

Fund Name	HBL Islamic Asset Allocation Fund
Type	Open End
Category	Shariah-Compliant Asset Allocation scheme
Risk Profile	High

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 competitive risk adjusted returns to its investors by investing in a diversified portfolio of long, medium and short term Shariah-compliant debt instruments while taking into account liquidity considerations.
Authorized Investment Avenue(s)	Placements with Banks & DFIs, Stock/Equities For further details regarding exposure limits and rating requirements, please refer to clause 2.2.1. of the Offering Document.
Launch Date of CIS/Investment Plan	8 th January 2016
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)	Combination of performance benchmarks for Shariah-compliant Equity, Shariah-compliant Fixed Income and Shariah-compliant Money Market CIS on the basis of actual proportion held by the CIS.
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)	Weighted average approach based on respective allocation of net assets to determine the management fee caps.

Brief Information of the Product Charges		
Front End Load (FEL)	Distribution Channel	
	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 required 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 c. Al-Hilal Shariah Advisors