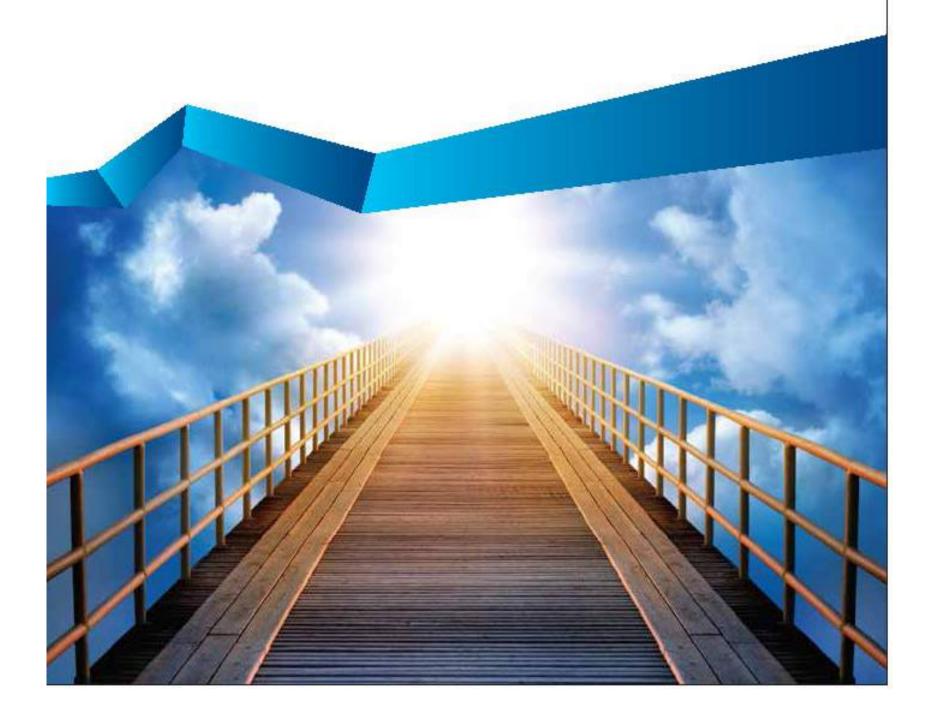


# Every dream needs a plan.



- are you disturbed that your savings will not be enough to meet your future expenses due to growing inflation?
- are you concerned about saving a lump sum amount large enough to cater to major life goals like daughter's marriage or buying a house?
- are you worried about meeting your finances after retirement?

Don't worry...

UBL Fund Managers has just the solution for you!

# Why do we need to Invest?

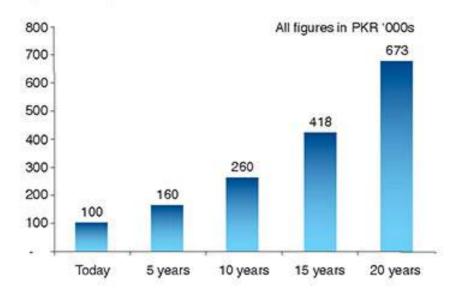
We have different needs and life goals that we need to fulfill at various stages of our lives whether it is to provide for our families or to achieve a certain standard of living. These goals could either be ensuring the world's best university education for our children, buying our own house, performing pilgrimage with our families or simply having a financially independent retirement.



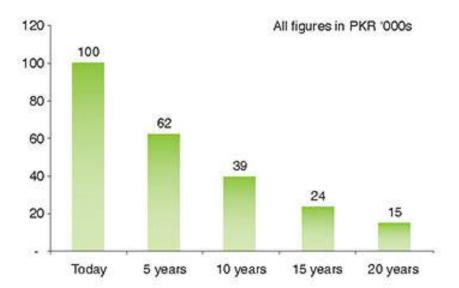
For meeting future goals, just saving money aside is not enough to ensure your financial objectives in life are met. The worrisome part is that the value of money today is eroding with the passage of time due to inflation. Unless you invest your savings in the right way to beat inflation in a big way, you have to ensure that you invest your savings appropriately.

If your lifestyle costs you Rs. 100,000 per month today, the same lifestyle due to inflation could cost you approximately Rs. 418,000\* fifteen years from now. Expenses are ballooning with the passage of every day.

