SUPPLMENTAL OFFERING DOCUMENT
FOR INTRODUCING KEY FACT STATEMENTS (KFS's)
Managed by
AKD Investment Management Limited

S. No.	Name of Fund	SOD No
1	AKD Opportunity Fund	4th
2	AKD Index Tracker Fund	3rd
3	AKD Cash Fund	6th
4	AKD Aggressive Income Fund	3rd
5	AKD Islamic Income Fund	3rd
6	AKD Islamic Stock Fund	3rd
7	Golden Arrow Stock Fund	3rd
8	AKD Islamic Daily Dividend Fund	3rd

Effective From June 30, 2025

AKD Investment Management Limited as Asset Management Company Licensed under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003 and Non-Banking Finance Companies and Notified Entities Regulations 2008.

Effective from June 30, 2025, the following KFS's have been added in the offering documents of the following funds and read as follows:

Key Fact Statement of

AKD OPPORTUNITY FUND

Open End Equity Scheme

Managed by
AKD Investment Management Limited
Risk Profile: High
Issuance Date: June 30, 2025 (updated as of June 30, 2025 through 4th SOD)

1. DISCLAIMER:

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the Offering Document and / or monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	AKD Opportunity Fund (AKDOF) filters through the opportunity presented in the capital markets, searching for the optimal combination of investment strategies, mainly in equities, followed by fixed income and money market as contingent defensive strategy.
Authorized investment avenues	Listed Equity Securities 70%-100% Cash and/or near cash instruments include cash in bank accounts (excluding TDRs), and treasury bills not exceeding 90 days' maturity 30% - 0%
Launch date	March 31, 2006
Minimum investment amount	Rs.1,000
Duration	Perpetual
Performance Benchmark	KSE-100 Index (Total Return Index)
IPO / Subscription Period	March 29 - 31, 2006
Subscription / Redemption Days and Timings	Monday to Friday: 9:00 AM to 5:00 PM
Types / Classes of Units	**Class "A"** Units offered and issued during the Private placement and Initial period of Offer (IPO) with no Sales load. **Class "B"** which shall be offered and issued after the Initial Offering Period with Sales load. **Class "C"** units (restricted / core units) units issued to the core investors with no sales load. These units cannot be redeemed for the period of two (2) years from the date of closure of First Offer. However such Units are transferable.
Management Fee (% per annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1.	**Front End Load (FEL)**	**Distribution Channel**	**Percentage**
		Direct Investment through AMC	0% to 3%
		Digital Platform of AMC / Third Party	0% to 1.5%
2.	**Redemption Charge**	**Type of Charge**	**Percentage**
		Back-end Load	Nil
		Contingent Load	Nil

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 the Income tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Management Company:

Name: AKD Investment Management Limited
Address: 216-217, Continental Trade Centre, Block 8, Clifton, Karachi.
Contact: 92-21-111-253465
Website: www.akdinvestment.com

b. Trustee:

Name: Central Depository Company Limited
Address: CDC House, 99-B Block 'B' S.M.C.H.S. Main Shahrah-e-Faisal, Karachi
Contact: +92-111-111-500
Website: www.cdcpakistan.com

Disclaimer: All Investments in Mutual Funds and Pension Funds are subject to market risks. Past performance is not necessarily indicative of the future results. The NAV of Units may go down or up based on the market conditions. Please read the Offering Document to understand the investment policies, tax implications and risks involved.

Key Fact Statement of

AKD INDEX TRACKER FUND

Open End Index Tracker Scheme

Managed by
AKD Investment Management Limited
Risk Profile: High
Issuance Date: June 30, 2025 (updated as of June 30, 2025 through 3rd SOD)

5. DISCLAIMER:

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the Offering Document and / or monthly Fund Manager Report.

