

**ANNEXURE A  
(Revised)**

**CURRENT LEVEL OF FRONT-END AND BACK END LOADS**

**Effective from the Close of Initial Public Offer**

Current Front-end Load: 0% (nil)

Current Back end Load: 0% (nil)

The Management Company, at its discretion, may charge, across any particular Class of Units, Front-end Load and/or Back end Load of a maximum of five percent (5%) of the NAV.

*Any change in the load structure, provided it is within the maximum limit, shall be notified through an addendum to this annexure and/or by publication in a widely circulated newspaper, as and how the Commission may direct.*

**CURRENT CUT-OFF TIME**

**During Subscription Days of the Fund**

Monday to Friday: 9:00 AM to 4:30PM

Cut-Off time may vary from time to time as may be determined by the Management Company and communicated to the Unit Holders (through Management Company's website: [www.habibfunds.com](http://www.habibfunds.com)), Trustee of the Fund and SECP.

**CURRENT LEVEL OF MANAGEMENT FEE**

Management fee is 1.35%.

However, as per Non Banking Finance Companies & Notified Entities Regulations, 2008, the Management Company is entitled to charge a management fee not exceeding 3% per annum during the first five years of existence and 2% thereafter.

*Any change in the fee structure, provided it is within the maximum limit, shall be notified through an addendum to this annexure and/or by publication in a widely circulated newspaper, as and how the Commission may direct.*

