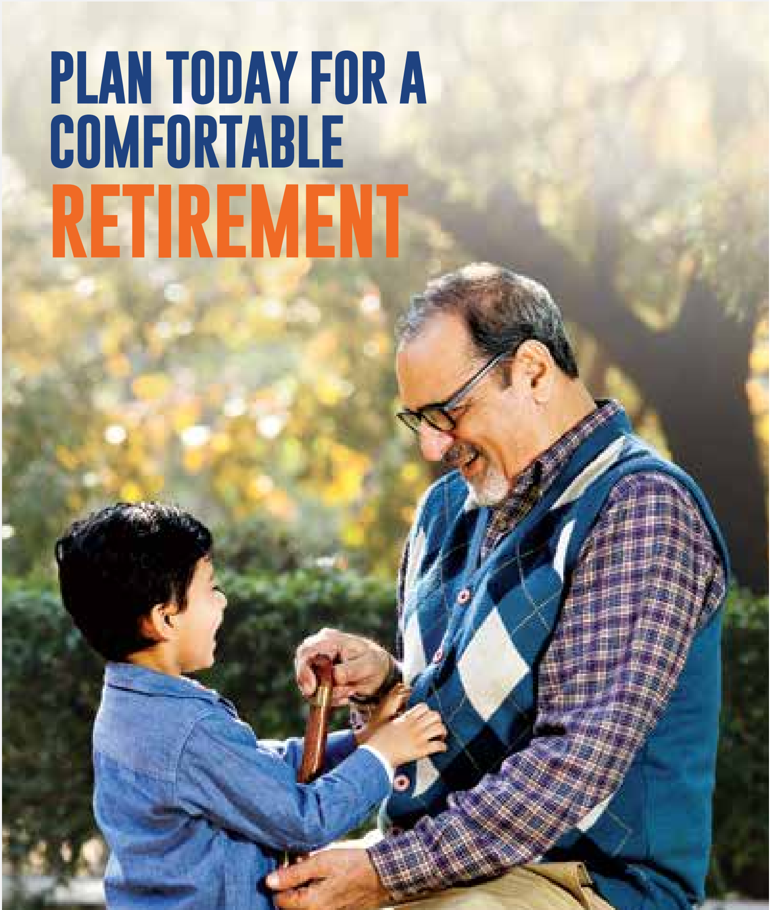
MUSTAQBIL
PENSION FUND



For Investment: SMS "**INVEST**" to **8262**

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AM1
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Retirement planning is one of the most important life-stage goals which involves careful considerations and planning. ABL Pension Fund (ABL PF) is a personalized savings plus investment tool for systematic retirement planning to ensure a comfortable post-retirement lifestyle. It has the potential to provide attractive returns and create wealth over your entire work life with the additional advantage of Tax Savings (as per the prevailing tax laws), thus significantly enhancing the overall yield on your investment.

ABL Pension Fund has a structure through which your contributions are invested in the underlying sub-funds namely ABL PF Equity Sub - Fund, ABL PF Debt Sub- Fund and ABL PF Money Market Sub- Fund based on the allocation scheme selected.

- **Equity Sub-Fund:** Invests primarily in equity securities to achieve long term capital appreciation and competitive returns
- **Debt Sub-Fund:** Invests primarily in Fixed Income securities such as TFCs / Sukuks with the objective to provide income along with capital preservation
- **Money Market Sub-Fund:** Invests primarily in short term Money Market securities, with the objective to provide a regular income along with capital preservation.

FEATURES & BENEFITS

- The Pension Fund is fully yours and you have the choice of selecting allocation schemes.
- **Affordable** - ABL PF allows you to start investing with as little as Rs. 500 and subsequent contribution can also be made with Rs.500/-
- **Flexible and Convenient** - You can choose to contribute as and when you want, without any risk of penalties on missing payments.
- **No lock-in Period** - However staying in the scheme is the essence to build up for your retirement.
- **Built-in Takaful Coverage** - Avail Free of cost benefit Life and Accidental coverage of up to Rs. 80 Lacs (Terms & Conditions Apply) for ensuring financial security of your loved ones.
- **Tax Efficient Structure**
  - Gain earned on contributions made in ABL Pension Fund is accumulated Tax-free till retirement.
  - Tax Credit (as per ITO section 63) on upto 20%* of your taxable income.
- **Range of Investment Options** - The participant has the option for choosing from various allocation schemes. These schemes are based on VPS sub-funds and are customized to suit specific needs and requirement of the participant. (Sub-Funds will not distribute dividends but are totally exempt from tax)
- **Customized Allocation** - Investor can take 100% exposure to one particular asset class for building retirement as per the risk and return requirement.
- **Accessible** - It provides retirement security to all salaried employees, self-employed individuals, licensed professionals and low-income individuals.
- **Portable** - Your ABL PF account will stay with you even when you change jobs. The contributions can be resumed at any time either through the new employer, your personal contribution or both. Moreover, you can transfer your pension account to another Pension Fund manager of your choice as and when you like, again without any charge or penalty.
- **Retirement-Lump-sum Payment** - On retirement, participants can withdraw up to 50% of the accumulated balance from their pension account, free of tax. remaining 50% can be used for Monthly Income Payment Plan* offered by the Pension Fund Manager *(Disbursement of MIPP is subject to applicable Tax laws)*
- **Premature Retirement** - Death or disability, as defined in VPS Rules is deemed as retirement. This entitles the nominees to en-cash 50% of the accumulated balance, again free of tax.
- **Choose Your Retirement Age** - A Participant has the freedom to choose retirement age (any time between 60 and 70) or 25 years from the age of first contribution whichever is earlier. In case of any permanent disability, participant can choose retirement age earlier.

ABOUT ABL FUNDS

ABL Asset Management Company Limited (ABL Funds) is a Leading Manager of Mutual and Pension Funds in Pakistan. ABL Funds, with the Highest Management Quality Rating of AM1 (by PACRA) has a solid track record of providing investment solutions and quality services since 2007.

Risk Disclaimer: All investments in pension funds are subject to market risks. Past performance is not necessarily indicative of the future results. Please read the Offering Document to understand the investment policies and risks involved. **Categorization:** Open End Voluntary Pension Scheme. Risk Profile: Investor Dependent.*Terms and Conditions apply.

Note: AM1 Rating was reaffirmed by PACRA as on October 24, 2025. Use of the name and logo of 'Allied Bank Limited' as given above does not mean that it is responsible for the liabilities / obligations of 'ABL Asset Management Company Limited' or any investment scheme managed by it. If you wish to evaluate fund performance, you may refer to the latest Fund Mangers' Report available at www.ablfunds.com