

Fund Name	HBL Government Securities Fund
Type	Open End
Category	Sovereign Income scheme
Risk Profile	Medium
Issuance Date	23 <sup>rd</sup> July 2010

**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 provide consistent returns to its investors through active investments in a blend of short-medium and long-term securities and/or guaranteed by Government of Pakistan. The Fund will aim to provide superior risk adjusted returns through active duration and liquidity management tools.
Authorized Investment Avenue(s)	Placement with Banks & DFIs, NBFCs, T-Bills, PIBs, Commercial Papers, Sukuk and TFCs. 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	23 <sup>rd</sup> July 2010
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)	90% six (6) months KIBOR rates + 10% six (6) months average of the highest rates on savings account of three (3) AA-rated scheduled 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	Up to 2.00%
	Digital Platform of AMC /Third Party	Up to 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