

# Key Fact Statement HBL Multi Asset Fund

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**HBL**

ASSET MANAGEMENT LTD.  
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Fund Name	HBL Multi Asset Fund
Type	Open End
Category	Balanced 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 long-term capital growth and income by investing in multiple asset classes such as equity, equity-related instruments, fixed-income securities, derivatives, money market instruments, etc.
Authorized Investment Avenue(s)	Placements with Banks, TFCs/Sukuks and Stocks/Equities. For further details regarding exposure limits and rating requirements, please refer to clause 2.3 of the Offering Document.
Launch Date of CIS/Investment Plan	17 <sup>th</sup> December 2007
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)	60% of benchmark for Equity CIS + 40% of benchmark for Income CIS.
IPO/Subscription Period	N/A
Subscription/Redemption Days and Timing	Monday–Thursday, 09:00 AM–02:00 PM; Friday: 09:00 AM–03:00 PM
Types /Classes of Units	Growth
Management Fee (% per Annum)	Weighted average approach based on respective allocation of net assets to determine management fee caps.

**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