

# CONSOLIDATED SUPPLEMENTAL OFFERING DOCUMENT OF ABL FUNDS

(Incorporating Regulatory Changes)

**PART 'A'** - INTRODUCING KEY FACT STATEMENTS (KFS's)

**PART 'B'** – OTHER REGULATORY CHANGES

S.No.	Fund Name	Supplemental No.
1.	ABL Financial Sector Fund	2 <sup>nd</sup>
2.	ABL Income Fund	11 <sup>th</sup>
3.	ABL Islamic Income Fund	16 <sup>th</sup>
4.	ABL Government Securities Fund	10 <sup>th</sup>
5.	ABL Islamic Sovereign Fund	3 <sup>rd</sup>
6.	ABL Cash Fund	18 <sup>th</sup>
7.	ABL Islamic Cash Fund	13 <sup>th</sup>
8.	ABL Money Market Fund	3 <sup>rd</sup>
9.	ABL Islamic Money Market Fund	3 <sup>rd</sup>
10.	ABL Stock Fund	11 <sup>th</sup>
11.	Allied Finergy Fund	4 <sup>th</sup>
12.	ABL Special Savings Fund	12 <sup>th</sup>
13.	ABL Fixed Rate Fund	9 <sup>th</sup>

**MANAGED BY**

**ABL ASSET MANAGEMENT COMPANY LIMITED**

**Effective Date: July 01, 2025**

## PART A- Introducing Key Fact Statements

**Key Fact Statement of**  
**ABL Financial Sector Plan-I under ABL Financial Sector Fund**  
**Type:** Open-End  
**Category:** Income Scheme  
**Managed by:** ABL Asset Management Company Limited  
**Risk Profile:** Medium  
**Issuance Date:** June 19, 2025 (updated till 2<sup>nd</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>	The objective of the ABL Financial Sector Plan-I is to provide income enhancement and preservation of capital by investing in prime quality Financial Sector TFCs/Sukuks, Bank deposits, spread transactions and short-term money market instruments.
<b>Authorized investment avenues</b>	Government Securities, Cash & near Cash Instruments, TDRs, COMs, COIs and any other money market placements, Reverse Repo against Government Securities, Placement with Microfinance Banks, Commercial Paper / Short Term Sukuk, Debt Securities including TFCs / Sukuks, MTS
<b>Launch date</b>	August 01, 2023
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
<b>IPO / Subscription Period</b>	July 27, 2023 to July 31, 2023
<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" Units & Class "B" 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 2%
	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 Financial Sector 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](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)

## Key Fact Statement of

### ABL Income Fund

Type: Open-End

Category: Income Scheme

Managed by: ABL Asset Management Company Limited

Risk Profile: Medium

Issuance Date: June 19, 2025 (updated till 11<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>	The objective of ABL Income Fund is to earn competitive risk adjusted rate of return by investing in a blend of short, medium, and long-term fixed income and debt instruments, both within and outside Pakistan.
<b>Authorized investment avenues</b>	Government Securities, Cash and near Cash instruments, certificate of deposits (COD), Certificate of Investment (COI), certificate of musharakas (COM), TDRs, commercial paper, reverse repo, TFC/ Sukuk, MTS & spread transactions.
<b>Launch date</b>	September 20, 2008
<b>Minimum investment amount</b>	Minimum Rs. 5,000 per transaction at all time
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	75% six (6) months KIBOR +25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
<b>IPO / Subscription Period</b>	17-19 September, 2008
<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" & Class "D" 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 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 Shakra–e– Faisal, Karachi  
**Contact:** 021- 111-111-500  
**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**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)

**Key Fact Statement of**  
**ABL Government Securities Fund**  
**Type: Open-End**  
**Category: Sovereign Income Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Medium**  
**Issuance Date: June 19, 2025 (updated till 10<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>	The objective of the scheme is to deliver optimal risk adjusted returns by investing mainly in mix of short to long term Government Securities and other debt Instruments.
<b>Authorized investment avenues</b>	Government Securities, cash in bank account, money market placements, deposits, certificate of deposits (COD), certificate of musharakas (COM), TDRs, commercial paper, reverse repo, TFC/ Sukuk, MTS, spread transactions
<b>Launch date</b>	November 30, 2011
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	90% six (6) months PKRV rates + 10% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
<b>IPO / Subscription Period</b>	November 29, 2011
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4:00 PM
<b>Types / Classes of Units</b>	Class "B" 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 Government Securities 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 Shahrā–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Islamic Sovereign Plan-I under ABL Islamic Sovereign Fund**  
**Type: Open-End**

**Category:** Shariah Compliant Sovereign Income Scheme  
**Managed by:** ABL Asset Management Company Limited

**Risk Profile:** Medium

**Issuance Date:** June 19, 2025 (updated till 3<sup>rd</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>	The Investment Objective of the ABL Islamic Sovereign Fund Plan - I is to generate a competitive return with moderate risk, by investing primarily in Shariah Compliant Government Securities, Shariah Compliant Money Market Instruments, Shariah Compliant Short-term Sukuk/commercial papers and shariah compliant deposits in Islamic Banks and licensed Islamic Banking Windows of Conventional Banks
<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 23, 2024
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	90% six (6) months PKISRV rates + 10% 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 22, 2024
<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" 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 3%
	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 Sovereign 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](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)

