

UBL Fixed Return Plan-I(k)

Ghair Yaqeeni Halaat Mein Yaqeeni Munafa!

Fund Objective

UBL Fixed Return Plan-I(k) is an Allocation Plan under “UBL Fixed Return Fund” with an objective to earn fixed return for unit holders who held their investment within Plan till maturity.

General Information

Management Company	UBL Fund Managers Limited
Fund Category	Fixed Return Scheme
Plan Type	Open End (Limited Subscription)
Minimum Investment	Rs. 500
Benchmark	Average 3 Months PKRV Rates
Front-End Sales Load (%)	N/A
Back-End Sales Load (%)	N/A
Contingent Load (% p.a.)	Contingent load shall commensurate with net loss incurred due to early redemption during subscription period & life of plan
Management Fee	Up to 2% p.a.
Dealing Days	Monday to Friday
Cut Off Times	During Subscription Period: Every Dealing Day- 1pm. During Life of Plan: Every Dealing Day - 12pm.
Offering Period	Pre-IPO Date: April 07, 2023 Subscription Period: from April 10, 2023 till Apr 20, 2023
Pricing Mechanism	Forward

20.3% p.a.



Key Benefits

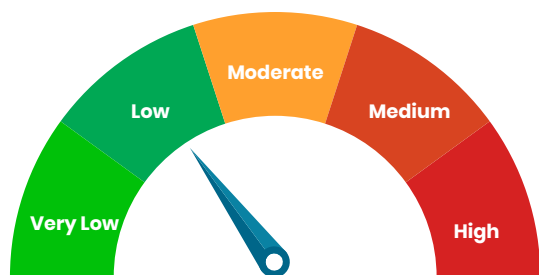
Competitive Returns

Fixed return upon maturity

High Credit Quality Instruments

Note: 1. Option of roll over for Plans of same duration/conversion to UMMF available in forms. T&Cs/ fixed rate may vary. If no instruction of roll over or conversion to UMMF selected OR no same duration plan offered at maturity, client's Bank account will be credited.
2. Total Expense Ratio (TER) is upto 2% p.a. and Selling & Marketing Expense will be charged with in the limit of TER.
3. Subscription period can be closed earlier by management as per market conditions. Offered fixed return applicable from date of subscription.

Risk Profile / Principal Erosion Risk



Authorized Investible Avenues*	Minimum	Maximum	Minimum Rating	Maximum Maturity
PIBs	0%	100%	N/A	Up to 120 Months
T Bills	0%	100%	N/A	Up to 12 Months
Term Deposit Receipts	0%	100%	AA	Up to 3 Months
Cash In Bank Accounts	0%	100%	AA	N/A
Certificates of Deposits (CODs), Certificates of Musharaka (COM)	0%	100%	AA	Up to 3 Months
Money Market Placements	0%	100%	AA	Up to 3 Months

*Maximum weighted average time to maturity - 4 years (condition not applicable on securities issued by Federal Govt.)

Other Information

Trustee	: Digital Custodian Company Limited
Auditor	: EY Ford Rhodes
Regulator	: Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	: Yasir Qadri, Syed Sheeraz, Hadi Hassan Mukhi, Muhammad Imran, Syed Suleman Akhtar, Muhammad Ahmed

Note: This Term-sheet is developed to reflect basic features of the Plan and is not intended to be used as a substitute to Plan's Offering Document & Supplementary Offering Document. For details on the product including risk factors and disclaimers, kindly refer to the Constitutive Documents of the Fund as available on UBL Funds website (www.ublfunds.com.pk).

Disclaimer:

All Investments in Mutual Funds are subject to market risks. The NAV of Units may go down or up based on the market conditions and there are no guaranteed returns. The investors are advised in their own interest to carefully read the contents of the Consolidated Offering Document, in particular the Investment Policies mentioned in Clause 2.2.29, Risk Factors mentioned in clause 2.9, Taxation Policies mentioned in Clause 7 and Warnings & Disclaimers in Clause 9 in Consolidated Offering Document before making any investment decision. Use of name and logo of UBL Bank Ltd as given above does not mean that it is responsible for the liabilities/obligations of UBL Fund Managers or any investment scheme managed by it