

8 GENERAL INSTRUCTIONS

1. Fill the form in block letters and in legible handwriting to avoid errors in application processing. If any alteration is made, a countersign is mandatory.
2. Fill the form yourself or get it filled in your presence Do not sign and/or submit blank forms.
3. Please tick in the appropriate box wherever applicable, in case any field is not relevant, please mark 'N/A' (Not Applicable).
4. It is the responsibility of the applicant to carefully read and understand the guidelines and instructions provided in this form and the terms and conditions, especially risk disclosure, disclaimer, warning statement, investment objective in the Offering Document of the Funds.
5. Applications incomplete in any respect and/or not accompanied by required documents are liable to be held or rejected until complete requirements are fulfilled.
6. Applications complete in all respects and carrying necessary documentary attachments should be submitted at any branch of Allied Bank, Authorized Distributor, or courier them at ABL AMCL's Office: 48, Block- L, PHA Phase VI, Near Defence Raya Golf Club, Lahore.
7. For more information about our products and services, call us at 042-111-225-262 or email at contactus@ablamc.com.

9 GUIDELINES

1. Cash/third party instrument will not be accepted.
2. Payment can be made in the form of cheque, online transfer, demand draft, pay order, RTGS etc.
3. Please refer to the below section for name, sales load and Account Payee Title. Instrument should be crossed 'Account Payee Only'.
4. If payment instrument is returned, the unpaid application will be rejected.
5. It should be the responsibility of the applicant to pay all charges and taxes in relation to the units purchased by him/her.
6. Applications by foreign nationals and non-resident individuals shall be accepted subject to existing laws provided the subscription amount is paid by means of a remittance through banking channels or through means permitted by the State Bank of Pakistan (SBP)
7. Front-end load (charges) and all taxes will be applicable on investment as per the constitutive documents of the Fund.
8. Application will be processed as per cut-off timings for the Fund.
9. Units will be allocated after deduction of applicable load (charges) and all taxes.
10. Back-end load (charges) will be applicable on Fund to Fund / Conversion / Redemption as per the Constitutive documents of the Fund.

10 COOLING OFF RIGHTS

- As per the SECP's Direction # 31/2016, eligible investor can exercise cooling-off rights for first time investment within three working days.
- Individual investor(s) can claim refund of their first time investment in a fund (cooling off right) along with deducted front end load (if any) within the cooling off period, however this refund will be subject to the deduction of any applicable contingent load (back end load) and taxes.
- Cooling off period shall be three business days commencing from the date of issuance of Investment Acknowledgment Letter / Thank you Letter.
- Refund can be obtained by submitting written request at any of ABL AMCL office/branch.
- The units held will be redeemed at the redemption price applicable on the date of submission of request (as per applicable cut off timings) and payment will be made within 6 Business days.

11	Name of Collective Investment Scheme	Risk Profile	Account Payee Title
	Conventional		
	ABL Cash Fund	Very Low	CDC Trustee ABL Cash Fund
	ABL Special Savings Fund (ABL Special Savings Plan - II)	Low	CDC Trustee ABL Special Saving Plan - II
	ABL Special Savings Fund (ABL Special Savings Plan - III)	Low	CDC Trustee ABL Special Saving Plan - III
	ABL Government Securities Fund	Medium	CDC Trustee ABL Government Securities Fund
	ABL Income Fund	Medium	CDC Trustee ABL Income Fund
	ABL Financial Planning Fund (Conservative Allocation)	Medium	MCBFSL Trustee ABL Financial Planning Fund Conservative Allocation Plan
	ABL Financial Planning Fund (Active Allocation)	High	MCBFSL Trustee ABL Financial Planning Fund Active Allocation Plan
	ABL Stock Fund	High	CDC Trustee ABL Stock Fund
	Allied Finergy Fund	High	CDC Trustee Allied Finergy Fund
	Shariah Compliant		
	ABL Islamic Cash Fund	Very Low	CDC Trustee ABL Islamic Cash Fund
	ABL Islamic Income Fund	Medium	CDC Trustee ABL Islamic Income Fund
	ABL Islamic Financial Planning Fund (Conservative Allocation)	Medium	MCBFSL TRUSTEE ABL ISLAMIC Financial Planning Fund CONSERVATIVE
	ABL Islamic Asset Allocation Fund	Medium	MCBFSL Trustee ABL Islamic Asset Allocation Fund
	ABL Islamic Financial Planning Fund (Active Allocation)	High	MCBFSL TRUSTEE ABL ISLAMIC Financial Planning Fund ACTIVE
	ABL Islamic Financial Planning Fund (Aggressive Allocation)	High	MCBFSL TRUSTEE ABL ISLAMIC Financial Planning Fund AGGRESSIVE
	ABL Islamic Stock Fund	High	MCBFSL Trustee ABL Islamic Stock Fund

12 RISK DISCLOSURE STATEMENT

To be filled by Investor

I/ we confirm that I am/ we are investing in _____ Fund and the risk level of this fund is mentioned in the table given above. I/ we confirm that I/ we will not hold ABL AMCL responsible for any loss which may occur as a result of my decision. I/ we further agree that ABL AMCL has advised us to select a specific fund category as per my/ our risk profile. However, I/ we reserve the discretion to invest in any other fund category. I/ we further confirm that I/ we have read the Fund Manager Report, Trust Deeds, Offering Documents, Supplemental Trust Deeds and Supplemental Offering Documents that govern these Investment transactions.