6. KEY ATTRIBUTES

Investment Objective	To track the return of the KSE-100 index with up to 85% accuracy, providing investors with a high quality, in-depth diversification instrument.
Authorized investment avenues	AKD Index Tracker Fund shall strive to remain fully invested in accordance with the stated index, however, under no circumstances shall it be invested less than 85% of its net assets in securities covered in the index or its subset during the year based on monthly average investment calculated on daily basis, The uninvested amount shall be kept in bank account (excluding TDRs), and treasury bills not exceeding 90 days maturity.
Launch date	September 19, 2005
Minimum investment amount	Rs.1,000
Duration	Perpetual
Performance Benchmark	KSE-100 Index (Total Return Index)
IPO / Subscription Period	October 19 - 20, 2005
Subscription / Redemption Days and Timings	Monday to Friday: 9:00 AM to 5:00 PM
Types / Classes of Units	**Class "A"** Units being offered and issued after the conversion of the Fund from a closed-end to an open- end Scheme with Front-end Load. **Class "B"** Units are Units being issued in lieu of the Certificates held by the Holders on the Effective Date. Provided that the Management Company shall not issue further Class "B" Units after the Effective Date.
Management Fee (% per annum)	Up to 0.75%

7. BRIEF INFORMATION ON THE PRODUCT CHARGES

3. Front End Load (FEL)	**Distribution Channel**	**Percentage**
	Direct Investment through AMC	0% to 1%

	Digital Platform of AMC / Third Party	0% to 1%
4. **Redemption Charge**	**Type of Charge**	**Percentage**
	Back-end Load	Nil
	Contingent Load	Nil

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 the Income tax Ordinance 2001.

8. KEY STAKEHOLDERS

c. Management Company:

Name: AKD Investment Management Limited
Address: 216-217, Continental Trade Centre, Block 8, Clifton, Karachi.
Contact: 92-21-111-253465
Website: www.akdinvestment.com

d. Trustee:

Name: Central Depository Company Limited
Address: CDC House, 99-B Block 'B' S.M.C.H.S. Main Shahrah-e-Faisal, Karachi
Contact: +92-111-111-500
Website: www.cdcpakistan.com

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Key Fact Statement of

AKD CASH FUND

Open End Money Market Scheme

Managed by
AKD Investment Management Limited Risk Profile: Low
Issuance Date: June 30, 2025 (updated as of June 30, 2025 through 6th SOD)

1. **DISCLAIMER:**
   Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the Offering Document and / or monthly Fund Manager Report.
2. **KEY ATTRIBUTES**

Investment Objective	The objective of AKD Cash Fund (AKDCF) is to provide optimum returns consistent with minimal risk from a portfolio constituted of high quality short term securities/instruments, which will provide liquidity.
Authorized investment avenues	Treasury Bills, Pakistan Investment Bonds and other Government Securities, Commercial Paper/Short Term Debt Securities including Corporate Sukuk/ TFC maturity not exceeding 06 months.
Launch date	January20, 2012
Minimum investment amount	Rs.1,000
Duration	Perpetual
Performance Benchmark	90% three (3) months PKRV rate + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO / Subscription Period	January 19 - 20, 2012
Subscription / Redemption Days and Timings	Monday to Friday: 9:00 AM to 5:00 PM
Types / Classes of Units	**Class "A"** Units being offered and issued during the Pre-IPO and Initial Period of Offer (IPO) with no Front-end Load. The Management Company shall charge Back-end load as per Annexure B of this Offering Document. Back-end load charged would become part of the Fund Property. **Class "B"** Units which shall be offered and issued after the Initial Offering Period with Frontend and / or Back-end Load as per Annexure B of this Offering Document. Back-end load charged would become part of the Fund Property.
Management Fee (% per annum)	Up to 1.25%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	**Distribution Channel**	**Percentage**
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third Party	Nil
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back-end Load	Nil
	Contingent Load	Nil

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 the Income tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Management Company:

Name: AKD Investment Management Limited
Address: 216-217, Continental Trade Centre, Block 8, Clifton, Karachi.
Contact: 92-21-111-253465
Website: www.akdinvestment.com

b. Trustee:

Name: Central Depository Company Limited
Address: CDC House, 99-B Block 'B' S.M.C.H.S. Main Shahrah-e-Faisal, Karachi
Contact: +92 21 3241 9770, +92 21 3243 0485
Website: www.cdcpakistan.com

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Key Fact Statement of

AKD AGGRESSIVE INCOME FUND

Open End
Aggressive Fixed Income Scheme

Managed by
AKD Investment Management Limited
Risk Profile: Medium
Issuance Date: June 30, 2025 (updated as of June 30, 2025 through 3rd SOD)

