

# Initial Investment Form for UBL Retirement Savings Fund (URS)

For new portfolio account/extension ID (to be used only for existing investors)

Customer ID

(For existing customer only)

New Pension Portfolio Account ☐

New Extension ID ☐



For assistance in filling out this form, Please call at 0800-00026 or sms HELP to 8258. Please save 021 111 825 262 in your smart phone to avail smart WhatsApp self service. Type HI and send.

## General Instructions & Guidelines

1) This form is for use by individual applicants who want to open a Retirement Savings account with UBL Fund Managers. 2) Fill the form in block letters and in legible handwriting to avoid errors in application processing. If any alteration is made, a countersign is mandatory. 3) Fill the form yourself or get it filled in your presence. Do not sign and/or submit blank forms. 4) Please tick in the appropriate box wherever applicable, in case any field is not relevant, please mark 'N/A' (Not Applicable). 5) It is the responsibility of the applicant to carefully read and understand the guidelines and instructions provided in this form and the terms and conditions, especially risk disclosure, disclaimer, warning statement, investment objective in the Offering Document of UBL Retirement Savings Fund (URS). 6) Applications incomplete in any respect and/or not accompanied by required documents are liable to be held or rejected until complete requirements are fulfilled. 7) Applications complete in all respects and carrying necessary documentary attachments should be submitted at UBL Fund Managers' Investment Centers, designated UBL Branches, distributor outlets, or at UBL Fund Managers - Operations Office: 4th Floor, STSM Building, Beaumont Road, Civil Lines, Karachi, Pakistan. A complete list of Investment Centers, UBL Branches and distributor outlets is available on www.UBLFunds.com. To find an Investment Center near you SMS 'IC' to 8258 8) Please fill out this form in Blue ink. 9) For assistance in filling this form or information about our products and services call our nationwide help line at 0800-00026.

## 1 Principal Unit Holder Details (Mandatory)

|                                 |                      |
|---------------------------------|----------------------|
| Name (Mr/Ms/Mrs)                | <input type="text"/> |
| (Please write in block letters) |                      |
| CNIC Number                     | <input type="text"/> |
| Employer Name                   | <input type="text"/> |
| Employer/Business address       | <input type="text"/> |

## 2 Retirement Age

Please specify expected retirement age \_\_\_\_\_ or expected date of retirement  -  -

(dd - mm - yyyy)

### Note:

- Retirement age can be 25 years from the date of first investment or any age between 60 to 70 years whichever is earlier.
- If retirement age/date is not specified, by default the age/date 25 years from the first investment or 60 years whichever is earlier will be selected as the expected retirement age.
- Expected retirement age can be changed at a later date (subject to terms and conditions specified in the Offering Document of the Fund)
- If you would like to change your expected date of retirement you may do so by filling Section 5) of VPS Account Update Form. In case no written intimation is received till the date of your retirement, your VPS allocation will automatically be changed to 'Lower Volatility' at the date of retirement in accordance with the VPS Rules, 2005.

## 3 Initial Contribution Details

Account Type ☐ PF ☐ Normal  
Mode of contribution (tick one) ☐ Self ☐ Employer/Third Party

Investment details for 'Self' contribution

Initial Contribution Amount (Rs.) \_\_\_\_\_ In words \_\_\_\_\_

| Mode of Payment   | Instrument No. | (Drawn on) Bank Name | Branch Name & Code |
|---|----------------|----------------------|--------------------|
| <input type="checkbox"/> Cheque <input type="checkbox"/> Pay Order <input type="checkbox"/> Online Transfer |                |                      |                    |
| <input type="checkbox"/> Cheque <input type="checkbox"/> Pay Order <input type="checkbox"/> Online Transfer |                |                      |                    |

Participant Signature

Please select (any one) of the Allocation plans given below. Allocation schemes from lower to high are categorized in terms of volatility. In case of customized allocation, please specify the percentage (%) in the respective sub-funds.

| High volatility <input type="checkbox"/>   | Medium volatility <input type="checkbox"/> | Low volatility <input type="checkbox"/> | Lower volatility <input type="checkbox"/> | CUSTOMIZED <input type="checkbox"/> |
|--|--|---|---|-------------------------------------|
| Equity Sub-Fund: 70%                       | Equity Sub-Fund: 40%                       | Equity Sub-Fund: 15%                    | Equity Sub-Fund: 0%                       | Equity Sub-Fund _____%              |
| Debt Sub-Fund: 20%                         | Debt Sub-Fund: 40%                         | Debt Sub-Fund: 65%                      | Debt Sub-Fund: 50%                        | Debt Sub-Fund _____%                |
| MM Sub-Fund: 0%                            | MM Sub-Fund: 15%                           | MM Sub-Fund: 20%                        | MM Sub-Fund: 50%                          | MM Sub-Fund _____%                  |
| Commodity Sub-Fund: 10%                    | Commodity Sub-Fund: 5%                     | Commodity Sub-Fund: 0%                  | Commodity Sub-Fund: 0%                    | Commodity Sub-Fund _____%           |
| <b>LIFE CYCLE <input type="checkbox"/></b> |  |   |   |                                     |
| Age: 18-30                                 | Age: 31-40                                 | Age: 41-50                              | Age: 51-60                                | Age: 60 and above                   |
| Equity Sub-Fund: 75%                       | Equity Sub-Fund: 70%                       | Equity Sub-Fund: 60%                    | Equity Sub-Fund: 50%                      | Equity Sub-Fund: 0%                 |
| Debt Sub-Fund: 20%                         | Debt Sub-Fund: 25%                         | Debt Sub-Fund: 30%                      | Debt Sub-Fund: 30%                        | Debt Sub-Fund: 50%                  |
| MM Sub-Fund: 5%                            | MM Sub-Fund: 5%                            | MM Sub-Fund: 10%                        | MM Sub-Fund: 20%                          | MM Sub-Fund: 50%                    |