**Key Fact Statement of**  
**ABL Cash Fund**  
**Type: Open-End**  
**Category: Money Market Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Low**  
**Issuance Date: June 19, 2025 (updated till 18<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>	The objective of ABL-CF is to provide investors, consistent returns with a high level of liquidity, through a blend of money market and sovereign debt instruments.
<b>Authorized investment avenues</b>	Government Securities, cash & near cash instruments, money market placements, certificate of deposits (COD), certificate of musharakas (COM), TDRs, reverse repo, short term Sukuk
<b>Launch date</b>	July 31, 2010
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
<b>IPO / Subscription Period</b>	29-30 July, 2010
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4:00 PM <b>For Same Day Redemption</b> Cut off timings: 09:30 AM
<b>Types / Classes of Units</b>	<b>Class “A”, Class “B” &amp; Class “C” units</b>
<b>Management Fee (% per annum)</b>	Up to 1.25%

**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 0.75%
	Digital Platform of AMC / Third party		Up to 0.75%
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 Cash 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 Shahrā–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of  
ABL Islamic Cash 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 13<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>	The objective of ABL Islamic Cash Fund (ABL-ICF) is to provide competitive returns by investing in low risk and highly liquid Shari'ah Compliant money market instruments.
<b>Authorized investment avenues</b>	Shariah Compliant Government Securities, Cash and near Cash instruments, Islamic TDRs, Sukuk, Shariah Compliant Placements, Shariah Complaint non-traded Securities, Sukuks and Islamic Commercial Papers.
<b>Launch date</b>	February 13, 2020
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 1,000, thereafter Rs. 500 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	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.
<b>IPO / Subscription Period</b>	10-12 February, 2020
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4:00 PM <b>For Same Day Redemption</b> Cut off timings: 09:45 AM
<b>Types / Classes of Units</b>	Class "A" Units, Class "B" Units & Class "C" Units
<b>Management Fee (% per annum)</b>	Up to 1.25%

**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%
	Digital Platform of AMC / Third party		Up to 1%
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 Cash 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 Shakra–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)

**Key Fact Statement of**  
**ABL Money Market Plan-I under ABL Money Market Fund**  
**Type: Open-End**  
**Category: Money Market Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Low**  
**Issuance Date: June 19, 2025 (updated till 3<sup>rd</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>	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.
<b>Authorized investment avenues</b>	Government Securities, cash & near cash instruments, money market placements, certificate of deposits (COD), certificate of musharakas (COM), TDRs, reverse repo, short term Sukuk
<b>Launch date</b>	November 16, 2023
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
<b>IPO / Subscription Period</b>	7-15 November, 2023
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4:00 PM  <b>For Same Day Redemption</b> Cut off timings: 09:45 AM
<b>Types / Classes of Units</b>	Class "A" Units & Class "B" Units
<b>Management Fee (% per annum)</b>	Up to 1.25%

**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 2%
	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 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](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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**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 3<sup>rd</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>	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.
<b>Authorized investment avenues</b>	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
<b>Launch date</b>	December 23, 2023
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	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.
<b>IPO / Subscription Period</b>	19-22 December, 2023
<b>Subscription / Redemption Days and Timings</b>	Monday to Friday 9:00 AM to 4:00 PM  <b>For Same Day Redemption</b> Cut off timings: 09:45 AM
<b>Types / Classes of Units</b>	Class "A" Units & Class "B" Units
<b>Management Fee (% per annum)</b>	Up to 1.25%

**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 2%
	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 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](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)

**Key Fact Statement of**  
**ABL Stock Fund**  
**Type:** Open-End  
**Category:** Equity Scheme  
**Managed by:** ABL Asset Management Company Limited  
**Risk Profile:** High  
**Issuance Date:** June 19, 2025 (updated till 11<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>	ABL Stock Fund aims to provide higher risk adjusted returns to the investors by investing in diversified portfolio of equity instruments offering capital gains and dividends.
<b>Authorized investment avenues</b>	Listed Equity Securities, Cash & Near Cash Instruments
<b>Launch date</b>	June 28, 2009
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	KSE 100 index
<b>IPO / Subscription Period</b>	25-27 June, 2009
<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 3%

**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 2%
	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 Stock 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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

## Key Fact Statement of

### Allied Finergy Fund

Type: Open-End

Category: Asset Allocation Scheme

Managed by: ABL Asset Management Company Limited

Risk Profile: High

Issuance Date: June 19, 2025 (updated till 4<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>	The objective of the fund is to seek long term capital appreciation through investments in equity stocks, primarily from the financial and energy sector/segment/industry, fixed income Instruments, Money Market Instruments based on market outlook.
<b>Authorized investment avenues</b>	Listed Equity Securities, Cash & Near Cash Instruments, Fixed Income and Money Market Instruments, Commercial Papers and Sukuks, Spread transactions, Corporate Debt Securities.
<b>Launch date</b>	November 23, 2018
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 1,000, thereafter Rs. 500 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
<b>IPO / Subscription Period</b>	November 16, 2018
<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>	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the net assets.

#### 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 3%
	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 **Allied Finergy 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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Special Savings Plan-I under ABL Special Savings Fund**  
**Type: Open-End**  
**Category: Capital Protected Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Low**  
**Issuance Date: June 19, 2025 (updated till 12<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>	The Objective of ABL SSP - I is to earn competitive regular return with capital protection.
<b>Authorized investment avenues</b>	Government Securities, Cash & near Cash Instruments, TDRs.
<b>Launch date</b>	September 19, 2019
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	Average of 6 Months PKRV Rates.
<b>IPO / Subscription Period</b>	17-18 September, 2019
<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" Units
<b>Management Fee (% per annum)</b>	The management fee caps are up to 1.50% per annum for the fixed income portion and up to 1.25% per annum for the money market portion based on actual allocation of the net assets

**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%
	Digital Platform of AMC / Third party	Up to 1%
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 Special Saving 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](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)