میں/ ہم اس بات کی تصدیق کرتے ہیں کہ میں/ ہم _____ فنڈ میں سرمایہ کاری کر رہے ہیں اور اس فنڈ کے ریسک لیول کا ذکر اوپر جدول میں کیا گیا ہے۔ میں/ ہم اس بات کی تصدیق کرتے ہیں کہ میں/ ہم اے بی ایل اے ایم سی ایل کو کسی بھی نقصان کیلئے ذمہ دار نہیں ٹھہرائیں گے جو میرے/ ہمارے فیصلے کے نتیجے میں ہو سکتا ہے۔ میں/ ہم مزید اتفاق کرتے ہیں کہ اے بی ایل اے ایم سی ایل نے میرے/ ہمارے ریسک پروفائل کے مطابق ایک مخصوص فنڈ کیلنگری کی تجویز پیش کی ہے۔ تاہم، مجھے/ ہمارے پاس کسی بھی فنڈ کے زمرے میں سرمایہ کاری کرنے کی صوابدید ہے۔ میں/ ہم مزید تصدیق کرتے ہیں کہ میں/ ہم نے فنڈ منیجر کی رپورٹ، ٹرسٹ ڈیڈ، آفرنگ ڈاکیومنٹ، ضمنی ٹرسٹ ڈیڈ اور ضمنی آفرنگ ڈاکیومنٹ کو پڑھا ہے۔

Dated

Principal / Joint Account Holder Signature

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RISK PROFILING

Answering these questions will help to understand your investment objectives, risk/return expectation that will translate your needs into an asset allocation suitable to your investment needs. This questionnaire will provide only guideline and should not constitute as specific advice. You should make your fund allocation based on your own judgment and personal circumstances. Please tick the box in the left hand margin that corresponds to your choice and also write your risk score for each question in the given space.

1

Your Investment Horizon

☐ Less than or equal to 1 year

1

☐ Greater than 1 year but less than 3 years

2

☐ Greater than 3 years but less than 5 years

3

☐ Greater than 5 years

4

Score

2

Primary Investment Objective

☐ Preserving Capital

1

☐ Regular Income

2

☐ Capital growth

3

☐ Highest Potential Return

4

Score

3

Your Risk Tolerance

☐ **Low Risk:** Cut losses immediately and liquidate all investments. Capital preservation is paramount.

1

☐ **Medium Risk:** Cut your losses and transfer investments to safer asset classes.

2

☐ **High Risk:** You are ok with volatility and accept decline in portfolio values as a part of investing. You would keep your investments as they are.

3

☐ **Very High Risk:** You would add to your investments to bring the average buying price lower. You are confident about your investments and are not perturbed by notional losses.

4

Score

4

Age in (years)

☐ Above 60 years

1

☐ Between 46 to 60 years

2

☐ Between 31 to 45 years

3

☐ Between 18 to 30 years

4

Score

5

Level of Understanding & Knowledge

☐ Less / Limited Knowledge

1

☐ Average

2

☐ Good

3

☐ Expert

4

Score

6

Of my Current Income, I am able to save up to:

☐ <=5%

1

☐ 6% to 10%

2

☐ 11% to 25%

3

☐ > 25%

4

Score

7

Existing Investments Equities

☐ Up to PKR 100,000

1

☐ PKR 100,001-500,000

2

☐ PKR 500,001-1,500,000

3

☐ More than PKR 1,500,000

4

Score

8

Existing Investments Others

☐ Up to PKR 100,000

1

☐ PKR 100,001-500,000

2

☐ PKR 500,001-1,500,000

3

☐ More than PKR 1,500,000

4

Score

9

Current Liabilities or Borrowings

☐ More than PKR 1,500,000

1

☐ PKR 500,001 - 1,500,000

2

☐ PKR 100,001 - 500,000

3

☐ Up to PKR 100,000

4

Score

Total Score (Sum of score for questions 1-9)

Your Portfolio

Score

Risk Profile

Category of CIS Plan

Fund / Plan name

9 - 15

Very Low

Money Market

ABL Cash Fund, ABL Islamic Cash Fund

16 - 22

Low

Capital Protected Scheme (Non-Equity)

ABL Special Savings Fund (ABL Special Savings Plan – II, III)

23 - 29

Medium

Income Scheme, Fund of Fund Scheme, Asset Allocation Scheme

ABL Government Securities Fund, ABL Income Fund, ABL Islamic Income Fund, ABL FPF (Conservative Allocation), ABL IFPF (Conservative Allocation), ABL Islamic Asset Allocation Fund

30 - 36

High

Fund of Funds Scheme, Equity Scheme, Asset Allocation Scheme,

ABL FPF (Active Allocation), ABL IFPF (Active Allocation, Aggressive Allocation), ABL Stock Fund, ABL Islamic Stock Fund, Allied Finery Fund

Declaration

I/ we understand that this risk profiling questionnaire will help me/ us assess my/ our risk appetite based on the information provided by me/ us. I am/ we are aware that my/ our financial needs may change over time depending on my/ our personal and situation objectives. I/ we shall be solely responsible for all of my/ our current and future investment, conversion and transfer transactions if these transactions are not in accordance with my/ our above-mentioned risk profiling results. I/ we will not hold ABL AMCL liable or responsible for these transactions in any manner.

"If you disagree with the suggested funds as per your risk profiling score and wish to invest in different funds, you may choose the override option given below".

☐ Agree

☐ Override

Principal / Joint Account Holder Signature