# 14th SUPPLEMENTAL

## TO THE OFFERING DOCUMENT

## OF

# ABL Fixed Rate Fund

## (An Open-Ended Fixed Rate / Return Scheme)

## MANAGED BY

## ABL Asset Management Company Limited

| Plan | Risk Profile | Risk of Principal Erosion |
|---|---|---|
| ABL Fixed Rate Plan-XXIX | Moderate | Principal at Moderate risk |
| ABL Fixed Rate Plan-XXX | Moderate | Principal at Moderate risk |
| ABL Fixed Rate Plan-XXXI | Low - Moderate | Principal at Low to Moderate risk |

**Dated:** July 23, 2026

**SUMMARY OF SUPPLEMENTAL OFFERING DOCUMENTS**

| SOD Reference /Number | Effective Date of SOD | Brief Detail of Objective of SOD | Approval date of SECP (in cases where SECP Approval is mandatory |
|---|---|---|---|
| 1st SOD | December 7, 2023 | Launching of – ABL Fixed Rate Plan-III with 12 months maturity | December 7, 2023 |
| 2nd SOD | April 9, 2024 | Launching of - ABL Fixed Rate Plan-IV and V with 3 and 12-months maturity respectively | April 9, 2024 |
| 3rd SOD | September 19, 2024 | Launching of - ABL Fixed Rate Plan-VI, VII and VIII | August 28, 2024 |
| 4th SOD | December 09, 2024 | Launching of - ABL Fixed Rate Plan-IX, and X. | October 25, 2024 |
| 5th SOD | November 15, 2024 | Launching of - ABL Fixed Rate Plan-XI, XII and XIII. | October 31, 2024 |
| 6th SOD | February 10, 2025 | Launching of - ABL Fixed Rate Plan-XIV, XV and XVI. | February 10, 2025 |
| 7th SOD | January 28, 2025 | Change in Benchmark as per SECP Direction 24 of 2024. | N/A |
| 8th SOD | June 3, 2025 | Launching of - ABL Fixed Rate Plan-XVII, XVIII and XIX. | June 3, 2025 |
| 9th SOD | July 01, 2025 | Incorporating KFS and other Regulatory Changes | N/A |
| 10th SOD | September 22, 2025 | Launching of - ABL Fixed Rate Plan-XX, XXI and XXII. | September 22, 2025 |
| 11th SOD | November 27, 2025 | Launching of - ABL Fixed Rate Plan-XXIII and XXIV. | November 27, 2025 |
| 12th SOD | February 02, 2026 | Launching of - ABL Fixed Rate Plan-XXV and XXVI. | February 02, 2026 |
| 13th SOD | April 30, 2026 | Launching of - ABL Fixed Rate Plan-XXVII and XXVIII. | April 30, 2026 |

| Plan | Launch / tentative launch date (In case of Plan) | Maturity date (In case of Plan) | Current status i.e. Launched / Approved / Re- opening / Matured (in case of Plan) |
|---|---|---|---|
| ABL Fixed Rate Plan-I | October 19, 2023 | January 19, 2024 | Matured |
| ABL Fixed Rate Plan-II | November 22, 2023 | May 21, 2024 | Matured |
| ABL Fixed Rate Plan-III | January 31, 2024 | January 30,2025 | Matured |
| ABL Fixed Rate Plan-IV | April 27, 2024 | July 10, ,2024 | Matured |
| ABL Fixed Rate Plan-V | September 6, 2024 | September 4, 2025 | Matured |
| ABL Fixed Rate Plan-VI | October 23, 2024 | January 21, 2025 | Matured |
| ABL Fixed Rate Plan-VII | October 23, 2024 | January 21, 2025 | Matured |
| ABL Fixed Rate Plan-VIII | September 19, 2024 | March 17, 2025 | Matured |
| ABL Fixed Rate Plan-IX | December 26, 2024 | June 24, 2025 | Matured |
| ABL Fixed Rate Plan-X | December 10, 2024 | June 24, 2025 | Matured |
| ABL Fixed Rate Plan-XI | November 15, 2024 | February 13, 2025 | Matured |
| ABL Fixed Rate Plan-XII | November 29, 2024 | February 27, 2025 | Matured |
| ABL Fixed Rate Plan-XIII | December 24, 2024 | March 21, 2025 | Matured |
| ABL Fixed Rate Plan-XIV | April 14, 2025 | June 25, 2025 | Matured |
| ABL Fixed Rate Plan-XV | April 24, 2025 | June 26, 2025 | Matured |