**Key Fact Statement of**  
**ABL Special Savings Plan-II under ABL Special Savings Fund**

**Type:** Open-End

**Category:** Capital Protected Scheme

**Managed by:** ABL Asset Management Company Limited

**Risk Profile:** Low

**Issuance Date:** June 19, 2025 (updated till 12<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>	The Objective of ABL SSP-II is to earn competitive regular return with capital protection.
<b>Authorized investment avenues</b>	Government Securities, Cash & near Cash Instruments, TDRs.
<b>Launch date</b>	September 19, 2019
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	Average of 3 Months PKRV Rates
<b>IPO / Subscription Period</b>	17-18 September, 2019
<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" Units
<b>Management Fee (% per annum)</b>	The management fee caps are up to 1.50% per annum for the fixed income portion and up to 1.25% per annum for the money market portion based on actual allocation of the net assets

**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 2%
	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 Special Saving Plan - II** 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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Special Savings Plan-III under ABL Special Savings Fund**

**Type:** Open-End

**Category:** Capital Protected Scheme

**Managed by:** ABL Asset Management Company Limited

**Risk Profile:** Low

**Issuance Date:** June 19, 2025 (updated till 12<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>	The Objective of ABL SSP-III is to earn competitive regular return with capital protection.
<b>Authorized investment avenues</b>	Government Securities, Cash & near Cash Instruments, TDRs.
<b>Launch date</b>	September 27, 2019
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	Average of 6 Months PKRV Rates
<b>IPO / Subscription Period</b>	September 26, 2019
<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" Units
<b>Management Fee (% per annum)</b>	The management fee caps are up to 1.50% per annum for the fixed income portion and up to 1.25% per annum for the money market portion based on actual allocation of the net assets

**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 2%
	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 Special Saving Plan - III** 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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Special Savings Plan-IV under ABL Special Savings Fund**

**Type:** Open-End

**Category:** Capital Protected Scheme

**Managed by:** ABL Asset Management Company Limited

**Risk Profile:** Low

**Issuance Date:** June 19, 2025 (updated till 12<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>	The Objective of ABL SSP-IV is to earn competitive regular return with capital protection.
<b>Authorized investment avenues</b>	Government Securities, Cash & near Cash Instruments, TDRs.
<b>Launch date</b>	October 31, 2019
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	Average of 1 Month PKRV Rates
<b>IPO / Subscription Period</b>	October 30, 2019
<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" Units
<b>Management Fee (% per annum)</b>	The management fee caps are up to 1.50% per annum for the fixed income portion and up to 1.25% per annum for the money market portion based on actual allocation of the net assets

**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%
	Digital Platform of AMC / Third party		Up to 1%
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 Special Saving Plan - IV** 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)

**Key Fact Statement of**  
**ABL Special Savings Plan-V under ABL Special Savings Fund**

**Type:** Open-End

**Category:** Capital Protected Scheme

**Managed by:** ABL Asset Management Company Limited

**Risk Profile:** Low

**Issuance Date:** June 19, 2025 (updated till 12<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>	The Objective of ABL SSP-V is to earn competitive regular return with capital protection.
<b>Authorized investment avenues</b>	Government Securities, Cash & near Cash Instruments, TDRs.
<b>Launch date</b>	February 26, 2021
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	Average of 6 Months PKRV Rates
<b>IPO / Subscription Period</b>	February 25, 2021
<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" Units
<b>Management Fee (% per annum)</b>	The management fee caps are up to 1.50% per annum for the fixed income portion and up to 1.25% per annum for the money market portion based on actual allocation of the net assets

**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%
	Digital Platform of AMC / Third party		Up to 1%
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 Special Saving Plan - V** 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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Special Savings Plan-VI under ABL Special Savings Fund**

**Type:** Open-End

**Category:** Capital Protected Scheme

**Managed by:** ABL Asset Management Company Limited

**Risk Profile:** Low

**Issuance Date:** June 19, 2025 (updated till 12<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>	The Objective of ABL SSP-VI is to earn competitive regular return with capital protection.
<b>Authorized investment avenues</b>	Government Securities, Cash & near Cash Instruments, TDRs.
<b>Launch date</b>	August 03, 2022
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1,000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	Average of 6 Months PKRV Rates
<b>IPO / Subscription Period</b>	August 02, 2022
<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" Units
<b>Management Fee (% per annum)</b>	The management fee caps are up to 1.50% per annum for the fixed income portion and up to 1.25% per annum for the money market portion based on actual allocation of the net assets

**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%
	Digital Platform of AMC / Third party		Up to 1%
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 Special Saving Plan - VI** 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)

**Key Fact Statement of**  
**ABL Fixed Rate Plan-V under ABL Fixed Rate Fund**  
**Type: Open-End**  
**Category: Fixed Rate/Return Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Moderate**  
**Issuance Date: June 19, 2025 (updated till 9<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>	The investment objective of ABL Fixed Rate Plan–V is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues
<b>Authorized investment avenues</b>	Government Securities, Cash at Bank, TDR and Money Market Placements.
<b>Launch date</b>	September 6, 2024
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration/Maturity</b>	12 months / September 04, 2025
<b>Expected Return</b>	16.5%
<b>IPO / Subscription Period</b>	September 5, 2024
<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" Units
<b>Management Fee (% per annum)</b>	Up to 1%

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

1. Front End Load (FEL)	<b>Distribution Channel</b>		<b>Percentage</b>
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	<b>Type of Charge</b>		<b>Percentage</b>
	Back-end Load		Nil
	Contingent Load		Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company.

