

SECOND SUPPLEMENTAL
TO THE OFFERING DOCUMENT
OF
ABL Islamic Dedicated Stock Fund
(An Open-Ended Shariah Compliant Equity Scheme)

MANAGED BY

ABL Asset Management Company Limited

Fund Category	Risk Profile	Risk of Principal Erosion
Shariah Compliant Equity Scheme	High	Principal at High risk

Dated: July 01, 2025

2nd Supplemental Offering Document- ABL Islamic Dedicated Stock Fund

SOD Reference / Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP approval is mandatory)	Launch / Re- Launch of Plans		
				Launch / Tentative Launch Date	Maturity Date	Current Status
1	25-Jun-21	Change in Determination of Distributable Income- The amount available for distribution shall be the sum total of: (b) Whole or part of the realized and/or unrealized appreciation of Investment Assets, at the option of the Management Company.	N/A	N/A	N/A	N/A

**Second Supplement dated July 01, 2025 to
The Offering Document of ABL Islamic Dedicated Stock 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 Dedicated Stock Fund** (ABL-IDSF) (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, in adherence to Amended in NBFC Regulations updating management fee cap of the fund and SECP Circular 8 of 2025 for integrating the Key Fact Statement (KFS) through this Supplementary Offering Document. Terms and expressions used but not defined in this Supplemental shall carry the same meanings as those assigned to them in the Offering Document of **ABL Islamic Dedicated Stock Fund** and any Supplemental thereto

1. Amendment in Annexure “B” Current Level of Management Fee, Front End Load & Back End Load

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

Current Level of Fee & Load Structure

Front End Load	Nil
Back End Load	Nil
Management Fee (% p.a)	Up to 3% of average daily net asset of the scheme.

Current Cut-Off Timing / Business Hours: Any day on which stock exchanges are open for 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.

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. Under Clause 6.2.4, titled "Other Costs and Expenses," the following clauses shall be deleted and replace by the new clause.**

Deleted Clauses:

xiv. The expense ratio of the Fund (excluding Government taxes or such levies including SECP fees) shall not exceed 4%.

New Clauses:

xiv. As stipulated in the NBFC regulations, the management fee of the fund shall be capped at up to **3%** or any other limit as decided by the Commission from time to time.

- 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 Dedicated Stock Fund
Open End**

Shariah Complaint Equity Scheme

Managed by

ABL Asset Management Company Limited

Risk Profile: High

Issuance Date: [REDACTED] (updated as of [REDACTED] through, [REDACTED] 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 Islamic Dedicated Stock Fund is to provide capital appreciation to investors of 'Fund of Funds' schemes by investing in Shariah compliant equity securities.
Authorized investment avenues	Shairah Compliant Equity Securities, Cash and near Cash
Launch date	December 20, 2016
Minimum investment amount	Rs. 1,000
Duration	Perpetual
Performance Benchmark	KMI – 30 Index
IPO / Subscription Period	December 19, 2016
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 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	0%
	Digital Platform of AMC / Third Party	Nil
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 respective CIS / Investment 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

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.com