| | | | |
|---|---|---|---|
| ABL Fixed Rate Plan-XVI | March 18,2025 | June 23, 2025 | Matured |
| ABL Fixed Rate Plan-XVII | September 12, 2025 | December 10, 2025 | Matured |
| ABL Fixed Rate Plan-XVIII | July 18, 2025 | January 08, 2026 | Matured |
| ABL Fixed Rate Plan-XIX | June 25, 2025 | April 15, 2026 | Matured |
| ABL Fixed Rate Plan-XX | October 16, 2025 | January 21, 2026 | Matured |
| ABL Fixed Rate Plan-XXI | November 13, 2025 | February 10, 2026 | Matured |
| ABL Fixed Rate Plan-XXII | December 04, 2025 | May 05, 2026 | Matured |
| ABL Fixed Rate Plan-XXIII | December 11, 2025 | May 05, 2026 | Matured |
| ABL Fixed Rate Plan-XXIV | February 11, 2026 | May 05, 2026 | Matured |
| ABL Fixed Rate Plan-XXV | April 09, 2026 | June 10, 2026 | Matured |
| ABL Fixed Rate Plan-XXVI | May 08, 2026 | June 10, 2026 | Matured |
| ABL Fixed Rate Plan-XXVII | June 30, 2026 | November 04, 2026 | Launched |
| ABL Fixed Rate Plan-XXVIII | July 16, 2026 | October 07, 2026 | Launched |

**Key Fact Statement of**

(ABL Fixed Rate Plan XXIX, XXX & XXXI)

**Type**: Open end

**Category:** Fixed Return Scheme

**Managed by** ABL Asset Management Company Limited

| Investment Plan | Risk Profile |
|---|---|
| ABL Fixed Rate Plan–XXIX | Moderate |
| ABL Fixed Rate Plan–XXX | Moderate |
| ABL Fixed Rate Plan–XXXI | Low – Moderate |

**Issuance Date: July 23, 2026 (updated till 14th 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

| Key Attributes | ABL FRP-XXIX | ABL FRP-XXX | ABL FRP-XXXI |
|---|---|---|---|
| Investment Objective | In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XXIX is to provide fixed return to the Unit Holders at maturity in such a manner that the original amount of investment is protected at maturity by investing in Authorized Investable Avenues. | In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XXX is to provide fixed return to the Unit Holders at maturity in such a manner that the original amount of investment is protected at maturity by investing in Authorized Investable Avenues. | In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XXXI is to provide fixed return to the Unit Holders at maturity in such a manner that the original amount of investment is protected at maturity by investing in Authorized Investable Avenues. |
| Authorized Investment Avenues | Bank Deposits, Government Securities, TDRs, CODs, COMs and Money Market Placements. | Bank Deposits, Government Securities, TDRs, CODs, COMs and Money Market Placements. | Bank Deposits, Government Securities, TDRs, CODs, COMs and Money Market Placements. |
| Launch Date | August 05, 2026 | August 13, 2026 | TBD |
| Minimum Investment Amount | Rs. 5,000 | Rs. 5,000 | Rs. 5,000 |
| Duration / Maturity | June 23, 2027 | June 23, 2027 | Up to 12 months |
| Promised Return | 11.70% p.a | 11.70% p.a | Will be disclosed before the launch of the Plan |
| Performance Benchmark (Promised Return) | PKRV Rates on the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan. | PKRV Rates on the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan. | PKRV Rates on the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan. |
| IPO Date | July 31, 2026 to August 04, 2026 | August 10, 2026 to August 12, 2026 | TBD |
| IPO / Redemption Days and Timings | Monday to Friday<br>9:00 AM to 4:00 PM | Monday to Friday<br>9:00 AM to 4:00 PM | Monday to Friday<br>9:00 AM to 4:00 PM |
| Types / Classes of Units | **Class "A"** Units | **Class "A"** Units | **Class "A"** Units |
| Management Fee (% per annum) | Up to 1 % per annum of average daily Net Assets. | Up to 1 % per annum of average daily Net Assets. | Up to 1 % per annum of average daily Net Assets. |