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Fixed Rate Plan - V** 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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

## Key Fact Statement of

### ABL Fixed Rate Plan-IX under ABL Fixed Rate Fund

Type: Open-End

Category: Fixed Rate/Return Scheme

Managed by: ABL Asset Management Company Limited

Risk Profile: Low

Issuance Date: June 19, 2025 (updated till 9<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>	The investment objective of ABL Fixed Rate Plan-IX is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues
<b>Authorized investment avenues</b>	Government Securities, Cash at Bank, TDR and Money Market Placements.
<b>Launch date</b>	December 27, 2024
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration/Maturity</b>	6 months / June 24, 2025
<b>Expected Return</b>	11.95%
<b>IPO / Subscription Period</b>	December 26, 2024
<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" Units
<b>Management Fee (% per annum)</b>	Up to 1%

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

1. Front End Load (FEL)	<b>Distribution Channel</b>	<b>Percentage</b>
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil
2. Redemption Charge	<b>Type of Charge</b>	<b>Percentage</b>
	Back end Load	Nil
	Contingent Load	Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company.

#### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Special Saving Plan - IX** 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 Shahr-e- Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Fixed Rate Plan-X under ABL Fixed Rate Fund**  
**Type: Open-End**  
**Category: Fixed Rate/Return Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Moderate**  
**Issuance Date: June 19, 2025 (updated till 9<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>	The investment objective of ABL Fixed Rate Plan-X is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues
<b>Authorized investment avenues</b>	Government Securities, Cash at Bank, TDR and Money Market Placements.
<b>Launch date</b>	December 10, 2024
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration/Maturity</b>	12 months / December 08, 2025
<b>Expected Return</b>	11.95%
<b>IPO / Subscription Period</b>	December 09, 2024
<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" Units
<b>Management Fee (% per annum)</b>	Up to 1%

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

1. Front End Load (FEL)	<b>Distribution Channel</b>		<b>Percentage</b>
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	<b>Type of Charge</b>		<b>Percentage</b>
	Back end Load		Nil
	Contingent Load		Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company.

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Fixed Rate Plan - X** 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 Shakra-e- Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Fixed Rate Plan-XIV under ABL Fixed Rate Fund**  
**Type: Open-End**  
**Category: Fixed Rate/Return Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Low**  
**Issuance Date: June 19, 2025 (updated till 9<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>	The investment objective of ABL Fixed Rate Plan–XIV is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues
<b>Authorized investment avenues</b>	Government Securities, Cash at Bank, TDR and Money Market Placements.
<b>Launch date</b>	April 15, 2025
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration/Maturity</b>	3 months / July 11, 2025
<b>Expected Return</b>	11.50%
<b>IPO / Subscription Period</b>	April 14, 2025
<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" Units
<b>Management Fee (% per annum)</b>	Up to 1%

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

1. Front End Load (FEL)	<b>Distribution Channel</b>		<b>Percentage</b>
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	<b>Type of Charge</b>		<b>Percentage</b>
	Back end Load		Nil
	Contingent Load		Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company.

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Fixed Rate Plan - XIV** 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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Fixed Rate Plan-XV under ABL Fixed Rate Fund**  
**Type: Open-End**  
**Category: Fixed Rate/Return Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Low**  
**Issuance Date: June 19, 2025 (updated till 9<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>	The investment objective of ABL Fixed Rate Plan–XV is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues
<b>Authorized investment avenues</b>	Government Securities, Cash at Bank, TDR and Money Market Placements.
<b>Launch date</b>	April 25, 2025
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration/Maturity</b>	3 months / July 23, 2025
<b>Expected Return</b>	11.5%
<b>IPO / Subscription Period</b>	April 24, 2025
<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" Units
<b>Management Fee (% per annum)</b>	Up to 1%

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

1. Front End Load (FEL)	<b>Distribution Channel</b>		<b>Percentage</b>
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	<b>Type of Charge</b>		<b>Percentage</b>
	Back end Load		Nil
	Contingent Load		Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company.

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Fixed Rate Plan - XV** 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 Shakra-e- Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

**Key Fact Statement of**  
**ABL Fixed Rate Plan-XVI under ABL Fixed Rate Fund**  
**Type: Open-End**  
**Category: Fixed Rate/Return Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: Low**  
**Issuance Date: June 19, 2025 (updated till 9<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>	The investment objective of ABL Fixed Rate Plan–XVI is to provide fixed return to the Unit Holders at maturity by investing in Authorized Investable Avenues
<b>Authorized investment avenues</b>	Government Securities, Cash at Bank, TDR and Money Market Placements.
<b>Launch date</b>	March 19, 2025
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration/Maturity</b>	6 months / September 17, 2025
<b>Expected Return</b>	11.45%
<b>IPO / Subscription Period</b>	March 18, 2025
<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" Units
<b>Management Fee (% per annum)</b>	Up to 1%

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

1. Front End Load (FEL)	<b>Distribution Channel</b>		<b>Percentage</b>
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	<b>Type of Charge</b>		<b>Percentage</b>
	Back end Load		Nil
	Contingent Load		Contingent load shall commensurate with net loss incurred due to early Redemption, as determined by the Management Company.

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Fixed Rate Plan - XVI** 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 Shakra–e– Faisal, Karachi

**Contact:** 021- 111-111-500

**Website:** [www.cdcpakistan.com](http://www.cdcpakistan.com)

## PART B- Other Regulatory Changes

### 1. ABL FINANCIAL SECTOR FUND

#### **1. Amendment under Clause 6.2.1, titled "Remuneration of the Management Company"**

Second Para of the clause 6.2.1 has been replaced in its entirety with the following clause:

“The maximum level of Management Fee as specified in Regulations is disclosed in Annexure “A”. 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”.

#### **2. Following Expenses specified under Clause 6.4, titled "Other Costs and Expenses," shall be removed and a new clause is inserted as per following details:**

##### **Deleted Clause:**

xii. Fees and expenses related to registrar services, accounting, operation and valuation services related to CIS

xiii. Selling and marketing expenses as allowed under Regulations

xv. As stipulated in the NBFC regulations, the total expense ratio of the fund shall be capped at 2.5% or (any other limit as decided by the Commission from time to time). For this purpose, the costs incurred in relation to any government levy on funds such as sales tax, Worker’s Welfare Fund or SECP fee etc. shall be excluded while calculating Total Expense Ratio.

