units, Class "B" Units, Class "C" Units, Class "D" Units, Class "E" Units and Class "F" Units</b>
<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, 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.</li> <li>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.</li> </ol>

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

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

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	<b>Contingent Load</b>	Nil	
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### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the **Conservative Plan** 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:** 042-32305000

**Website:** [www.ablfunds.com](http://www.ablfunds.com)

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