

**Key Fact Statement of**  
**ABL Fixed Rate Plan-XXI 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: September 22,2025 (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 investment objective of <b>ABL Fixed Rate Plan-XXI</b> is to provide fixed return to the Unit Holders in such a manner that the original amount of investment is protected at maturity whilst having the potential to yield positive fixed rate/return by investing in Authorized Investable Avenues.
<b>Authorized investment avenues</b>	Bank Deposits, Government Securities, TDRs, CODs, COMs and Money Market Placements.
<b>Launch date</b>	November 13, 2025
<b>Minimum investment amount</b>	Rs. 5,000
<b>Duration/Maturity</b>	February 10, 2026
<b>Expected Fixed Return</b>	10.75%
<b>IPO / Subscription Period</b>	November 10, 2025 to November 12, 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 Fixed Rate Plan - XXI** 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)