

**FOURTH SUPPLEMENTAL TO THE
OFFERING DOCUMENT OF
AL HABIB FIXED RETURN FUND**

Plan	Risk Profile
AHFRF – Plan 6	Moderate
AHFRF – Plan 8	Medium
AHFRF – Plan 9	Moderate
AHFRF – Plan 10	Moderate
AHFRF – Plan 11	Moderate
AHFRF – Plan 12	Medium
AHFRF – Plan 13	Moderate
AHFRF – Plan 14	Low
AHFRF – Plan 15	Moderate
AHFRF – Plan 16	Low

**MANAGED BY
AL HABIB ASSET MANAGEMENT LIMITED**

Date of Approval of the Board of Directors: 01-August-2024

This Fourth Supplemental to the Offering Document of AL Habib Fixed Return Fund approved by the Securities and Exchange Commission of Pakistan (SECP) on April 23, 2024.

Managed by AL Habib Asset Management Limited, an Asset Management Company registered under the Non-Banking Finance Companies (Establishment and Regulations) Rules, 2003).

AL Habib Fixed Return Fund (the Fund/ the Scheme/ the Trust/ the Unit Trust/ AHFRF) has been established in Pakistan as an Open-ended unit trust scheme under the Non- Banking Finance Companies and Notified Entities Regulations, 2008 (the “Regulations”) and registered under the Sindh Act, 2020 by a Trust Deed dated November 17, 2022, entered into and between AL Habib Asset Management Limited, as the Management Company and the Central Depository Company of Pakistan Limited, as the Trustee of the Scheme.

Objective of the Supplementary Offering Document

AHAML is adding new plans under the Fund.

Words and expressions used but not defined in this supplemental shall have the same meanings as assigned to them in offering document of AHFRF and any supplemental thereto.

All changes in the supplemental offering document pertains to Plan 14 to 16.

AHFRF - Plan 1 to 11 have been launched. Maturity dates of Plan(s) is as follows:

Plan	SOD Reference/Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP Approval is mandatory)	Only Required in Case of Launch/Re-Launch of the Plans		
					Launch/tentative launch date (In case of Plan)	Maturity date (In case of Plan)	Current status i.e. Launched/Approved/Re-opening/Matured (in case of Plan)
AHFRF Plan I	SCD/AMCW/AHFRF /87/2023	Jan 16, 2023	N/A	Jan 16, 2023	Mar 15, 2023	Jun 02, 2023	Matured
AHFRF Plan II	SCD/AMCW/AHFRF /87/2023	Jan 16, 2023	N/A	Jan 16, 2023	Mar 28, 2023	Jun 16, 2023	Matured
AHFRF Plan 3	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	May 02, 2023	Jul 14, 2023	Matured
AHFRF Plan 4	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jun 15, 2023	Sep 22, 2023	Matured
AHFRF Plan 5	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jun 15, 2023	Jan 03, 2024	Matured

AHFRF Plan 6	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jun 15, 2023	Jul 03, 2024	Launched
AHFRF Plan 7	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jul 13, 2023	Oct 06, 2023	Matured
AHFRF Plan 8	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Aug 8, 2023	Jul 8, 2026	Launched
AHFRF Plan 9	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Dec 05, 2023	Nov 29, 2024	Launched
AHFRF Plan 10	SCD/AMCW/AHFRF /284/2022	Apr 18, 2023	To get approval of plan(s)	Apr 18, 2023	Jan 02, 2024	Jan 03, 2025	Launched
AHFRF Plan 11	SCD/AMCW/AHFRF /2022/439	Mar 14, 2024	To get approval of plan(s)	Mar 14, 2024	Mar 15, 2024	Oct 18, 2024	Launched
AHFRF Plan 13	SCD/AMCW/AHFRF /2022/439	Mar 14, 2024	To get approval of plan(s)	Mar 14, 2024	Apr 03, 2024	Oct 18, 2024	Launched

Following clauses to the Offering Document have been read in their entirety as follows:

1. Addition of Plans Nos in Sub clause 1.5 to the Offering Document:

Plan Name
AL Habib Fixed Return Fund – Plan 1 to 16

2. Addition in Sub clause 1.7 Initial Offer and Initial Period to the Offering Document:

AL Habib Fixed Return Fund - Plan 1 to Plan 11

Plan Name	Subscription Period	
	Start Date	End Date
AHFRF – Plan 1	March 15, 2023	March 21, 2023
AHFRF – Plan 2	March 28, 2023	April 03, 2023
AHFRF – Plan 3	May 2, 2023	May 11, 2023
AHFRF – Plan 4	June 15, 2023	June 22, 2023
AHFRF – Plan 5	June 15, 2023	June 22, 2023
AHFRF – Plan 6	June 15, 2023	June 22, 2023
AHFRF – Plan 7	July 13, 2023	July 19, 2023
AHFRF – Plan 8	August 8, 2023	August 24, 2023
AHFRF – Plan 9	December 05, 2023	December 12, 2023
AHFRF – Plan 10	January 02, 2024	January 09, 2024
AHFRF – Plan 11	March 15, 2024	March 28, 2024
AHFRF – Plan 13	April 03, 2024	April 18, 2024

Initial offer is made during the Pre-IPO for the AL Habib Fixed Return Fund – Plan 11-16. Pre-IPO date of plan(s) will be disclosed in the term sheet(s). During the Pre-IPO the units shall be offered at initial price. No Units shall be redeemable during this period.

AL Habib Fixed Return Fund - Plan 14 to Plan 16

Plan Name	Tentative Launch Date	Tentative term of Plan	Term of underlying securities	Expected Risk Profile
AHFRF – Plan 14	April 15, 2024	Up to 3 Months	Up to 3 Months	Low
AHFRF – Plan 15	April 25, 2024	Up to 6 Months	Up to 6 Months	Low
AHFRF – Plan 16	May 06, 2024	Up to 1 Year	Up to 1 Year	Moderate

3. Addition of Plan Nos. in Heading - Sub clause 2.1.1 Investment Objective to the Offering Document:

Investment Objective of AL Habib Fixed Return Fund - Plan 1 to Plan 16 (AHFRF Plan 1 to Plan 16)

The **AL Habib Fixed Return Fund - Plan 1 to Plan 16 (AHFRF Plan 1 to Plan 16)** are Investment Plans under “AL Habib Fixed Return Fund (AHFRF)” with an objective to provide investors with a competitive rate of returns, for fixed tenure by investing primarily in Instruments for a specific duration.

5. Addition of Plan Nos. in Heading - Sub clause 2.2 Investment Policy to the Offering Document:

Investment Policy of AL Habib Fixed Return Fund - Plan 1 to Plan 16 (AHFRF Plan 1 to Plan 16)

The Allocation Plan(s) being launched initially will be allocated between authorized investable avenues as mentioned in the authorized investments table. The Allocation Plan(s) shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.

6. Addition of Plan Nos. in Headings of Sub clause 2.3 Benchmark to the Offering Document:

Benchmark - AHFRF Plan- 14 to Plan 16

The benchmark shall be PKRV of comparable period of the plan(s) at the time of plan(s) launch

2.3.1 Authorized Investments Plan 1 to 16

S. No.	Asset Class	Entity / Instrument Rating	Maximum Exposure Limit (% of NAV)	Maturity
1.	Government Securities	N/A	100%	N/A
2.	Money Market Placements	AA	100%	Maturity equal to the actual maturity of the Plan(s)
3.	Deposits	AA	100%	
4.	Certificate of Deposit	AA	100%	
5.	Certificate of Musharakas	AA	100%	
6.	Term Deposit Receipts	AA	100%	
7.	Cash in Bank Accounts	AA	100%	N/A

- Weighted average time to maturity of the 90% net assets shall not exceed maturity of the respective plan. This condition shall not apply to securities issued by the Federal Government.

The asset allocation of each plan will be announced before launch of such plan