##### **New Clause:**

xiv. As stipulated in the NBFC regulations, the management fee of the fund shall be capped at **up to 1.5%** or (any other limit as decided by the Commission from time to time).

#### **3. Amendment in Annexure “A” Current Level of Management Fee, Front End Load & Back End Load**

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

##### **Current Level of Fee & Load Structure**

###### **ABL Financial Sector Plan-I**

<b>Front End Load</b>	Up to 2%
<b>Back End Load</b>	Nil
<b>Contingent Load</b>	Nil
<b>Management Fee</b>	Up to 1.5% of average daily net asset of the scheme.

The actual rate of management fee on the basis of Net Assets shall be disclosed in the FMR and in the Financial Statements.

Provided however the Management Company may waive the Front-end Load fully or partially at its own discretion to any investor.

Any change in the fee & load structure, provided it is within the maximum limit, shall be notified through an addendum to this annexure and/or as how the Commission may direct.

### **Current Cut-Off Timing**

Monday to Friday: 9:00 AM to 4:00 PM

Cut-Off time may vary from time to time as may be determined by the Management Company and communicate to the Unit Holders (through Management Company's website:www.ablfunds.com), Trustee of the Fund and SECP.

## **2. ABL MONEY MARKET FUND**

### **1. Amendment under Clause 6.2.1, titled "Remuneration of the Management Company"**

Second Para of the clause 6.2.1 has been replaced in its entirety with the following clause:

“The maximum level of Management Fee as specified in Regulations is disclosed in Annexure “A”. 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”.

### **2. Following Expenses under Clause 6.4, titled "Other Costs and Expenses," shall be removed and a new clause is inserted as per following details:**

#### **Deleted Clauses:**

xiii. Fees and expenses related to registrar services, accounting, operation and valuation services related to CIS.

xiv. Selling and marketing expenses as allowed under Regulations

**xv. Total Expense Ratio:** As stipulated in the NBFC regulations, the total expense ratio of the fund shall be capped at 2% or (any other limit as decided by the Commission from time to time). For this purpose, the costs incurred in relation to any government levy on funds such as sales tax, Worker’s Welfare Fund or SECP fee etc. shall be excluded while calculating total expense ratio.

#### **New Clause:**

xiv. As stipulated in the NBFC regulations, the management fee of the fund shall be capped at up to **1.25%** or any other limit as decided by the Commission from time to time.

### **3. Amendment in Annexure “A” Current Level of Management Fee, Front End Load & Back End Load**

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

#### **Current Level of Fee & Load Structure**

ABL Money Market Plan-I

<b>Front End Load</b>	Up to 2%
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<b>Back End Load</b>	Nil
<b>Contingent Load</b>	Nil
<b>Management Fee</b>	Up to 1.25% of average daily net asset of the scheme.

Provided however the Management Company may waive the Front-end Load fully or partially at its own discretion to any investor.

**Cut-Off Timing:**

**Current Cut-off Timing & Business Hours for dealing in Units:**

**Monday to Friday 9:00 AM to 4:00 PM**

**Normal Redemption:**

The Cut-off Time of the Fund before which Unit transactions shall be effectuated in the Fund including receiving applications for issuance, redemption and transfer of Units shall 4:00 p.m. on the applicable Business Day.

**Same Day Redemption:**

In case of same day redemption cut-off timing for receiving applications of Redemption shall be 9:45 a.m. on any Business Day. The Cut-Off Time may vary from time to time as may be determined by the Management Company and communicated to the Trustee, SECP and the Unit Holders before which unit transactions shall be effectuated.

**Current Cut-off Time for dissemination and announcement of NAV:**

Latest by 6:30 p.m. on the Dealing Day.

**Note:**

Any change in the Business Hours/Cut-off Time shall be notified through website of the Management Company, under intimation to the trustee. However, any increase in Management Fee, Front End Load or Back-end Load shall be implemented with prior approval of the SECP.

Further, Cut-Off Timings/Business Hours for the month of Ramadan shall be notified to Unit-Holders via the Company's website.

**3. ALLIED FINERGY FUND**

**1. Amendment under Clause 6.2.1, titled "Remuneration of the Management Company"**

Second Para of the clause 6.2.1 has been replaced in its entirety with the following clause:

"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".

**2. Following Expenses under Clause 6.4, titled "Other Costs and Expenses," shall be removed and a new clause is inserted as per following details:**

**Deleted Clauses:**

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

**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 SECP regulations.

**3. 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**

	<b>Front-End Load (%)</b>	<b>Back End Load (%)</b>	<b>Management Fee (% p.a.)</b>
<b>Class “A” Units (Pre – IPO Units)</b>	up to 3%	Nil	The Management Fee for the <b>Allied Finergy Fund</b> shall be calculated using a weighted average methodology based on the net asset allocation of the fund, as mandated by the SECP. The fee is capped at 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.
<b>Class “B” Units</b>	up to 3%	Nil	
<b>Class “C” Units</b>	Nil	Nil	

**Current Cut-Off Timing**

**Current Cut-off Timing & Business Hours for dealing in Units:**

Every Dealing Day – 9:00 am to 4:00 p.m.

**Current Cut-off Time for dissemination and announcement of NAV for Each Dealing Day:**

Latest by 6:30 p.m. Dealing Day

**Note:** Any change in the Business Hours/Cut-off Time shall be notified through website of the Management Company, under intimation to the trustee. However, any increase in Management Fee, Front End Load or Back-end Load shall be implemented with prior approval of the SECP.

