

**FIFTH SUPPLEMENT TO THE OFFERING DOCUMENT
OF FIRST HABIB INCOME FUND DATED JANUARY 01, 2014**

Habib Asset Management Limited, an Asset Management Company incorporated under the Companies Ordinance, 1984 and licensed by the Securities and Exchange Commission of Pakistan to undertake asset management services under the Non-Banking Finance Companies (Establishment & Regulation) Rules, 2003.

First Habib Income Fund has been established in Pakistan by a Trust Deed dated 6th September, 2006, registered under the Trusts Act 1882 (11 of 1882) between Habib Asset Management Limited as the Management Company and Central Depository Company of Pakistan Limited as the Trustee and authorised under the Non-Banking Finance Companies (Establishment & Regulation) Rules, 2003.

Effective January 01, 2014 the Offering Document of First Habib Income Fund has been amended as under:

1) The existing clause 4.1 to be read as follows:

"The Management Company may from time to time amend the minimum amount of initial investment that is required to open an account. At the initial stage, the minimum amount of investment to open an account is Rs.1,000/- and the minimum amount for adding to an existing account is Rs.100/- per transaction at applicable NAV or purchase price, other than reinvestment of Dividend and Bonus Units. The Management Company reserves the right to alter the minimum amounts stated hereinabove after giving thirty days prior notice to the Unit Holders. However, enhancement in current minimum monetary investments shall not take effect retrospectively."