## 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

ABL FRP–XXIX, XXX & XXXI

**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 | Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan. |

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the respective Investment Plan for the latest information pertaining to the updated TER.

**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:** (92-21) 111-111-500
**Website:** www.cdcpakistan.com

**[Managed by ABL Asset Management Company Limited]**

**An Asset Management Company Licensed under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2008)]**

The ABL Fixed Rate Fund (ABL-FRF) (the Fund/the Scheme/the Trust/the Unit Trust) has been established through a Trust Deed (the Deed), entered into and between ABL Asset Management Company Limited, the Management Company, and Central Depository Company of Pakistan Limited, the Trustee under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 ("Regulations") and registered under Punjab Trust Act 2020.

SECP has approved the 14th Supplement to the Offering Document, under Regulation 54 of the NBFC & NE Regulations 2008 vide letter no. **SCD/AMCW/ABL-FRF/2026/402** dated **July 23, 2026**.

It must be clearly understood, that in giving this approval, SECP does not take any responsibility of the financial soundness of the Plan nor for the accuracy of any statement made in this Supplementary Offering Document.

**Objective of the Supplementary Offering Document**

ABL Asset Management Company Limited is introducing ABL Fixed Rate Plan-XXIX, ABL Fixed Rate Plan-XXX and ABL Fixed Rate Plan-XXXI via this Supplementary Offering Document. Words and expressions used but not defined in this Supplemental shall have the same meanings as are assigned to them in Offering Document of ABL Fixed Rate Fund and any Supplemental thereto.

## 1. Amendment in Clause 1.4 "Duration"

Duration of the new plans are added under the table specified in the Clause 1.4 "Duration" of the Offering Document and shall be read as follows:

| Name of Plan | Duration |
|---|---|
| ABL Fixed Rate Plan-XXIX | Up to 12 Months after the close of Initial Period |
| ABL Fixed Rate Plan-XXX | Up to 12 Months after the close of Initial Period |
| ABL Fixed Rate Plan-XXXI | Up to 12 Months after the close of Initial Period |

**Note:** The Management Company will convey the actual date of the IPO as well as the actual date of maturity of the plans prior to its launch to the potential investors, the Commission and Trustee.

## 2. Insertion of new sub clauses under Clause 1.6 "Initial Offer and Initial Period"

The Clause 1.6 "Initial Offer and Initial Period" has been amended to add the details of new plans in the table, now the details of the new plans shall be read as follows:

| PLAN NAME | IPO START DATE (TENTATIVE) | IPO END DATE (TENTATIVE) | (TENTATIVE) NO. OF DAY(S) |
|---|---|---|---|
| ABL Fixed Rate Plan-XXIX | July 31, 2026 | August 04, 2026 | 5 |
| ABL Fixed Rate Plan-XXX | August 10, 2026 | August 12, 2026 | 3 |
| ABL Fixed Rate Plan-XXXI | TBD | TBD | TBD |