(\*at an assumed rate of 10% p.a. inflation)



On the other hand your cash savings alarmingly lose value over time, thanks to inflation. The worth of your Rs. 100,000 today will decline to Rs. 24,000 in fifteen years from now.



This leads to a serious mismatch between savings and expenses and each is moving in opposite directions. Savings are losing purchasing power and expenses are rising.



We need to think of ways to decrease this gap between rising expenses and reducing value of savings. The solution is to identify investment avenues that can easily beat the rate of inflation every year so you can retain and increase the value of your savings over time.

# So are you prepared to cover the gap and beat inflation?

UBL Fund Managers brings you the solutions to bridge this gap between decreasing value of savings and rising expenses.

#### A purely customized plan for each of your life goals is what we bring to you.

**Smart Investment Plans** by UBL Fund Managers allow you to build and multiply your savings over time with competitive returns and customized long-term plans to suit your requirements whether it is to build your wealth, save for children's education and marriage or plan for your retirement.

These customized long-term plans include:

UBL Wealth Builder Plan - For wealth accumulation and general savings

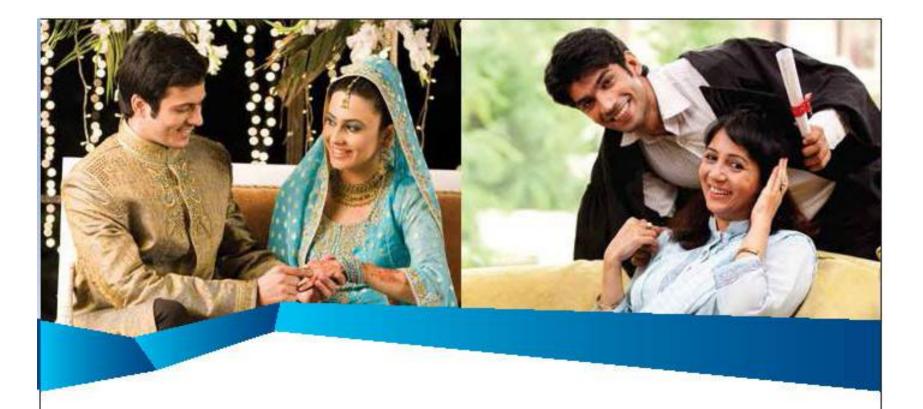
UBL Children Savings Plan - For children's education and marriage

UBL Retirement Savings Fund - For meeting post retirement expenses

UBL Equity Builder Plan - Ideal way to invest in stocks for long-term growth

Al Ameen Islamic Hajj Savings Plan - For meeting pilgrimage expenses

Choose your Plan!



# Education & Marriage expense needs

Give your children the future they deserve

**UBL Children Savings Plan** is specially designed for parents who want to secure their children's future by ensuring the availability of a lump sum amount when required to pay for their higher education or prepare for their marriage expenses. This can be done by investing a fixed sum of money on a regular basis.

The Children Savings Plan (UCP) is based on a strategy that allows you to define the amount and frequency of contribution (monthly, quarterly, semi-annually or on an annual basis) to meet your child's future expenses.

The more disciplined you are with monthly payments; the better average returns you'll reap in the long term.

#### Salient Features

- Minimum initial & subsequent investment as low as Rs. 2,000.
- Flexibility of selecting from investment strategies as per your risk tolerance level (Aggressive, Moderate or Conservative).
- Flexibility to choose the age of a child's plan.

Ideal for: Parents or guardians who wish to meet their children's higher education and marriage expenses easily.

Recommended Investment Horizon: 5 years or more



# Wealth Accumulation

#### Build up your wealth over the long term

**UBL Wealth Builder Plan** helps you grow your savings by allowing you to invest a sum of money on a regular basis in a customized allocation scheme. With time, your balance in the plan will grow enough to help meet your longer-term goals.

This is made possible with the power of "compounding" – a financial concept in which you make a return on your principal as well as on the profit that you have earned.

#### Salient Features

- Minimum initial investment of Rs. 20,000 and subsequent investments of Rs. 2,000 only.
- Choice amongst investment strategies that you can select as per your risk tolerance (Aggressive, Moderate, Conservative or Customized).
- · Flexibility to change the plan as per your risk appetite.