Further, Cut-Off Timings/Business Hours for the month of Ramadan shall be notified to Unit-Holders via the Company’s website.

**4. ABL FIXED RATE FUND**

**1. Amendment under Clause 6.2.1, titled "Remuneration of the Management Company"**

Second Para of the clause 6.2.1 has been replaced in its entirety with the following clause:

“The maximum level of Management Fee as specified in Regulations is disclosed in Annexure “A”. 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”.

2. **Following Expenses under Clause 6.4, titled "Other Costs and Expenses," shall be removed and a new clause is inserted as per following details:**

**Deleted Clauses:**

xii. Fees and expenses related to registrar services, accounting, operation and valuation services related to CIS.

xiii. Selling and marketing expenses as allowed under Regulations

xv. Total Expense Ratio: As stipulated in the NBFC regulations, the total expense ratio of the fund shall be capped at 2% or (any other limit as decided by the Commission from time to time). For this purpose, the costs incurred in relation to any government levy on funds such as sales tax, Worker’s Welfare Fund or SECP fee etc. shall be excluded while calculating total expense ratio.

**New Clause:**

xiv. As stipulated in the NBFC regulations, the management fee of the fund shall be capped at **up to 1%** or any other limit as decided by the Commission from time to time.

3. **Annexure A of the Offering Document has been amended to reflect changes solely in the management fee structure of the currently active Investment Plans. The revised Annexure A shall read as follows.**

**Current Fee Structure**

**Active Investment Plan(s)**

<b>Plan(s)</b>	<b>Management Fee</b>
ABL Fixed Rate Plan - V	Up to 1% of the Net Asset, calculated on daily basis
ABL Fixed Rate Plan - IX	
ABL Fixed Rate Plan - X	
ABL Fixed Rate Plan - XIV	
ABL Fixed Rate Plan - XV	
ABL Fixed Rate Plan - XVI	

The Management Company will disclose the actual Management Fee charged for the month in the monthly Fund Manager Report as a percentage of average net assets.

**Contingent Load**

<b>Fixed Rate Plan I to XVI</b>	Contingent load shall commensurate with net loss incurred due to Early Redemption, as determined by the Management Company
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Any change in the fee & load structure, provided it is within the maximum limit, shall be notified through an addendum to this annexure and/or as how the Commission may direct.

**Current Cut-Off Timing**

Monday to Friday: 9:00 AM to 4:00 PM

Cut-Off time may vary from time to time as may be determined by the Management Company and communicated to the Unit Holders (through Management Company's website:www.ablfunds.com), Trustee of the Fund and SECP.

## **5. ABL STOCK FUND**

### **1. Amendment under Clause 6.2.1, titled "Remuneration of the Management Company"**

Second Para of the clause 6.2.1 has been replaced in its entirety with the following clause:

“The maximum level of Management Fee as specified in Regulations is disclosed in Annexure “A”. 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”.

### **2. 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**

<b>Front End Load</b>	Up to 2%
<b>Back End Load</b>	Nil
<b>Management Fee (% p.a)</b>	Up to 3% of average daily net asset of the scheme.

The actual rate of management fee on the basis of Net Assets shall be disclosed in the FMR and in the Financial Statements.

Any change in the fee & load structure, provided it is within the maximum limit, may be notified through an addendum to this annexure and/or as how the Commission may direct.

#### **Current Cut-Off Timing / Business Hours:**

Any day on which stock exchanges are open for business in Pakistan

Monday to Friday: 9:00 AM to 4:00 PM

Cut-Off time may vary from time to time as may be determined by the Management Company and communicated to the Unit Holders (through Management Company's website:www.ablfunds.com), Trustee of the Fund and SECP.

## **6. ABL SPECIAL SAVINGS FUND**

### **1. Amendment under Clause 6.2.1, titled "Remuneration of the Management Company"**

Second Para of the clause 6.2.1 has been replaced in its entirety with the following clause:

“The maximum level of Management Fee as specified in Regulations is disclosed in Annexure “A”. 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”.

The Management Fee for each investment plan under the ABL Special Saving Fund shall be determined using a weighted average methodology, based on the net asset allocation of the respective plan, in accordance with SECP guidelines.

**2. Clause 6.2.5, titled ‘Expense Ratio’ shall be deleted**

**Expense Ratio:** The expense ratio shall be 2% in line with the limits assigned to the relevant Capital Protected Fund category in the Non-Banking Finance Companies Regulations, and as defined by the Commission from time to time.

**3. 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**

Plan	UNITS	Front-End Load (%)	Contingent Load	Back End Load	Management Fee (% p.a.)
ABL Special Saving Plan-I	Class “A” Units (Sale/Purchase Units)	Up to 1%	2% -1st Year 1%-2nd Year	Nil	The Management Fee for each Investment plan under the ABL Special Saving Fund is calculated using a weighted average approach based on the respective allocation of the net assets of the investment plan(s), as set by the SECP. The management fee for the fixed income portion will be up to 1.5%, and the money market portion will up to 1.25%.
ABL Special Saving Plan-II	Class “A” Units (Sale/Purchase Units)	Up to 2%	Nil	Nil	
ABL Special Saving Plan-III	Class “A” Units (Sale/Purchase Units)	Up to 2%	Nil	Nil	
ABL Special Saving Plan-IV	Class “A” Units (Sale/Purchase Units)	Up to 1%	Nil	1%-1st year 0.5% - 2nd year Nil after 2 year	
ABL Special Saving Plan-V	Class “A” Units (Sale/Purchase Units)	Up to 1%	Nil	Up to 0.5%	
ABL Special Saving Plan-VI	Class “A” Units (Sale/Purchase Units)	Up to 1%	Nil	Up to 0.5%	

**Note:**

1. Management Company has a discretion to waive or charge different level of load to different classes of investors.
1. Management Company shall disclose actual rate of management fee charged as percentage of net assets of collective investment scheme in monthly Fund Manager Report.