## 3. Addition of Investment Objective & Benchmark of New Plans under Clause 2.3 "Investment Plans"

The name of new plans are added under clause 2.3 along with the addition of Investment objective & Benchmark of new Plans under sub clause 2.3.1 & 2.3.2. Now the amended clauses shall be read as:

### 2.3 Investment Plans

29. ABL Fixed Rate Plan-XXIX
30. ABL Fixed Rate Plan-XXX
31. ABL Fixed Rate Plan-XXXI

#### 2.3.1 Investment Objectives of Investment Plans

| | |
|---|---|
| ABL Fixed RatePlan–XXIX | In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XXIX is to provide fixed return to the Unit Holders at maturity in such a manner that the original amount of investment is protected at maturity by investing in Authorized Investable Avenues. |
| ABL Fixed RatePlan–XXX | In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XXX is to provide fixed return to the Unit Holders at maturity in such a manner that the original amount of investment is protected at maturity by investing in Authorized Investable Avenues. |
| ABL Fixed RatePlan–XXXI | In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XXXI is to provide fixed return to the Unit Holders at maturity in such a manner that the original amount of investment is protected at maturity by investing in Authorized Investable Avenues. |

#### 2.3.2 Benchmark

| | |
|---|---|
| ABL Fixed RatePlan–XXIX | PKRV Rates on the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan. |
| ABL Fixed RatePlan–XXX | PKRV Rates on the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan. |
| ABL Fixed RatePlan–XXXI | PKRV Rates on the last date of IPO of the Plan with maturity period corresponding to the maturity of the Plan. |

**4. Addition of Authorized Investment Table of new Investment Plan under Clause 2.3.3"Authorized Investments of the Investment Plan(s)"**

Clause 2.3.3 has been amended to add the Authorized Investment Avenues and WATM of new Investment Plans, now the added clause shall be read as follows:

ABL Fixed Rate Plan-XXIX

| **Avenues** | **Minimum Exposure Limit** | **Maximum Exposure Limit** | **Minimum Rating** | **Maturity** |
|---|---|---|---|---|
| | *% of Net Assets* | | | |
| Cash In Bank Accounts | 0% | 100% | AA & above | N/A |
| Government Securities | 0% | 100% | N/A | within or up to the maturity date of Plan |
| Term Deposit Receipts | 0% | 100% | AA & above | |
| Certificate of Deposits (CODs) | 0% | 100% | AA & above | |
| Certificate of Musharakah (COM) | 0% | 100% | AA & above | |
| Money Market Placements | 0% | 100% | AA & above | |
| **WATM** (Weighted Average time to Maturity) | Weighted average time to maturity of the 90% net assets including Government Securities of each Fixed Rate / Term Investment Plan | | | |

| | |
|---|---|
| | shall correspond with maturity / residual maturity of the respective Investment Plan. |

## ABL Fixed Rate Plan-XXX

| Avenues | Minimum Exposure Limit | Maximum Exposure Limit | Minimum Rating | Maturity |
|---|---|---|---|---|
| | *% of Net Assets* | | | |
| Cash In Bank Accounts | 0% | 100% | AA & above | N/A |
| Government Securities | 0% | 100% | N/A | within or up to the maturity date of Plan |
| Term Deposit Receipts | 0% | 100% | AA & above | |
| Certificate of Deposits (CODs) | 0% | 100% | AA & above | |
| Certificate of Musharakah (COM) | 0% | 100% | AA & above | |
| Money Market Placements | 0% | 100% | AA & above | |
| **WATM** (Weighted Average time to Maturity) | Weighted average time to maturity of the 90% net assets including Government Securities of each Fixed Rate / Term Investment Plan shall correspond with maturity / residual maturity of the respective Investment Plan. | | | |