1. DISCLAIMER:

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the Offering Document and / or monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	AKDAIF is a dedicated fund that focuses primarily on fixed income securities and instruments. The objective of AKDAIF is to offer investors a convenient vehicle to invest in a diversified portfolio of fixed income securities/instruments that provide consistent return with concern for the preservation of capital over the longer term.
Authorized investment avenues	Government Securities, cash in bank account, money market placements, deposits, certificate of deposits (COD), certificate of musharakas (COM), TDRs, commercial paper, reverse repo. TFC/Sukuk, MTS, Spread transactions.
Launch date	March 22, 2007
Minimum investment amount	Rs.1,000
Duration	Perpetual
Performance Benchmark	90% twelve (12) months KIBOR + 10% twelve (12) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP.
IPO / Subscription Period	January 19 - 22, 2007
Subscription / Redemption Days and Timings	Monday to Friday: 9:00 AM to 5:00 PM
Types / Classes of Units	**Class "A"** Units being offered and issued during the Private Placement and Initial Period of Offer (IPO) with no Sales Load. **Class "B"** Units (Growth Units) shall be offered and issued after the Initial Offering Period with Sales Load (including a Front-end and/or Back-end Load). **Class "C"** Units (Restricted/Core Units) Units issued to the Core Investors with no Sales Load. These Units cannot be redeemed for a period of 2 (two) years from the date of closure of the First Offer. However, such Units are transferable.

	Class "D" Units (Flexi Income Units) which shall be offered and issued after the Initial Offering Period with Sales Load (including a Front-end and/or Back-end Load) and allow Units to be redeemed on a continuous basis at intervals offered by the Management Company to entertain a regular payout to the Unit Holder; provided that a profit is earned against the total investment amount of the Unit Holder at each specified interval otherwise there would be no payment for the said interval
Management Fee (% per annum)	Up to 1.50%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

5. Front End Load (FEL)	**Distribution Channel**	**Percentage**
	Direct Investment through AMC	0% to 1%
	Digital Platform of AMC / Third Party	0% to 1%
6. Redemption Charge	**Type of Charge**	**Percentage**
	Back-end Load	Nil
	Contingent Load	Nil

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 the Income tax Ordinance 2001.

4. KEY STAKEHOLDERS

e. **Management Company:**

Name: AKD Investment Management Limited
Address: 216-217, Continental Trade Centre, Block 8, Clifton, Karachi.
Contact: 92-21-111-253465
Website: www.akdinvestment.com

f. **Trustee:**

Name: Central Depository Company Limited
Address: CDC House, 99-B Block 'B' S.M.C.H.S. Main Shahrah-e-Faisal, Karachi
Contact: +92 21 3241 9770, +92 21 3243 0485
Website: www.cdcpakistan.com

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Key Fact Statement of

AKD ISLAMIC INCOME FUND

Open End
Shariah Complaint Equity Scheme

Managed by
AKD Investment Management Limited
Risk Profile: Medium
Issuance Date: June 30, 2025 (updated as of June 30, 2025 through 5th SOD)

1. DISCLAIMER:

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the Offering Document and / or monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	The objective of AKD Islamic Income Fund (AKDISIF) is to provide investors with an investment vehicle that strives to enhance capital coupled with regular halal income by investing in Shariah compliant income investments.
Authorized investment avenues	Shariah Compliant Government Securities, Shariah Compliant Sukuks, Commercial paper, Islamic TDR, Certificate of Islamic Investments (COI), Certificates of Musharikah (COM), Islamic Certificates of Deposit (COD), Short/ Long-Term Shariah Compliant Non-Traded Securities and Cash and/or Near Cash instruments, MTS and Spread Transactions as approved by the Shariah Advisor.
Launch date	February 20, 2018
Minimum investment amount	Rs.1,000
Duration	Perpetual
Performance Benchmark	75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
IPO / Subscription Period	February 19 - 20, 2018
Subscription / Redemption Days and Timings	Monday to Friday: 9:00 AM to 5:00 PM
Types / Classes of Units	**Class "A"** Units issued to the Investors participated before the Initial Period with no Front-end Load. **Class "B"** Units being offered and issued during Initial Offer of Period with no Front-end Load. **Class "C"** Units, which shall be offered and issued after the Initial Period, with Front-end Load at the discretion of the Management Company.
Management Fee (% per annum)	Up to 1.5%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

7.	**Front End Load (FEL)**	**Distribution Channel**	**Percentage**
		Direct Investment through AMC	0% to 1%
		Digital Platform of AMC / Third Party	0% to 1%
8.	**Redemption Charge**	**Type of Charge**	**Percentage**
		Back-end Load	Nil
		Contingent Load	Nil

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 the Income tax Ordinance 2001.