**Cut-Off Timing:**

**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:**

Latest by 6:30 p.m. on the Dealing Day

**Note:**

Any change in the Business Hours/Cut-off Time shall be notified through website of the Management Company, under intimation to the trustee. However, any increase in Management Fee, Front End Load or Back-end Load shall be implemented with prior approval of the SECP.

Further, Cut-Off Timings/Business Hours for the month of Ramadan shall be notified to Unit-Holders via the Company's website.

**7. ABL ISLAMIC INCOME FUND**

**1. Amendment under Clause 6.2.1, titled "Remuneration of the Management Company"**

Second Para of the clause 6.2.1 has been replaced in its entirety with the following clause:

“The maximum level of Management Fee as specified in Regulations is disclosed in Annexure “A”. 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”.

**2. 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:

<b>Front end Load</b>	Up to 1.5%
<b>Back-end Load</b>	Nil
<b>Management Fee (% p.a)</b>	Up to 1.5% of average daily net asset of the scheme.

AMC shall disclose actual rate of management fee charged as percentage of net asset of CIS in the monthly fund manager 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.

**Current Cut-Off Timing**

Monday to Friday: 9:00 AM to 4:00 PM

Cut-Off time may vary from time to time as may be determined by the Management Company and communicated to the Unit Holders (through Management Company's website:www.ablfunds.com), Trustee of the Fund and SECP.

**8. ABL ISLAMIC MONEY MARKET FUND**

**1. Amendment under Clause 6.2.1, titled "Remuneration of the Management Company"**

Second Para of the clause 6.2.1 has been replaced in its entirety with the following clause:

“The maximum level of Management Fee as specified in Regulations is disclosed in Annexure “A”. 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”.

**2. Following Expenses under Clause 6.4, titled "Other Costs and Expenses," shall be removed and a new clause is inserted as per following details:**

**Deleted Clauses:**

xiii. Fees and expenses related to registrar services, accounting, operation and valuation services related to CIS.

xiv. Selling and marketing expenses as allowed under Regulations

xv. Total Expense Ratio: As stipulated in the NBFC regulations, the total expense ratio of the fund shall be capped at 2% or (any other limit as decided by the Commission from time to time). For this purpose, the costs incurred in relation to any government levy on funds such as sales tax, Worker’s Welfare Fund or SECP fee etc. shall be excluded while calculating Total Expense Ratio.

**New Clause:**

xiv. As stipulated in the NBFC regulations, the management fee of the fund shall be capped at up to 1.25% or any other limit as decided by the Commission from time to time.

**3. Amendment in Annexure “A” Current Level of Management Fee, Front End Load & Back End Load**

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

**Current Level of Fee & Load Structure**

**ABL Islamic Money Market Plan-I**

<b>Front End Load</b>	Up to 2%
<b>Back End Load</b>	Nil
<b>Contingent Load</b>	Nil
<b>Management Fee</b>	Up to 1.25% of average daily net asset of the scheme.

Provided however the Management Company may waive the Front-end Load fully or partially at its own discretion to any investor.

**Cut-Off Timing:**

**Current Cut-off Timing & Business Hours for dealing in Units:**

Monday to Friday **9:00 AM to 4:00 PM**

**Standard Redemption:**

The Cut-off Time of the Fund before which Unit transactions shall be effectuated in the Fund including receiving applications for issuance, redemption and transfer of Units shall 4:00 p.m. on the applicable Business Day.

**Same Day Redemption:**

In case of same day redemption cut-off timing for receiving applications of Redemption shall be 9:45 a.m. on any Business Day. The Cut-Off Time may vary from time to time as may be determined by the Management Company and communicated to the Trustee, SECP and the Unit Holders before which unit transactions shall be effectuated.

**Current Cut-off Time for dissemination and announcement of NAV:**

Latest by 6:30 p.m. on the Dealing Day

**Note:**

Any change in the Business Hours/Cut-off Time shall be notified through website of the Management Company, under intimation to the trustee. However, any increase in Management Fee, Front End Load or Back-end Load shall be implemented with prior approval of the SECP.

Further, Cut-Off Timings/Business Hours for the month of Ramadan shall be notified to Unit-Holders via the Company's website.

**9. ABL ISLAMIC SOVEREIGN FUND**

**1. Under Clause 6.4, titled "Other Costs and Expenses," the following clauses shall be deleted and replace by the new clause.**

**Deleted Clauses:**

**xvi.** Fees and expenses related to registrar services, accounting, operation and valuation services related to CIS shall be charged as per the discretion of the Management Company with in allowable Total Expense Ratio (TER) as prescribed in the Regulation

**xvii.** Selling and Marketing expenses shall be charged as per the discretion of the Management Company with in allowable Total Expense Ratio (TER) as prescribed in the Regulation

**xix. Total Expense Ratio:** As stipulated in the NBFC regulations, the total expense ratio of the fund shall be capped at 2.5% or (any other limit as decided by the Commission from time to time). For this purpose, the costs incurred in relation to any government levy on funds such as sales tax, Worker's Welfare Fund or SECP fee etc. shall be excluded while calculating Total Expense Ratio.

**New Clause:**

**xix.** As stipulated in the NBFC regulations, the management fee of the fund shall be capped at up to 1.5% or any other limit as decided by the Commission from time to time.

**2. 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:**

<b>Investment plan</b>	<b>Front End Load (%)</b>	<b>Contingent Load (%)</b>	<b>Backend Load (%)</b>	<b>Management Fee (% p.a)</b>
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ABL Islamic Sovereign Plan-I	Up to 3%	Nil	Nil	Up to 1.5%
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**Note:**

Management Company shall disclose actual rate of management fee charged as percentage of net assets of collective investment scheme in monthly Fund Manager Report.