## ABL Fixed Rate Plan-XXXI

| Avenues | Minimum Exposure Limit | Maximum Exposure Limit | Minimum Rating | Maturity |
|---|---|---|---|---|
| | *% of Net Assets* | | | |
| Cash In Bank Accounts | 0% | 100% | AA & above | N/A |
| Government Securities | 0% | 100% | N/A | within or up to the maturity date of Plan |
| Term Deposit Receipts | 0% | 100% | AA & above | |
| Certificate of Deposits (CODs) | 0% | 100% | AA & above | |
| Certificate of Musharakah (COM) | 0% | 100% | AA & above | |
| Money Market Placements | 0% | 100% | AA & above | |
| **WATM** (Weighted Average time to Maturity) | Weighted average time to maturity of the 90% net assets including Government Securities of each Fixed Rate / Term Investment Plan shall correspond with maturity / residual maturity of the respective Investment Plan. | | | |

**Note:**

1. Fixed Rate/Return Scheme, to the extent of per party limit as specified in clause (3) of the schedule XIX shall not apply on placement of Term Deposits (TDRs) with the Commercial Banks/Islamic Banks/Islamic Windows of Commercial Banks having a minimum rating of AA (Double A) from a rating agency registered with SECP.

2. The Management Company shall not invest assets of the Investment Plan abroad unless it has obtained prior written approval of State Bank of Pakistan (SBP) and the Commission in this regard; where such investment shall be in line with the overall framework of authorized investment as prescribed for this category of Collective Investment Scheme (CIS).

**5. Addition of new Investment Plan in the table "Basic Feature of the Investment Plans" specifiedunder Clause 2.3.4**

**Basic Feature of the Investment Plans**

| **Plan** | ABL Fixed Rate Plan–XXIX | ABL Fixed Rate Plan– XXX | ABL Fixed Rate Plan– XXXI |
|---|---|---|---|
| **Term of the Plan** | Up to 12 months from the closure of Initial Period | Up to 12 months from the closure of Initial Period | Up to 12 months from the closure of Initial Period |
| **Initial Period** | July 31, 2026 to August 04, 2026 | August 10, 2026 to August 12, 2026 | TBD |
| **Maturity Date of Plan** | June 23, 2027 | June 23, 2027 | To be decided at the time of launch |
| **Front End Load** | Not Applicable | Not Applicable | Not Applicable |
| **Back End Load** | Not Applicable | Not Applicable | Not Applicable |
| **Contingent Load** | Yes- load shall commensurate with net loss incurred due to early redemption. | Yes- load shall commensurate with net loss incurred due to early redemption. | Yes- load shall commensurate with net loss incurred due to early redemption. |
| **Management Fee** | Up to 1% | Up to 1% | Up to 1% |
| **NAV Calculation** | Daily | Daily | Daily |
| **NAV Announcement** | Daily | Daily | Daily |

6. **Amendment in Clause 3.11.1 "Bank Accounts"**

After the first para under clause 3.11.1 Bank account details of the new plan has been added which shall be read as follows:

- For ABL Fixed Rate Plan–XXIX
  "CDC-Trustee ABL Fixed Rate Plan–XXIX"
- For ABL Fixed Rate Plan–XXX
  "CDC-Trustee ABL Fixed Rate Plan–XXX"
- For ABL Fixed Rate Plan–XXXI
  "CDC-Trustee ABL Fixed Rate Plan–XXXI"

7. **Amendment in point (b) under clause 4.4.4 "Purchase of Units"**

After Point (b) under clause 4.4.4, Bank account details of the new plans have been added which shall be read as follows:

- For ABL Fixed Rate Plan–XXIX
  "CDC-Trustee ABL Fixed Rate Plan–XXIX"
- For ABL Fixed Rate Plan–XXX
  "CDC-Trustee ABL Fixed Rate Plan–XXX"
- For ABL Fixed Rate Plan–XXXI
  "CDC-Trustee ABL Fixed Rate Plan–XXXI"

8. **Addition to Annexure A of the Offering Document:**

Addition in Annexure A to incorporate the Management Fee and Contingent Load applicable in new Investment Plans