Ideal for: Individuals who want to save a portion of their income in a preferred plan to meet future financial obligations.

Recommended Investment Horizon: 3 to 5 years



# Equity Portfolio Development Build your Equity Portfolio in an ideal and low risk way

The Equity Market is the only investment avenue which had historically offered a comparatively high return, therefore, is ideal for long-term investment needs.

An ordinary investor may not be comfortable investing directly in stocks due to limited knowledge of stock types and yields as well as a lack of information of market movements and indicators.

**UBL Equity Builder Plan** provides a convenient method of investing in the stock market on a periodic basis. This plan allows you to transfer your investments from an Income Fund to a Stock Fund regularly and with ease, thus allowing you to overcome the day to day fluctuations of the stock market. This strategy of Equity Fund investment has proven to be the smartest way to build an Equity portfolio.

With a disciplined approach to regular investment, you also benefit from Rupee Cost Averaging i.e. when stocks are purchased at regular intervals they vary in prices, which gives a good average overall purchasing price.

#### Salient Features

- Minimum initial investment of Rs. 150,000 only and subsequent investment as low as Rs. 500.
- Flexibility to select amongst different investment strategies available.

**Ideal for:** Investors who don't want to take direct exposure in stocks but are willing to build up their equity portfolio over a period of time.

Recommended Investment Horizon: 3 to 5 years



# Retirement Planning

#### Save for your retirement from today

**UBL Retirement Savings Fund** is a pension scheme designed to help you save for your retirement in an easy and convenient way, so you can lead a financially independent and stress free retired life.

While retirement may not be on the horizon right now it is important that you start planning for it from today so that you are able to meet the inflated cost of not just living but also being able to enjoy that phase in life.

#### Salient Features

- Start as low as Rs. 500 as initial and subsequent payments, while enjoying the flexibility to select the frequency of contribution and allocation schemes as per your convenience.
- Define your retirement age as per your career plans (one may select any age between 60-70 OR 25 years from the age of first contribution in the pension fund, whichever is lower) and also enjoy additional tax rebates, to top up your overall savings.

**Ideal for:** Salaried and self-employed individuals with an eye to realize the requirement of saving for their post-retirement life.

Recommended Investment Horizon: The ideal duration for this scheme is the difference between your current age and the age at which you want to retire; for example, if you are 35 years of age right now and plan to retire at 60, the duration of your fund should be 25 years.

# How does UBL Fund Managers make your investment experience even better?

#### Tax Rebate

By investing in one or more of our Smart Investment Plans, you become eligible to avail up to 50% in Tax Rebates. All you will have to do is inform your payroll department of your investment to enjoy a discount on your payable income tax.

#### Free Family Takaful

UBL Fund Managers offers FREE FAMILY TAKAFUL to all those clients who have invested in our Smart Investment Plans, Long-term Plans\* and Pension Schemes (covering both Conventional and Islamic options).

That's not all. The coverage of your Family Takaful is matched with your investment, so your coverage grows with your investments.\*\*

- \*Detailed list of plans available on our website
- \*\*Up to a maximum of Rs. 5,000,000

#### Systematic Investment Planning

Systematic Investment Planning (SIP) allows you to invest a small sum of money in mutual funds on a regular basis rather than as one lump sum amount.

This strategy allows you to not only benefit from the power of Compounding but also gives you the option of choosing a disciplinary approach to contributing small amounts of money on a regular basis that consistently increases your savings.

The SIP feature also allows you to determine the intervals at which you would like to contribute (e.g. monthly, quarterly etc.) as well as the mechanism to ease your transaction (e.g. direct debit instruction to your bank or employer etc.).



# Pilgrimage Hajj | Umrah

#### Plan for the journey of a lifetime

**Al Ameen Islamic Hajj Savings Plan** is designed especially for individuals aiming to embark on the Holy Pilgrimage in the next 3 to 5 years. The Hajj plan provides its investors an easy and convenient avenue to save for their pilgrimage needs. Based on a regular investment strategy and the laws of Shariah, the plan offers options that allow investors to save for this journey with Riba-Free potential returns while keeping inflation in consideration.

