

Key Fact Statement of
ABL Islamic Money Market Plan-I under ABL Islamic Money Market Fund

Type: Open-End

Category: Shariah Compliant Money Market Scheme

Managed by: ABL Asset Management Company Limited

Risk Profile: Low

Issuance Date: June 19, 2025 (updated till 3rd 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 the ABL Money Market Plan - I is to provide competitive returns to its investors by investing in very low risk, highly liquid and short duration portfolio consisting of bank deposits and money market instruments.
Authorized investment avenues	Shariah Compliant Government Securities, cash & near cash instruments, Islamic money market placements, certificate of Islamic deposits (COIDs), certificate of musharakas (COM), Islamic TDRs, Islamic Commercial Papers and short term Sukuks
Launch date	December 23, 2023
Minimum investment amount	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
Duration	Perpetual
Performance Benchmark	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 9Banks as selected by MUFAP.
IPO / Subscription Period	19-22 December, 2023
Subscription / Redemption Days and Timings	Monday to Friday 9:00 AM to 4:00 PM For Same Day Redemption Cut off timings: 09:45 AM
Types / Classes of Units	Class "A" Units & Class "B" Units
Management Fee (% per annum)	Up to 1.25%

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 **ABL Islamic Money Market 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

b. Trustee:

Name: Central Depository Company of Pakistan Limited
Address: CDC House, 99– B, Block B, S.M.C.H.S, Main Shakra–e– Faisal, Karachi
Contact: 021- 111-111-500
Website: www.cdcpakistan.com

c. 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