

18th Supplement
to the
OFFERING DOCUMENT
of
ABL ISLAMIC FINANCIAL PLANNING FUND
(An Open End Shari'ah Compliant Fund of Funds Scheme)
Managed by
ABL ASSET MANAGEMENT COMPANY LIMITED

Dated: January 28, 2025

ABL Islamic Financial Planning Fund – 18th Supplementary Offering Document

18th Supplement Dated January 28, 2025 to the Offering Document of ABL Islamic Financial Planning Fund (ABL-IFPF).

Managed by ABL Asset Management Company Limited an Asset Management Company licensed under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003.

Established in Pakistan under the Trust Act 1882 (11 of 1882) by a Restated Trust Deed dated June 22, 2023 between ABL Asset Management Company Limited, the Management Company and Digital Custodian Company Limited, the Trustee and registered under Regulation 44 of the Non-Banking Finance Companies and Notified Entities Regulation, 2008.

1. Amendment in sub clause 2.2.4 to the Offering Document

Existing Text:

Benchmark

The Benchmarks of Allocation Plans are as follows:

Allocation Plan	Benchmark
Conservative	20% return of KMI – 30 Index (Total Return Index) and 80% return of average 6 month PKISRV rate
Aggressive	70% return of KMI – 30 Index Total Return Index) and 30% return of average 6 month PKISRV rate.
Active Allocation	Weighted average return of KMI 30 Index (Total Return Index), average 6 month deposit rate of three(3) A rated scheduled banks or Islamic Window of Conventional Banks as selected by MUFAP and average 6 month PKISRV rate based on the Plan's actual investment in the underlying Equity and Income Fund and/or in cash and/or near cash instruments.
Strategic Allocation Plan	
Strategic Allocation Plan II	
Strategic Allocation Plan III	
Strategic Allocation Plan IV	
Capital Preservation Plan- I	
Capital Preservation Plan- II	

Amended Text:

Amended in sub clause to be read as:

Benchmark

The Benchmarks of Allocation Plans are as follows:

Allocation Plan	Benchmark
Conservative	<i>(For all plans)</i> The benchmark of all allocation plans under ABL Islamic Financial Planning Fund is as follows: Shariah Complaint Equity: KMI-30 Index, Shariah Compliant Money Market: 90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP, Shariah Compliant Income: 75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP based on the Fund's/Plan(s) actual proportion in the Equity and Income / Money Market CIS.
Aggressive	
Active Allocation	
Strategic Allocation Plan	
Strategic Allocation Plan II	
Strategic Allocation Plan III	
Strategic Allocation Plan IV	
Capital Preservation Plan- I	
Capital Preservation Plan- II	