#### Salient Features

- Open an account with just Rs. 6,000 and choose a period of 1 to 5 years or more (based on your requirement).
- Decide on a frequency of contribution i.e. monthly, quarterly, half-yearly or annual payments and enjoy the additional benefit of Tax Rebate.

Ideal for: Individuals who want to save to perform Hajj or Umrah

Recommended Investment Horizon: 3 to 5 years

### How to Invest

#### Getting Started

Connect with our Wealth Advisor on 0800-00026 or visit one of our Smart Savings Centers to find out which plans would best suit your life goals and risk appetite.

The wealth advisor will then assist you with the following steps:

#### Step 1 - Fill out the Account Opening Form

To open an account with us you need to fill out the "Account Opening Form".

You can also call us on 0800-00026 or send INVEST to 8258 and request for the form to be sent to your mailing address.

#### Step 2 - Attach Mandatory Documents

Once you have filled out the form, attach the required mandatory documents and the payment proceeds. A complete list of required documents is mentioned in the form.

#### Step 3 - Payment Procedure

Payment can be made in favor of "CDC Trustee UBL Funds" or "CDC Trustee (name of retirement scheme)" as per your chosen investment scheme. You can make payment through a crossed cheque, pay order, demand draft or online account transfer through UBL NetBanking (for UBL Account Holders only).

#### Step 4 - Submit the Form and Documents

Submit your form along with the required mandatory documents and payment proceeds with your wealth advisor or at any of our Smart Savings Center.

At any point, if you need further assistance, we encourage you to call us at 0800-00026 or SMS "Invest" to 8258.



# General Benefits with UBL Fund Managers Investment Plans

- · Free Family Takaful with maximum coverage of Rs. 5 million
- Systematic Investment Planning option available
- Potential to earn attractive Tax free\* market-based returns
- Option to select plan according to your preference Conventional OR Shariah-compliant
- Access your money\*\* anytime with no minimum holding period
- Additional benefit of Tax Rebate up to 20% in mutual funds & up to 50% in Pension Schemes
- · No penalty on early withdrawals
- \*If investment is held for more than one year, no capital gains tax is applicable.
- \*\*The offering document provides for up to 6 business days to pay redemption proceeds:

### **Smart Services**

Experience our services and stay in touch with your investments.

Just choose how you wish to do so.



Inter Bank Fund Transfer



UBL Funds Mobile



Mobile Transaction Alerts



UBL Funds
Online



Mobile Price Alerts



UBL Funds Tele-Transact



**E-Statements** 



**E-Price Alerts** 



Online Investment Facility



Mobile Transact

#### DISCLAIMER:

"ALL INVESTMENTS IN MUTUAL FUNDS ARE SUBJECT TO MARKET RISKS. THE NAV OF UNITS MAY GO UP OR DOWN BASED ON THE MARKET CONDITIONS. PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF THE FUTURE RESULTS. PLEASE READ THE OFFERING DOCUMENT OF RELEVANT FUND TO UNDERSTAND THE INVESTMENT POLICIES AND THE RISKS INVOLVED."

"ALL INVESTMENTS IN VOLUNTARY PENSION SCHEMES ARE SUBJECT TO MARKET RISKS. THE VALUE OF SUCH INVESTMENTS MAY DEPRECIATE AS WELL AS APPRECIATE, SUBJECT TO MARKET FLUCTUATIONS AND RISKS INHERENT IN ALL SUCH INVESTMENTS. INVESTORS SHOULD READ THE OFFERING DOCUMENT CAREFULLY TO UNDERSTAND THE INVESTMENT POLICIES, RISKS AND TAX IMPLICATIONS AND SHOULD CONSULT THEIR LEGAL, FINANCIAL OR TAX ADVISOR BEFORE MAKING ANY INVESTMENT DECISIONS. WITHDRAWALS BEFORE THE RETIREMENT AGE ARE SUBJECT TO TAX UNDER PROVISIONS OF THE INCOME TAX ORDINANCE, 2001."

### Let us help you get started!

call 0800-00026

sms INVEST to 8258

e-mail info@UBLFunds.com

website www.UBLFunds.com

## Let's talk Smart Savings.

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