



## **Guidelines for Completing Investment Form (ABL AMC-02)**

This form is common for both individual and institutional customers, and should be used to make investments in the funds managed by ABL AMC.

Please complete the application form in Block Letters using a ball pen.

### **INFORMATION ABOUT THE PRINCIPAL ACCOUNT HOLDER**

Information about the principal account holder is recorded under this section.

### **DETAILS OF INVESTMENT & PAYMENTS**

1. Cash shall not be accepted.
2. Payments in the form of Cheque/PO/Draft should be made in favour of "CDC -Trustee ABL Income Fund "and crossed "Payee Account Only".
3. If the Cheque is returned, the application will be rejected.
4. The Account statement will be dispatched at the registered address of the principal account holder within 7 days of submission of a properly documented application form.
5. If acknowledgment of the investment is not received within 7 working days, the investor should contact **ABL Asset Management Company Limited, 11 -B, Lalazar, M.T. Khan Road, Karachi.**
6. For Income Units, incase the amount falls below Rs.50,000/- funds may be transferred to Growth Units.

### **OTHER INSTRUCTIONS**

1. Principal account holder must sign in the space provided.
2. The officer will not accept the form without the signature of the principal account holder.
3. Incase the investor cannot sign the form, then he/she will be required to submit a clear copy of his/her CNIC with one recent passport size photograph duly authenticated by his/her banker.
4. Before purchasing units of the respective Fund, an Investor must open an account with ABL AMC using the Account opening form: ABL AMC -01. (This form will not be required for any subsequent investment).

### **TYPES OF UNITS**

1. **Growth Units:** The Unit value grows in line with the growth in the NAV, and the Unit Holders shall have the option to receive distribution income in the form of cash or bonus units.
2. **Income Units:** The Unit Holders exercise the option of redeeming a certain number of Units for fulfilling their requirement(s) of a certain cash amount at Regular Intervals (i.e. monthly, quarterly, half yearly or annually). Unit holders will receive distribution income in the form of Bonus units only. Income Units are further classified into two types:
  - a. **Flexible Plan** - The Flexible Plan Unit Holders authorize the Management Company to decide the quantum of part redemption of their unit holdings at the end of every regular interval based on the performance (NAV growth) of the Scheme during that regular interval. Such interval could be monthly, quarterly, half yearly or annually.
  - b. **Fixed Plan** - The Fixed Plan Unit Holders specify a fixed cash amount required by them at regular intervals and authorize the Management Company to redeem (at the prevailing NAV) such number of units from their holding that in rupee terms is equivalent to the specified fixed amount required at the end of every regular interval. As a result of operation of this Clause, the capital invested may deplete in case sufficient returns are not earned to cover the amount required by the Unit Holder.