**Business Hours and Current Cut off Time**

Transactions	Business Hours	Cut off Time
Application for issuance of units and redemption of units	Monday to Friday 9:00 am to 4:00 pm	Monday to Friday 9:00 am to 4:00 pm

The Cut-Off Time may vary from time to time as may be determined by the Management Company, under intimation to the trustee and SECP and the same shall be communicated to the Unit Holders before such unit transactions shall be effectuated.

Any change in the Cut-off Timing including for the month of Ramadan shall be notified to Investors/ Unit holders via Company's Website.

**10. ABL GOVERNMENT SECURITIES FUND**

**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:

<b>Front end Load</b>	Up to 1.5%
<b>Back-end Load</b>	Nil
<b>Management Fee</b>	Up to 1.5% of average daily net asset of the scheme.

AMC shall disclose actual rate of management fee charged as percentage of net asset of CIS in the monthly fund manager report.

Any change in the load and fee structure, provided it is within the maximum limit, shall be notified through an addendum to this annexure and/or how the Commission may direct.

**Current Cut-Off Timing**

Monday to Friday: 9:00 AM to 4:00 PM

Cut-Off time may vary from time to time as may be determined by the Management Company and communicated to the Unit Holders (through Management Company's website:www.ablfunds.com), Trustee of the Fund and SECP.

**11. ABL INCOME FUND**

**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:

<b>Front end Load</b>	Up to 1.5%
<b>Back-end Load</b>	Nil
<b>Management Fee (% p.a)</b>	Up to 1.5% of average daily net asset of the scheme.

AMC shall disclose actual rate of management fee charged as percentage of net asset of CIS in the monthly fund manager 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.

**Current Cut-Off Timing**

Monday to Friday: 9:00 AM to 4:00 PM

Cut-Off time may vary from time to time as may be determined by the Management Company and communicated to the Unit Holders (through Management Company’s website:www.ablfunds.com), Trustee of the Fund and SECP.

**12. ABL ISLAMIC CASH FUND**

**1. Clause 6.2.4 titled ‘Other costs and expenses’ has been amended and following sub clause xv has been added:**

xv. As stipulated in the NBFC regulations, the management fee of the fund shall be capped at up to 1.25% or (any other limit as decided by the Commission from time to time).

**2. Following Clause 6.2.5 of the Offering Document titled Expense Ratio shall be deleted:**

**Expenses Ratio**

The expense ratio shall be in line with the limits assigned to the Money Market category in the Non-Banking Finance Companies Regulations, and as defined by the Commission from time to time.

**3. 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:**

	<b>Front-End Load (%)</b>	<b>Back End Load</b>	<b>*Management Fee (% p.a.)</b>
<b>Class “A” Units</b> (Purchase Units) (During and after Subscription period)	up to 1%	Nil	Up to 1.25%
<b>Class “B” Units</b> (Bonus Units)	Nil	Nil	
<b>Class “C” Units</b> (Dividend Reinvestment Units)	Nil	Nil	

\*AMC shall disclose actual rate of management fee charged as percentage of net asset of CIS in the monthly fund manager report.

**Cut-Off Timing:**

**Current Cut-off Timing & Business Hours for dealing in Units:**

Cut-off timings for receiving applications of issuance, redemption, conversion, transfer and Pledge shall be 4:00 p.m. any Business Day. However, in case of same day redemption cut-off timing for receiving applications of Redemption shall be **9:45 a.m.** on any Business Day. The Cut-Off Time may vary from time to time as may be determined by the Management Company and communicated to the Trustee, SECP and the Unit Holders before which unit transactions shall be effectuated.

**Current Cut-off Time for dissemination and announcement of NAV:**

Latest by 6:30 p.m. on the Dealing Day.

**Note:**

Any change in the Business Hours/Cut-off Time shall be notified through website of the Management Company, under intimation to the trustee. However, any increase in Management Fee, Front End Load or Back-end Load shall be implemented with prior approval of the SECP.

Further, Cut-Off Timings/Business Hours for the month of Ramadan shall be notified to Unit-Holders via the Company's website.

**13. ABL CASH FUND**

**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:**

<b>Front end Load</b>	Up to 0.75%
<b>Back-end Load</b>	Nil
<b>Management Fee</b>	Up to 1.25% of average daily net asset of the scheme.

\*AMC shall disclose actual rate of management fee charged as percentage of net asset of CIS in the monthly fund manager report.

Any change in the load and fee structure, provided it is within the maximum limit, shall be notified through an addendum to this annexure and/or by publication in a widely circulated newspaper, as and how the Commission may direct.

**Cut-Off Timing:**

**Current Cut-off Timing & Business Hours for dealing in Units:**

Cut-off timings for receiving applications of issuance, redemption, conversion, transfer and Pledge shall be **4:00 p.m.** any Business Day. However, in case of same day redemption cut-off timing for receiving applications of Redemption shall be **9:30 a.m.** on any Business Day. The Cut-Off Time may vary from time to time as may be determined by the Management Company and communicated to the Trustee, SECP and the Unit Holders before which unit transactions shall be effectuated.

**Current Cut-off Time for dissemination and announcement of NAV:**

Latest by 6:30 p.m. on the Dealing Day.

**Note:**

Any change in the Business Hours/Cut-off Time shall be notified through website of the Management Company, under intimation to the trustee. However, any increase in Management Fee, Front End Load or Back-end Load shall be implemented with prior approval of the SECP.

Further, Cut-Off Timings/Business Hours for the month of Ramadan shall be notified to Unit-Holders via the Company's website.

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