

**23<sup>rd</sup> SUPPLEMENTAL OFFERING DOCUMENT**

**OF**

**NBP ISLAMIC SAVINGS FUND**

**w.e.f 9<sup>th</sup> November 2022**

Ref No	Existing Clause	New / Amended Clause																
Annexure B	<p align="center"><b><u>CURRENT LEVEL OF FRONT-END LOAD AND BACK END LOADS</u></b> <b><u>INVESTORS WITHOUT TAKAFUL COVERAGE</u></b> <b><u>% of NAV</u></b></p> <table border="1" data-bbox="564 717 921 799"> <tr> <td>Front End Load</td> <td>0% to 1%</td> </tr> <tr> <td>Back End Load</td> <td>0%</td> </tr> </table> <p align="center"><b><u>CURRENT LEVEL OF FRONT-END AND BACK-END LOADS</u></b> <b><u>INVESTORS WITH TAKAFUL COVERAGE</u></b> <b><u>% of NAV</u></b></p> <table border="1" data-bbox="434 992 1052 1273"> <tr> <td rowspan="2">Front End Load (Individual )</td> <td>Amount up to Rs.5 million, Front end load is</td> <td>0 to 3%</td> </tr> <tr> <td>Amount over and above Rs.5 million Front end load is</td> <td>0 to 1%</td> </tr> <tr> <td colspan="2">Back End Load:</td> <td>0%</td> </tr> </table>	Front End Load	0% to 1%	Back End Load	0%	Front End Load (Individual )	Amount up to Rs.5 million, Front end load is	0 to 3%	Amount over and above Rs.5 million Front end load is	0 to 1%	Back End Load:		0%	<p align="center"><b><u>CURRENT LEVEL OF FRONT-END LOAD AND BACK END LOADS</u></b></p> <table border="1" data-bbox="1377 651 1734 732"> <tr> <td>Front End Load</td> <td>0% to 3%</td> </tr> <tr> <td>Back End Load</td> <td>0%</td> </tr> </table> <p><i>Note: Where transactions are done online or through website, the AMC may charge sales load up to 1.5% according to above schedule. However, if the investor approaches directly for investment, sales load will be charged according to the above schedule.</i></p> <p><b>Takaful Coverage Contribution</b></p> <p>The Management Company has arranged a Life and Accidental Death Takaful coverage for the investors up to the amount as communicated to them and as amended from time to time. The Takaful Coverage Contribution is to be borne by the investor. Such Takaful Coverage Contribution is to be deducted from the unit holder’s investment on a monthly basis and deposited with the Takaful company by the Management Company as per the terms and conditions of takaful coverage defined in the Takaful policy document signed between the Takaful company and Management Company. Acquiring Takaful Coverage is an option to the investor that he may or may not exercise.</p>	Front End Load	0% to 3%	Back End Load	0%
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**Takaful Coverage Contribution**

The Management Company has arranged a Life and Accidental Death Takaful coverage for the investors up to the amount as communicated to them and as amended from time to time. The cost of contribution is to be borne by the investor. Such contribution is to be deducted from the unit holder’s investment on a monthly basis and deposited with the Takaful company by the Management Company as per the terms and conditions of takaful coverage defined in the takaful policy document signed between the takaful company and Management Company. Acquiring Takaful Coverage is an option to the investor that he may or may not exercise.

**CURRENT LEVEL OF FRONT-END AND BACK-END LOADS**  
**INVESTORS WITH HEALTH TAKAFUL COVERAGE**  
**% of NAV (UNDER HEALTH TAKAFUL PLAN)**

Front End Load ( Individual )	Amount up to Rs.4 million, Front end load is	0 to 3%
	Amount over and above Rs.4 million Front end load is	0 to 1%
Back End Load:		0%

**Health Takaful Coverage Contribution under Health Takaful Plan**

The Management Company has arranged Health Takaful coverage under Health Takaful Plan for the investors up to the amount as communicated to them and as amended from time to time. The Health Takaful Coverage Contribution is to be deducted in advance on annual

**Health Takaful Coverage Contribution under Health Takaful Plan**

The Management Company has arranged Health Takaful coverage under Health Takaful Plan for the investors up to the amount as communicated to them and as amended from time to time. The Health Takaful Coverage Contribution is to be deducted in advance on annual basis and to be borne by the investor. Such Health Takaful Coverage Contribution is to be deducted from the unit holder’s investment in advance and deposited with the Takaful company by the Management Company as per the terms and conditions of takaful coverage defined in the Takaful policy document signed between the Takaful company and Management Company. NBP Funds will play a facilitating role by assisting the insured in claim processing. However, the investor will be responsible to directly settle the claims/liabilities, if any, under this arrangement with the takaful company without any obligation on the part of the Management Company, Trustee and Funds.

***“The AMC will not be responsible or liable for maintaining service levels and / or any delay in processing claims by the Takaful Company arising out of this plan. The Management Company, the Trustee and the underlying Fund shall not be held liable for honoring any takaful claims.”***

basis and to be borne by the investor. Such Health Takaful Coverage Contribution is to be deducted from the unit holder's investment in advance and deposited with the Takaful company by the Management Company as per the terms and conditions of takaful coverage defined in the Takaful policy document signed between the Takaful company and Management Company. NBP Funds will play a facilitating role by assisting the insured in claim processing. However, the investor will be responsible to directly settle the claims/liabilities, if any, under this arrangement with the takaful company without any obligation on the part of the Management Company, Trustee and Funds.

***“The AMC will not be responsible or liable for maintaining service levels and / or any delay in processing claims by the Takaful Company arising out of this plan. The Management Company, the Trustee and the underlying Fund shall not be held liable for honoring any takaful claims.”***

**Note :**

Where transactions are done **online or through website**, the AMC may charge sales load up to **1.5%** ( As permitted by Circular No. 27 of 2017 dated November 08, 2017 )