

**FOURTH SUPPLEMENT TO THE OFFERING DOCUMENT OF FIRST HABIB INCOME  
FUND DATED JUNE 11, 2012**

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 September 6, 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 from the dates mentioned there against, the Offering Document of First Habib Income Fund has been amended as under:**

1. Clause 3.7.1 shall be replaced with the following:

*"By a separate agreement the Management Company has appointed JWAFFS Registrar Services (Pvt.) Limited, 505, Fifth Floor, Kashif Centre, Near Hotel Mehran, Main Shahrah-e-Faisal, Karachi, as its agent to perform duties as the Registrar of the Fund. The Registrar will be responsible for maintaining the Unit Holder's Register, preparing and issuing accounts statements, Unit Certificates and dividend warrants/ advice, and providing related services to the Unit Holders.*

*JWAFFS Registrar Services (Pvt.) Limited has the necessary human resource, experience, computer hardware and software, which is designed to provide an efficient service to the Unit Holders." (Effective July 1, 2012)*

2. In Annexure 'B', the Front-end Load and Back-end Load will be changed as under:

<i>"Front-end Load</i>	<i>NIL</i>
<i>Back-end Load</i>	<i>NIL" (Effective July 11, 2012)</i>