4. KEY STAKEHOLDERS

g. Management Company:

Name: AKD Investment Management Limited
Address: 216-217, Continental Trade Centre, Block 8, Clifton, Karachi.
Contact: 92-21-111-253465
Website: www.akdinvestment.com

h. Trustee:

Name: Digital Custodian Company Limited
Address: Perdesi House, Old Queens Road, Karachi
Contact: +92 21 3241 9770, +92 21 3243 0485
Website: www.cdcpakistan.com

i. Shariah Advisor:

Name: Al Hilal Shariah Advisors (Pvt.) Limited
Address: Suite 807, 8th Floor, Horizon Tower, Com 2/6, Khayaban -e- Saadi, Block 3 Clifton, Karachi.
Contact: 021-35305931-37
Website: www.alhilalsa.com

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Key Fact Statement of

AKD ISLAMIC STOCK FUND

Open End
Shariah Complaint Equity Scheme

Managed by
AKD Investment Management Limited
Risk Profile: High
Issuance Date: June 30, 2025 (updated as of June 30, 2025 through 5th SOD)

1. DISCLAIMER:

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the Offering Document and / or monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	The Objective of AKD Islamic Stock Fund is to invest in the Capital Markets through an optimal combination of strategies in Shariah compliant equities providing capital growth and dividends.
Authorized investment avenues	Shairah Compliant Listed Equity Securities 70%-100% Money Market Instruments (GoP Ijara Sukuk not exceeding 90 days maturity / Shariah Compliant Bank Deposits) 30% - 0%
Launch date	February 20, 2018
Minimum investment amount	Rs.1,000
Duration	Perpetual
Performance Benchmark	KMI-30 Index (Total Return Index)
IPO / Subscription Period	February 19 - 20, 2018
Subscription / Redemption Days and Timings	Monday to Friday: 9:00 AM to 5:00 PM
Types / Classes of Units	**Class "A"** Units issued to the Investors participated before the Initial Period with no Front-end Load. **Class "B"** Units being offered and issued during Initial Offer of Period with no Front-end Load. **Class "C"** Units, which shall be offered and issued after the Initial Period, with Front-end Load at the discretion of the Management Company.
Management Fee (% per annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	**Distribution Channel**	**Percentage**
	Direct Investment through AMC	0% to 3%
	Digital Platform of AMC / Third Party	0% to 1.5%
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back-end Load	Nil
	Contingent Load	Nil

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 the Income tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Management Company:

Name: AKD Investment Management Limited
Address: 216-217, Continental Trade Centre, Block 8, Clifton, Karachi.
Contact: 92-21-111-253465
Website: www.akdinvestment.com

b. Trustee:

Name: Digital Custodian Company Limited
Address: Perdesi House, Old Queens Road, Karachi
Contact: +92 21 3241 9770, +92 21 3243 0485
Website: www.cdcpakistan.com

c. Shariah Advisor:

Name: Al Hilal Shariah Advisors (Pvt.) Limited
Address: Suite 807, 8th Floor, Horizon Tower, Com 2/6, Khayaban -e- Saadi, Block 3 Clifton, Karachi.
Contact: 021-35305931-37
Website: www.alhilalsa.com

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Key Fact Statement of

GOLDEN ARROW STOCK FUND

Open End Equity Scheme

Managed by
AKD Investment Management Limited
Risk Profile: High
Issuance Date: June 30, 2025 (updated as of June 30, 2025 through 3rd SOD)

1. DISCLAIMER:

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the Offering Document and / or monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	Disciplined and balanced fund management strategy focusing on fundamentally strong companies offering deep-value, coupled with few cherry-picked growth companies.
Authorized investment avenues	Listed Equity Securities 70%-100% Cash and/or near cash instruments include cash in bank accounts (excluding TDRs), and treasury bills not exceeding 90 days' maturity 30% - 0%
Launch date	November 25, 20219
Minimum investment amount	Rs.1,000
Duration	Perpetual
Performance Benchmark	KSE-100 Index (Total Return Index)
IPO / Subscription Period	NA
Subscription / Redemption Days and Timings	Monday to Friday: 9:00 AM to 5:00 PM
Types / Classes of Units	**Class "A"** Units are Units being issued in lieu of the certificate(s) held by the Holders on the Effective Date, such Units shall be redeemable by the Fund with a Contingent Load of 1%, which shall only be charged up to six months following such Units shall be redeemed free of Contingent Load. Provided that the Management Company shall not issue further Class "A" Units after the Effective Date. **Class "B"** Units being offered and issued after the conversion of the Fund from a closed-end to an open- end Scheme with Front-end Load.
Management Fee (% per annum)	Up to 3%

