

Key Fact Statement of
Conservative Plan under ABL Financial Planning Fund
Type: Open-End
Category: Fund of Funds Scheme
Managed by: ABL Asset Management Company Limited
Risk Profile: Medium
Issuance Date: June 13, 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 Conservative Allocation plan is an Allocation Plan under ABL Financial Planning Fund and primarily aims to provide stable returns with some capital appreciation through a pre-determined mix of investments in equity and income funds.
Authorized investment avenues	As a fund-of-funds scheme, the allocation plan shall invest in Equity Schemes, Money Market Schemes, and Income Schemes.
Launch date	December 31, 2015
Minimum investment amount	Rs. 5,000
Duration	Perpetual
Performance Benchmark	<p>The benchmark of all allocation plans under ABL Financial Planning Fund is as follows:</p> <p>Money Market: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>Income: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>Equity: KSE-100 Index</p> <p>based on the Fund's/Plan(s) actual proportion in the Equity and Income/Money CIS.</p>
IPO / Subscription Period	December 30, 2015
Subscription / Redemption Days and Timings	Monday to Friday 9:00 AM to 4:00 PM
Types / Classes of Units	Class "A", "B", "C", "D", "E" and "F" Units
Management Fee (% per annum)	<ol style="list-style-type: none"> 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.

	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.
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3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Up to 2%
	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 **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 No. : 042-32305000
Website: 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