Key Fact Statement of

ABL Islamic Fixed Term Plan - I under ABL Islamic Fixed Term Fund

Type: Open-End

Category: Shariah Compliant Fixed Rate/Return Scheme

Managed by: ABL Asset Management Company Limited

Risk Profile: Low

Issuance Date: July 22, 2025

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 **ABL Islamic Fixed Term Plan-I** is to provide promised return to the Unit Holders at maturity in such a manner that original amount of investment is protected at maturity by investing in Authorized Investable Avenues.
Authorized investment avenues	Shariah Compliant Bank Deposits, Shariah Compliant Government Securities, Shariah Compliant TDRs, Shariah Compliant CODs, COMs and Shariah Compliant Money Market Placements.
Launch date	September 19, 2025
Minimum investment amount	Rs. 5,000
Duration/Maturity	Up to 3 months / December 17, 2025
Expected Return	10.50%
IPO / Subscription Period	September 16, 2025 to September 18, 2025
Subscription / Redemption Days and Timings	Monday to Friday 9:00 AM to 4:00 PM
Types / Classes of Units	Class "A" Units
Management Fee (% per annum)	Up to 1% per annum of average daily Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

Distribution Channel	Percentage
Direct Investment through AMC	Nil
Digital Platform of AMC / Third party	Nil

2. Redemption Charge

Type of Charge	Percentage
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 Islamic Fixed Term Plan - I** for the latest information pertaining to the updated TER.

Applicable Taxes

Disclaimer – Income earned in the form of dividend or capital gain shall be charged at a rate as specified in the Income tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Management Company: **Name**: ABL Asset Management Company Limited **Address:** Plot No. 14, Main Boulevard, DHA Phase VI, Lahore. **Contact No.**: 042-32305000 **Website:** www.ablfunds.com
b. Trustee: **Name:** Central Depository Company of Pakistan Limited **Address:** CDC House, 99– B, Block B, S.M.C.H.S, Main Shahra–e– Faisal, Karachi **Contact:** 021- 111-111-500 **Website:** www.cdcpakistan.com
c. Shariah Advisor: **Name:** Al Hilal Shariah Advisors (Pvt.) Limited **Address:** Suite 807, 8th Floor, Horizon Tower, Com 2/6, Khayaban -e- Saadi, Block 3 Clifton, Karachi. **Contact:** 021-35305931-37 **Website:** www.alhilalsa.com