

**Key Fact Statement of**  
**ABL Islamic Fixed Term Plan - II 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**

<b>Investment Objective</b>	The investment objective of <b>ABL Islamic Fixed Term Plan-II</b> 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.
<b>Authorized investment avenues</b>	Shariah Compliant Bank Deposits, Shariah Compliant Government Securities, Shariah Compliant TDRs, Shariah Compliant CODs, COMs and Shariah Compliant Money Market Placements.
<b>Launch date</b>	October 16, 2025
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration/Maturity</b>	November 18, 2025
<b>Expected Return</b>	10.65% p.a
<b>IPO / Subscription Period</b>	October 13, 2025 to October 15, 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% per annum of average daily 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		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 Islamic Fixed Term 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 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, 8th 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)