

**Key Fact Statement of**  
**ABL Islamic Income Fund**  
**Type: Open-End**  
**Category: Shariah Compliant Income Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Medium**  
**Issuance Date: June 19, 2025 (updated till 16<sup>th</sup> 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**

<b>Investment Objective</b>	To provide investors with an opportunity to earn higher income over the medium to long-term by investing in a diversified portfolio consisting of different money market and debt instruments permissible under the Shariah principles.
<b>Authorized investment avenues</b>	Shariah Compliant Government Securities, Cash and near Cash instruments, Islamic TDRs, Sukuk and Shariah Complaint non-traded Securities
<b>Launch date</b>	July 31, 2010
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	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.
<b>IPO / Subscription Period</b>	July 29, 2010 to July 30, 2010
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4:00 PM
<b>Types / Classes of Units</b>	Class "A", Class "B" & Class "C" Units
<b>Management Fee (% per annum)</b>	Up to 1.5%

**3. BRIEF INFORMATION ON THE PRODUCT CHARGES**

1. Front End Load (FEL)	<b>Distribution Channel</b>	<b>Percentage</b>
	Direct Investment through AMC	Up to 1.5%
	Digital Platform of AMC / Third party	Up to 1.5%
2. Redemption Charge	<b>Type of Charge</b>	<b>Percentage</b>
	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 Income Fund** 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](http://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 Shahra–e– Faisal, Karachi  
**Contact:** 021- 111-111-500  
**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

##### **c. Shariah Advisor:**

**Name:** Al Hilal Shariah Advisors (Pvt.) Limited  
**Address:** Suite 807, 8<sup>th</sup> Floor, Horizon Tower, Com 2/6, Khayaban -e- Saadi, Block 3 Clifton, Karachi.  
**Contact:** 021-35305931-37  
**Website:** [www.alhilalsa.com](http://www.alhilalsa.com)