Note:

- Allocation scheme can be changed subject to the terms & conditions specified in the Offering document of the fund.
- If an allocation scheme is not selected, the participant's contribution would be allocated in the default allocation scheme, i.e. life cycle allocation scheme, unit such time the participant selects an allocation scheme depending on the age of the participant.

Name of Pension Fund \_\_\_\_\_ Name of Pension Fund Manager \_\_\_\_\_

Date of Joining   -   -     (dd - mm - yyyy) Amount being transferred (Rs.) \_\_\_\_\_

Previous Pension Fund Manager's Address \_\_\_\_\_

I declare for:

- not having had any illness requiring a hospital stay, medical treatment or medical follow-up for more than 30 days during the last 2 years Yes ☐ No ☐
- not having been off work for sickness for more than 14 consecutive days during the last 2 years Yes ☐ No ☐
- not having any surgical procedure or medical investigations planned for the next 6 months Yes ☐ No ☐

I confirm my understanding that failure to disclose a material fact may lead to the rejection of any claim relating to this Takaful Scheme.

Note: All above declarations are mandatory to tick. HQF will be required if 'Yes' is tick to any of the above.

Participant Signature

**Undertaking:**

I/We, hereby authorize UBL Funds to share profile information with any third party(ies) for due diligence, Mobile CNIC pairing verification and for improvement in customer services. I/We hereby acknowledge having read and understood the Consolidated Offering Document(s) as amended from time to time, latest Fund Manager Report and/or Fact Sheet of the relevant CIS(s)/VPS(s)/Plan(s). I declare that I am the Ultimate Beneficial Owner of the amount invested and the funds are legitimate and not generated from Money Laundering Activities. I/We am/are fully informed and understand that investment in units of CIS(s)/VPS(s)/Plan(s) are not bank deposit, not guaranteed and not issued by any person. Shareholder of UBL Funds are not responsible for any loss to investor resulting from the operations of any CIS(s)/VPS(s)/Plan(s) launched by UBL Funds unless otherwise mentioned. Under the Cooling-off Right Investor can claim, first time investment in a CIS(s)/Plan(s)/VPS(s), through a written request at the applicable NAV on the date of the application within three business days of the said investment.

## Disclaimer

I/We understand that investment in mutual funds and/or pension funds are subject to market risks and fund prices may go up or down based on market conditions. I/We understand that past performance is not necessarily an indicator of future results and there is no fixed or guaranteed return. I/We hereby also acknowledge that I/We have reviewed and understood details of Sales Load, the Total Expense Ratio, Back-end and Contingent Load percentages including taxes of the Scheme as disclosed at UBL Fund website.

Date \_\_\_\_\_

(dd - mm - yy)

Participant Signature

## Instructions & Guidelines

1. Cash will not be accepted
2. Payment can be made in the form of a cheque, pay order or online account transfer
3. Payment shall be made in favor of 'CDC Trustee UBL Retirement Savings Fund'. Instrument should be crossed 'Account Payee Only'
4. It should be the responsibility of the applicant to pay all charges and taxes in relation to the units purchased by him/her
5. Applications by foreign nationals and nonresident individuals shall be accepted subject to existing laws provided the subscription amount is paid by means of a remittance through banking channels or through means permitted by the State Bank of Pakistan (SBP)
6. Front-end load (charges) will be applicable on investment as per the constitutive documents of the Fund
7. Application will be processed as per cut-off timings for the Fund
8. In case of Employer/Third Party initial contribution, 'Employer & Third Party Contributor Form' should be attached with details.
9. Online account transfer facility is available with selected banks
10. Applicability of tax deduction at the time of withdrawal would be as per the prevailing Income Tax Law.

## Document Checklist

Before submitting this form, make sure the following documents are attached. If one or more of the documents are missing, your application may be declined or processed with a delay.

In case of Zakat Exemption, Zakat Affidavit shall be provided for the participant. If not submitted, Zakat will be deducted at the time of withdrawal.

☐ Copy of Pension Fund's Account Statement  
(In case of transfer from another Pension Fund Manager)

☐ Employer & Third Party Contributor Form  
(In case of contribution by Employer/Third Party)

**For Office Use Only**

| Distributor | Name of Agent | Sub-Agent |
|-------------|---------------|-----------|
|-------------|---------------|-----------|

| Reference/Agent Code | IC/Location | Remarks |
|----------------------|-------------|---------|
|----------------------|-------------|---------|

CRM Lead |