

UBL Fixed Return Plan II (I)

Mehangai ka Zamana, Savings se Bachana

Fund Objective

UBL Fixed Return Plan II (I) is an Allocation Plan under “UBL Fixed Return Fund-II” 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 Plan is Thirty six months (36) from close of the subscription period
Minimum Investment	Rs. 500
Benchmark	Average 36 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: Mon - Thur: 3pm Fri: 4pm During Life of Plan: Every Dealing Day - 12pm.
Offering Period	PRE IPO Date: Dec 14, 2023 Subscription Period: from Dec 15, 2023 till Apr 12, 2024
Pricing Mechanism	Forward



Key Benefits

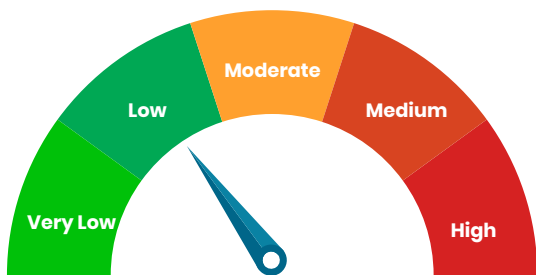
Competitive Returns

Fixed return upon maturity

High Credit Quality Instruments

Note: 1. Option of roll over available in forms for Plans of same duration. T&Cs/fixed rate may vary. If no instruction of roll over 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 may be extended or closed earlier by management as per market conditions

Risk Profile / Principal Erosion Risk



Authorized Investable Avenues*	Minimum	Maximum	Minimum Rating	Maximum Maturity
Floater PIBs	0%	100%	N/A	Maturity up to 120 Months
PIBs (Fixed), GOP Ijarah sukuk	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 36 Months
Cash In Bank Accounts	0%	100%	AA	N/A
Certificates of Deposits (CODs), Certificates of Musharaka (COM)	0%	100%	AA	Maturity up to 36 Months
Money Market Placements	0%	100%	AA	Maturity up to 36 Months

Weighted average time to maturity of 90% of net assets of such plan shall not exceed maturity of the respective plan and this condition shall not apply to securities issued by Federal Government.

Other Information

Trustee	: Central Depository Company Pakistan Limited
Auditor	: BDO Ebrahim & Co. Chartered Accountants
Regulator	: Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	: Yasir Qadri Syed Suleman Akhtar, CFA Hadi Hassan Mukhi Muhammad Imran Shaoor Turabee, CFA Syed Sheeraz Ali Ghufraan 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 2.2.30, Risk Factors mentioned in clause 2.8, 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