

UBL Fixed Return Plan-1(a)

Mehangai ka Zamana, Savings se Bachana

Fund Objective

The “UBL Fixed Return Plan-1(a)” 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)
Duration	The duration of the plan is one (1) month from commencement of life of plan.
Minimum Investment	Rs. 500
Benchmark	3 Months to 2 Years PKRV Rates
Front-End Sales Load (%)	Nil
Contingent Load (% p.a.)	Nil
Management Fee	Up to 2% p.a.
Dealing Days	Monday to Friday
Cut Off Times	During Subscription Period: Every Dealing Day- 4pm. During Life of Plan: Every Dealing Day - 12pm.
Offering Period	PRE IPO Date: 23 August, 2022 Subscription Period: From 24 August, 2022 till 21 October, 2022
Pricing Mechanism	Forward



Key Benefits

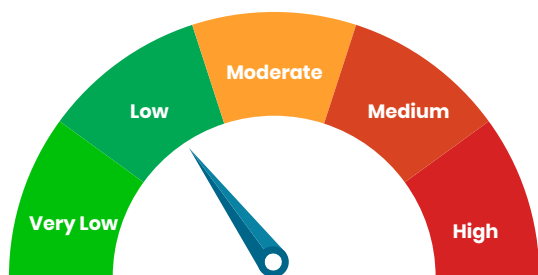
Competitive Returns

Fixed return upon maturity

High Credit Quality Instruments

Note: 1. Investors have the option for conversion into UBL Money Market Fund (with 100% sales load waiver) by default OR get transfer in registered bank account on maturity
2. Total Expense Ratio (TER) is upto 2% p.a. and Selling & Marketing Expense will be charged with in the limit of TER.

Risk Profile / Principal Erosion Risk



Authorized Investable Avenues	Minimum	Maximum	Minimum Rating	Maximum Maturity
PIBs	0%	100%	N/A	Maturity up to 120 Months
T Bills	0%	100%	N/A	Maturity up to 12 months
Term Deposit Receipts	0%	100%	AA	Maturity up to 1 Month
Cash In Bank Accounts	0%	100%	AA	N/A
Certificates of Deposits (CODs), Certificates of Musharaka (COM)	0%	100%	AA	Maturity up to 1 Month
Money Market Placements	0%	100%	AA	Maturity up to 1 Month

Other Information

Fund Listing	: Pakistan Stock Exchange
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, 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. 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, 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