

NINETHEETH SUPPLEMENTAL
TO THE OFFERING DOCUMENT
OF
ABL Islamic Financial Planning Fund
(An Open-Ended Shariah Compliant Fund of Funds Scheme)

MANAGED
BY

ABL Asset Management Company Limited

Plan	Risk Profile
ABL Islamic Financial Planning Fund-Capital Preservation Plan - I	Medium
ABL Islamic Financial Planning Fund-Active Allocation Plan	High
ABL Islamic Financial Planning Fund-Conservative Plan	Medium

Dated: July 01,2025

SUMMARY OF SUPPLEMENTAL OFFERING DOCUMENTS

SOD Reference /Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP Approval is mandatory)
1 st SOD	March 03, 2016	Launch of Strategic Allocation Plan	
2 nd SOD	July 26, 2016	Launch of Strategic Allocation Plan - II	
3 rd SOD	October 06, 2016	Change in Benchmark of Allocation Plans	
4 th SOD	December 15, 2016	Change in clause 2.2.3 “Categories of Collective Investment Schemes”	
5 th SOD	February 01, 2017	Launch of Strategic Allocation Plan - III	
6 th SOD	February 13, 2017	Change in Authorized Investment Tables of Allocation Plans	
7 th SOD	July 06, 2017	Launch of Strategic Allocation Plan - IV	
8 th SOD	July 01, 2017	Amendment in Clause 4.3(b) of the Offering Document “Purchase and Redemption of Units”	
9 th SOD	March 02, 2018	Change in Duration of Strategic Allocation Plan	
10 th SOD			
11 th SOD	February 22, 2019	Change in Duration of Strategic Allocation Plan - I and III	
12 th SOD	February 26, 2019	Launch of Capital Preservation Plan - I	
13 th SOD	March 03, 2020	Change in Duration of Strategic Allocation Plan - I and III	
14 th SOD	May 03, 2021	Change in Duration of Capital Preservation Plan - I	
15 th SOD	June 25, 2021	Change in Clause 5.2 of the Offering Document “Determination of Distributable Income”	
16 th SOD	September 02, 2021	Launch of Capital Preservation Plan - II	
17 th SOD	April 10, 2023	Change in Authorized Investment Table of Allocation Plans	
18 th SOD	January 28, 2025	Change in Benchmark of allocation plans as per SECP Direction 24 of 2024.	

**Nineteenth Supplement dated July 01, 2025 to
the Offering Document of ABL Islamic 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 Islamic Financial Planning Fund (ABL-IFPF)** (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.

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 Islamic Financial Planning Fund** and any supplements thereto.

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:

Allocation plan	*Front end Load	Back-end Load	Contingent Load
Conservative	Up to 2%	Nil	Nil
Active	Up to 2%	Nil	Nil
Capital Preservation Plan-I	Up to 3%	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

xiv. 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

xiv. 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 Islamic Financial Planning Fund
Open End
Shariah Complaint Fund of Funds Scheme
Managed by
ABL Asset Management Company Limited

Plan	Risk Profile
ABL Islamic Financial Planning Fund-Capital Preservation Plan - I	Medium
ABL Islamic Financial Planning Fund-Active Allocation Plan	High
ABL Islamic Financial Planning Fund-Conservative Plan	Medium

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

Key Fact Statement of
ABL Islamic Financial Planning Fund
Capital Preservation Plan - I
Open End
Risk Profile: Medium
Shariah Complaint 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

Investment Objective	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.
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	February 26, 2019

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Minimum investment amount	Rs. 5,000
Duration	Perpetual
Performance Benchmark	<p>The benchmark of all allocation plans under ABL Islamic Financial Planning Fund is as follows:</p> <p>Shariah Complaint Equity: KMI-30 Index,</p> <p>Shariah Compliant Money Market: 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>Shariah Compliant Income: 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>
IPO / Subscription Period	February 26, 2019
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. 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)	Distribution Channel	Percentage
	Direct Investment through AMC	Up to 3%
	Digital Platform of AMC / Third Party	Up to 1.5%
2. Redemption Charge	Type of Charge	Percentage
	Back-end Load	Nil

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	Contingent Load	Nil
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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. Shariah Advisor:

Name: Al Hilal Shariah Advisors (Pvt.) Limited

Address: Suite 807, 8th Floor, Horizon Tower, Com 2/6, Khayaban -e- Saadi, Block 3 Clifton, Karachi.

Contact: 021-35305931-37

Website: www.alhilalsa.com

b. 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

c. 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

Key Fact Statement of
ABL Islamic Financial Planning Fund
Active Allocation Plan
Open End
Risk Profile: High
Shariah Complaint 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

Investment Objective	The “Active Allocation Plan” is an Allocation Plan under the “ABL Islamic Financial Planning Fund” with an objective to earn a potentially high return through active asset allocation between Islamic Equity scheme(s) and Islamic Income scheme(s) based on the Fund Manager’s outlook on the asset classes.
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 23, 2015
Minimum investment amount	Rs. 5,000
Duration	Perpetual
Performance Benchmark	The benchmark of all allocation plans under ABL Islamic Financial Planning Fund is as follows: Shariah Complaint Equity: KMI-30 Index, Shariah Compliant Money Market: 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, Shariah Compliant Income: 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 based on the Fund’s/Plan(s) actual proportion in the Equity and Income / Money Market CIS.
IPO / Subscription Period	December 21, 2015
Subscription / Redemption Days and Timings	Monday to Friday 9:00 AM to 4: 00 PM

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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. 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)	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 **Active Allocation 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. Shariah Advisor:

Name: Al Hilal Shariah Advisors (Pvt.) Limited

Address: Suite 807, 8th Floor, Horizon Tower, Com 2/6, Khayaban -e- Saadi, Block 3 Clifton, Karachi.

Contact: 021-35305931-37

Website: www.alhilalsa.com

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

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

Key Fact Statement of
ABL Islamic Financial Planning Fund
Conservative Plan
Open End
Risk Profile: Medium
Shariah Complaint 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

Investment Objective	The “Conservative Allocation Plan” is an Allocation Plan under the “ABL Islamic Financial Planning Fund” and primarily aims to provide stable returns with some capital appreciation through a pre-determined mix of shariah compliant 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 23, 2015
Minimum investment amount	Rs. 5,000
Duration	Perpetual
Performance Benchmark	The benchmark of all allocation plans under ABL Islamic Financial Planning Fund is as follows: Shariah Complaint Equity: KMI-30 Index, Shariah Compliant Money Market: 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, Shariah Compliant Income: 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 based on the Fund’s/Plan(s) actual proportion in the Equity and Income / Money Market CIS.
IPO / Subscription Period	December 21, 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"> 1. 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. 2. 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 **Active Allocation 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. Shariah Advisor:

Name: Al Hilal Shariah Advisors (Pvt.) Limited

Address: Suite 807, 8th Floor, Horizon Tower, Com 2/6, Khayaban -e- Saadi, Block 3 Clifton, Karachi.

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b. Management Company:

Name: ABL Asset Management Company Limited

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Website: www.ablfunds.com

c. 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