**Current Fee Structure**

| **Investment Plan** | **Management Fee** |
|---|---|
| ABL Fixed Rate Plan–XXIX | |

| | |
|---|---|
| ABL Fixed Rate Plan–XXX | Up to 1% p.a. of Net Assets, calculated on daily basis. The Management Company shall disclose the actual Management Fee charged for the month in the monthly Fund Manager Report as a percentage of average net assets. |
| ABL Fixed Rate Plan–XXXI | |

**Contingent Load**

| | |
|---|---|
| ABL Fixed Rate Plan–XXIX | Contingent load shall commensurate with net loss incurred due to early redemption during the tenure of Investment Plan |
| ABL Fixed Rate Plan–XXX | |
| ABL Fixed Rate Plan–XXXI | |

**SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN**
**SPECIALIZED COMPANIES DIVISION**
**FUND MANAGEMENT DEPARTMENT**

SECP

No. SCD/AMCW/ABL-FRF/2026/402 July 23, 2026

**The Chief Executive Officer,**
ABL Asset Management Company Limited,
Plot 14, Main Boulevard,
DHA Phase VI,
Lahore.

**Subject:** **Approval of 14th Supplemental Offering Document of ABL Fixed Rate Fund.**

Dear Sir,

This is with reference to email dated July 16, 2026 received from ABL Asset Management Company Limited (the "Management Company"), wherein approval was requested for 14th Supplemental Offering Document of ABL Fixed Rate Fund (the Fund).

2. In this context I am directed to convey approval of the Securities and Exchange Commission of Pakistan (SECP) for the 14th Supplemental Offering Document of the Fund enclosed with aforementioned email in terms of Regulation 44(8) read with Regulation 54(1) of Non-Banking Finance Companies and Notified Entities Regulations, 2008 (the 'Regulations') subject to the following conditions:

I. The approval granted for 14th Supplemental Offering Document of the fund shall be valid for implementation within a period of one hundred and twenty (120) days from the date of issuance of approval letter within which three (03) Investment Plans namely (i) ABL Fixed Rate Plan – XXIX, (ii) ABL Fixed Rate Plan –XXX; and (iii) ABL Fixed Rate Plan –XXXI can be offered for subscription provided that there is no change in the approved 14th SOD or the approval has not been extended. In case of failure to offer for subscription within the aforesaid timeline, the supplemental offering document shall be resubmitted for approval;

II. The Management Company will not invest assets of the plan abroad unless it has obtained prior written approval of State Bank of Pakistan (SBP) and the Commission in this regard; where such investment shall be in line with the overall framework of authorized investment as prescribed for this category of collective investment scheme;

III. Contents of 14th Supplemental Offering Document will not be altered/amended/deleted without prior written approval of the Commission except for adding reference of date(s) and No. of letter(s) approving the Document; wherever relevant;

IV. Approval of the 14th Supplemental Offering Document will, in no way, absolve the Management Company of its obligations about contents of, or statements made in the Document;

V. The Management Company shall include approval of Board of Directors along with date in the 14th Supplemental Offering Document;

Page **1** of **2**

NIC Building, Jinnah Avenue, Blue Area, Islamabad.

**SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN**
**SPECIALIZED COMPANIES DIVISION**
**FUND MANAGEMENT DEPARTMENT**

VI. The Management Company will give at least a week to the prospective investors of Plan for studying the 14th Supplemental Offering Document;

VII. The Management Company shall ensure compliance with the prevailing requirements of law including the Regulations and the constitutive document; and

VIII. The Management Company shall place the 14th supplement to the offering document and up-dated consolidated offering document on the website of the company.

Sincerely,

**For,** ______________

**M. Ahsan Aziz**
Management Executive

**Cc: The Chief Executive Officer,**
Central Depository Company of Pakistan Limited,
CDC House, 99-B, Block 'B', S.M.C.H.S,
Main Shahrah-e-Faisal, Karachi.