

Key Fact Statement of
ABL Islamic Asset Allocation Fund
Type: Open-End
Category: Shariah Compliant Asset Allocation
Managed by: ABL Asset Management Company Limited
Risk Profile: Medium
Issuance Date: June 13, 2025 (updated till 5th SOD)

1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	The investment objective of the Fund is to earn a potentially high return through asset allocation between Shari'ah Compliant Equity Instruments, Shari'ah Compliant Fixed Income Instruments, Shari'ah Compliant Money Market Instruments and any other Shari'ah Compliant instrument as permitted by the SECP and Shari'ah Advisor.
Authorized investment avenues	Shariah Complaint Listed Equity Securities, Cash & Near Cash Instruments, Shariah Compliant Fixed Income and Money Market Instruments, Ijara Sukuk and other GoP Shariah Compliant Debt Securities.
Launch date	May 31, 2018
Minimum investment amount	Rs. 1,000
Duration	Perpetual
Performance Benchmark	Weighted average daily return of KMI-30 Index for equity portion and 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 for fixed income portion and 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 for Money Market portion, based on Fund's actual allocation.
IPO / Subscription Period	May 30, 2018
Subscription / Redemption Days and Timings	Monday to Friday 9:00 AM to 4:00 PM
Types / Classes of Units	Class "A" Units, Class "B" Units and Class "C" Units.
Management Fee (% per annum)	The Management Fee for the ABL Islamic Asset Allocation Fund shall be calculated using a weighted average methodology, based on the fund's net asset allocation, in accordance with SECP regulations. 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 .

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	Class A & B Units: Up to 3%
	Digital Platform of AMC / Third party	Class A & B Units: Up to 1.5%

2. Redemption Charge	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Nil

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Islamic Asset Allocation 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

b. Trustee:

Name: Digital Custodian Company Limited
Address: Perdesi House, Old Queens Road, Karachi
Contact: +92 21 3241 9770, +92 21 3243 0485
Website: www.digitalcustodian.co

c. Shariah Advisor:

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