

**Key Fact Statement of**  
**ABL Optimal Asset Allocation Fund**  
**Type: Open-End**  
**Category: Asset Allocation Scheme**  
**Managed by: ABL Asset Management Company Limited**  
**Risk Profile: High**  
**Issuance Date: May 08, 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 objective of the fund is to seek long term capital appreciation through investments in Stocks, Fixed income Securities, Money Market Instruments, and any other investable avenue as defined in the Offering Document of the fund.
<b>Authorized investment avenues</b>	Listed Equity Securities, Cash & Near Cash Instruments, Fixed Income and Money Market Instruments, Commercial Papers and Sukuks, Spread transactions, Corporate Debt Securities.
<b>Launch date</b>	<b>September 04, 2025 (Tentative)</b>
<b>Minimum investment amount</b>	Minimum Initial Investment Amount is Rs. 5,000, thereafter Rs. 1000 per transaction.
<b>Duration</b>	Perpetual
<b>Performance Benchmark</b>	Weighted average daily return of KSE -100 index for equity portion and 75% six (6) months KIBOR + 25% six (6) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for fixed income portion and 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on saving account of three (3) AA rated scheduled Banks as selected by MUFAP for money market portion, based on funds actual allocation.
<b>IPO / Subscription Period</b>	<b>September 01, 2025 to September 03, 2025 (Tentative)</b>
<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" & Class "B"
<b>Management Fee (% per annum)</b>	Management fee caps are up to 3.00% per annum for the equity portion, up to 1.50% per annum for the fixed income portion, and up to 1.25% per annum for the money market portion based on actual allocation of the 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		Up to 3%
	Digital Platform of AMC / Third party		Up to 1.5%
2. Redemption Charge	<b>Type of Charge</b>		<b>Percentage</b>
	Back end Load		Nil
	Contingent Load		Nil

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the **ABL Optimal 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](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)