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

9. Front End Load (FEL)	**Distribution Channel**	**Percentage**
	Direct Investment through AMC	0% to 3%
	Digital Platform of AMC / Third Party	0% to 1.5%

<table>
<tr><td rowspan="3">10. Redemption Charge</td><td>Type of Charge</td><td>Percentage</td></tr>
<tr><td>Back-end Load</td><td>Nil</td></tr>
<tr><td>Contingent Load</td><td>Nil</td></tr>
</table>

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 the Income tax Ordinance 2001.

4. KEY STAKEHOLDERS

j. Management Company:

Name: AKD Investment Management Limited
Address: 216-217, Continental Trade Centre, Block 8, Clifton, Karachi.
Contact: 92-21-111-253465
Website: www.akdinvestment.com

k. Trustee:

Name: Central Depository Company Limited
Address: CDC House, 99-B Block 'B' S.M.C.H.S. Main Shahrah-e-Faisal, Karachi
Contact: +92-111-111-500
Website: www.cdcpakistan.com

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Key Fact Statement of

AKD ISLAMIC DAILY DIVIDEND FUND

Open End
Shariah Complaint Money Market Scheme

Managed by
AKD Investment Management Limited Risk Profile: Low
Issuance Date: June 30, 2025 (updated as of June 30, 2025 through 4th SOD)

1. DISCLAIMER:

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the Offering Document and / or monthly Fund Manager Report.

2. KEY ATTRIBUTES

Investment Objective	The objective of AKD Islamic Daily Dividend Fund (AKDIDDF) is to provide optimum returns consistent with minimal risk from a portfolio constituted of high quality Shariah Compliant short term securities / instruments, which will provide liquidity.
Authorized investment avenues	Ijarah Sukuk and other GoP Shariah compliant debt securities, Shariah Compliant money market instruments such as Islamic TDR, Certificate of Islamic Investments (COII), Certificates of Musharaka (CoM), Islamic Certificates of Deposit (CoD), etc. with Islamic Commercial Banks and Islamic DFIs or Islamic windows of Commercial banks and DFIs, Shariah Compliant short term Money Market Instruments/Commercial Paper/ Short Term Sukuks issued by any entity or Financial Institution, Shariah Compliant Placements of funds (including TDR, PLS Saving deposit, COD, COM, COI, Money Market Placements and other clean placements of the funds) with all Microfinance Banks, Non-Banking Finance Companies and Modarabas etc.
Launch date	February 17, 2023
Minimum investment amount	Rs.1,000
Duration	Perpetual
Performance Benchmark	90% three (3) months PKISRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
IPO / Subscription Period	February 17, 2023
Subscription / Redemption Days and Timings	Monday to Friday: 9:00 AM to 5:00 PM
Types / Classes of Units	**Class "A"** Units issued to the Investors participated before the Initial Period with no Front-end Load. **Class "B"** Units shall be issued to investors at the Offer Price, during the Initial Offering Period. Class "B" Units may also be offered after the Initial Offering Period, at the discretion of the Management Company and as per the terms and conditions of this Offering Document. It will also include the unit issued against the reinvestment of dividends net of any applicable taxes.
Management Fee (% per annum)	Not exceeding 1.0% of average Annual Net Assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1.	**Front End Load (FEL)**	**Distribution Channel**	**Percentage**
		Direct Investment through AMC	Nil
		Digital Platform of AMC / Third Party	Nil
2.	**Redemption Charge**	**Type of Charge**	**Percentage**
		Back-end Load	Nil
		Contingent Load	Nil

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 the Income tax Ordinance 2001.

4. KEY STAKEHOLDERS

a. Management Company:

Name: AKD Investment Management Limited
Address: 216-217, Continental Trade Centre, Block 8, Clifton, Karachi.
Contact: 92-21-111-253465
Website: www.akdinvestment.com

b. Trustee:

Name: Central Depository Company Limited
Address: CDC House, 99-B Block 'B' S.M.C.H.S. Main Shahrah-e-Faisal, Karachi
Contact: +92-111-111-500
Website: www.cdcpakistan.com

c. Shariah Advisor:

Name: Al Hilal Shariah Advisors (Pvt.) Limited
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