HBL ASSET MANAGEMENT
ایسیٹ مینجمنٹ

Key Fact Statement

HBL Financial Sector Income Fund – Plan I

Fund Name	HBL Financial Sector Income Fund-Plan I
Type	Open End
Category	Income scheme
Risk Profile	Medium

Disclaimer:

Before you invest, you are encouraged to review the detailed features of the fund and its investment plans in the offering documents and/or Monthly Fund Manager Report.

Key Attributes	
Investment Objective of CIS/Investment Plan	The objective of the Fund is to to provide income enhancement and preservation of capital by investing in prime quality financial sector TFCs/Sukuks, bank deposits and short-term money market instruments.
Authorized Investment Avenue(s)	Placements with Banks & DFIs, Government Securities, and TFCS/Sukuks. For further details regarding exposure limits and rating requirements, please refer to clause 2.1.1 of the Offering Document.
Launch Date of CIS/Investment Plan	18th January 2022
Minimum Investment Amount	PKR 1,000
Duration (Perpetual/Fixed Maturity; in case of fixed maturity, date of maturity must also be disclosed)	Perpetual
Performance Benchmark (For conventional fixed return schemes, disclose the promised return. For Shariah-compliant fix return CIS, expected return shall be disclosed)	75% six (6) months KIBOR 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.
IPO/Subscription Period	N/A
Subscription/Redemption Days and Timings	Monday–Friday, 9:00 AM–4:00 PM
Types/Classes of Units	Growth
Management Fee (% per Annum)	Up to 1.50%

Brief Information of the Product Charges		
Front End Load (FEL)	Distribution Channel	
Up to 2.00%	Direct Investment Through AMC	Upto 2.00%
	Digital Platform of AMC /Third Party	Upto 1.50%
Redemption Charge	Type of Charge	N/A
	Back End Load	NIL
	Contingent Load	N/A

Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS /Investment Plan 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 Income Tax Ordinance, 2001.

Key Stakeholders

a. HBL Asset Management Limited b. CDC Trustee