

FIFTH SUPPLEMENTAL
TO THE OFFERING DOCUMENT
OF
ABL Fixed Rate Fund
(An Open-Ended Fixed Rate / Return Scheme)
MANAGED BY
ABL Asset Management Company Limited

Fund Category	Risk Profile as per Circular 06 of 2022	Risk of Principal Erosion
Fixed Rate / Return Scheme	Low to Moderate	Principal at Low to Moderate
ABL Fixed Rate Plan-II	Low	Principal at Low risk
ABL Fixed Rate Plan-III	Moderate	Principal at Moderate risk
ABL Fixed Rate Plan-IV	Low	Principal at Low risk
ABL Fixed Rate Plan-V	Moderate	Principal at Moderate risk
ABL Fixed Rate Plan-VI	Low	Principal at Low risk
ABL Fixed Rate Plan-VII	Low	Principal at Low risk
ABL Fixed Rate Plan-VIII	Low	Principal at Low risk
ABL Fixed Rate Plan-IX	Low	Principal at Low risk
ABL Fixed Rate Plan-X	Moderate	Principal at Moderate risk
ABL Fixed Rate Plan-XI	Low	Principal at Low risk
ABL Fixed Rate Plan-XII	Low	Principal at Low risk
ABL Fixed Rate Plan-XIII	Low	Principal at Low risk

Dated: October_____, 2024

SUMMARY TABLE 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)
1 st SOD	December 7, 2023	Launching of - ABL Fixed Rate Plan-III with 12 months maturity.	December 7, 2023
2 nd SOD	April 9, 2024	Launching of - ABL Fixed Rate Plan-IV and V with 3 and 12-months maturity respectively.	April 9, 2024
3 rd SOD	September 19, 2024	Launching of - ABL Fixed Rate Plan-VI, VII and VIII.	August 28, 2024
4 th SOD		Launching of - ABL Fixed Rate Plan- IX and X.	October 25, 2024

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	Launched
ABL Fixed Rate Plan - IV	April 27, 2024	July 10, 2024	Matured
ABL Fixed Rate Plan - V	September 6, 2024	September 4, 2025	Launched
ABL Fixed Rate Plan - VI	October 23, 2024	January 21, 2025	Launched
ABL Fixed Rate Plan - VII	October 23, 2024	January 21, 2025	Launched
ABL Fixed Rate Plan - VIII	September 19, 2024	March 18, 2025	Launched
ABL Fixed Rate Plan – IX	November 4, 2024	May 2, 2025	To Be Launched
ABL Fixed Rate Plan – X	November 4, 2024	November 3, 2025	To Be Launched

**Fifth Supplement dated _____, 2024 to the
Offering Document of ABL Fixed Rate Fund
[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 Fifth Supplement to the Offering Document, under Regulation 54 of the NBFC & NE Regulations 2008 vide letter no. ____ dated ____, 2024.

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-XI**, **ABL Fixed Rate Plan-XII** and **ABL Fixed Rate Plan-XIII** 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-XI	03 Months after the close of Initial Period
ABL Fixed Rate Plan-XII	03 Months after the close of Initial Period
ABL Fixed Rate Plan-XIII	03 Months after the close of Initial Period

Note: The Management Company will convey the actual date of the IPO (Subscription period) 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-XI	November 5, 2024	November 5, 2024	1
ABL Fixed Rate Plan-XII	November 12, 2024	November 12, 2024	
ABL Fixed Rate Plan-XIII	November 19, 2024	November 19, 2024	

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

- 11. **ABL Fixed Rate Plan-XI**
- 12. **ABL Fixed Rate Plan-XII**
- 13. **ABL Fixed Rate Plan-XIII**

2.3.1 Investment Objectives of Investment Plans

ABL Fixed RatePlan–XI	In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XI 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.
ABL Fixed RatePlan–XII	In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XII 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.
ABL Fixed RatePlan–XII	In line with the investment objective of the Fund, the investment objective of ABL Fixed Rate Plan–XIII 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.

2.3.2 Benchmark

ABL Fixed Rate Plan–XI	Average three (3) Months PKRV Rates
ABL Fixed Rate Plan–XII	Average three (3) Months PKRV Rates
ABL Fixed Rate Plan–XIII	Average three (3) Months PKRV Rates

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-XI

Investable Avenues	Entity / Instrument Minimum Rating	Minimum Exposure Limit	Maximum Exposure Limit	Maturity
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Cash at Bank Accounts	AA	0%	100%	N/A
PIBs	N/A	0%	100%	
T Bills	N/A	0%	100%	
Term Deposit Receipts	AA	0%	100%	3 Months
Certificate of Deposits	AA	0%	100%	
Money Market Placements	AA	0%	100%	
WATM (Weighted Average time to Maturity)	03 Months. This condition shall not apply to securities issued by Federal Government.			

ABL Fixed Rate Plan-XII

Investable Avenues	Entity / Instrument Minimum Rating	Minimum Exposure Limit	Maximum Exposure Limit	Maturity
Cash at Bank Accounts	AA	0%	100%	N/A
PIBs	N/A	0%	100%	
T Bills	N/A	0%	100%	
Term Deposit Receipts	AA	0%	100%	3 Months
Certificate of Deposits	AA	0%	100%	
Money Market Placement	AA	0%	100%	
WATM (Weighted Average time to Maturity)	03 Months. This condition shall not apply to securities issued by Federal Government.			

ABL Fixed Rate Plan-XIII

Investable Avenues	Entity / Instrument Minimum Rating	Minimum Exposure Limit	Maximum Exposure Limit	Maturity
Cash at Bank Accounts	AA	0%	100%	N/A
PIBs	N/A	0%	100%	
T Bills	N/A	0%	100%	
Term Deposit Receipts	AA	0%	100%	3 Months
Certificate of Deposits	AA	0%	100%	
Money Market Placement	AA	0%	100%	
WATM (Weighted Average time to Maturity)	03 Months. This condition shall not apply to securities issued by Federal Government.			

5. Addition of new Investment Plan in the table “Basic Feature of the Investment Plans” specified under Clause 2.3.4

Plan	ABL Fixed Rate Plan-XI	ABL Fixed Rate Plan-XII	ABL Fixed Rate Plan-XIII
Term of the Plan	03 months from the closure of Initial Period	03 months from the closure of Initial Period	03 months from the closure of Initial Period
Initial Period	___, 2024 to ___, 2024	___, 2024 to ___, 2024	___, 2024 to ___, 2024
Subscription Period	___, 2024 to ___, 2024	___, 2024 to ___, 2024	___, 2024 to ___, 2024

Maturity Date of Plan	_____, 2025	_____, 2025	_____, 2025
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.
Max Expense Ratio	Upto 2%	Upto 2%	Upto 2%
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–XI**
“CDC-Trustee ABL Fixed Rate Plan–XI”
- **For ABL Fixed Rate Plan–XII**
“CDC-Trustee ABL Fixed Rate Plan–XII”
- **For ABL Fixed Rate Plan–XIII**
“CDC-Trustee ABL Fixed Rate Plan–XIII”

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–XI**
“CDC-Trustee ABL Fixed Rate Plan–XI”
- **For ABL Fixed Rate Plan–XII**
“CDC-Trustee ABL Fixed Rate Plan–XII”
- **For ABL Fixed Rate Plan–XIII**
“CDC-Trustee ABL Fixed Rate Plan–XIII”