

Investment Objective

UBL Financial Sector Fund (UFSF) is an open-ended Sector [Equity] Scheme that shall aim to provide investors long-term capital appreciation by investing primarily in a mix of actively managed portfolio of listed equities that offer capital gains and dividends yield potential preferably in the financial sectors.

General Information

Management Company	UBL Fund Managers Limited
Fund Type & Duration	Open End Perpetual
Fund Category	Sector [Equity] Scheme
Minimum Investment	Rs. 500
Dealing Days	Monday to Friday
Cut Off Times	4:00 PM (on each dealing day)
Pre-IPO Date	04-04-18 (Wednesday)
IPO Date	05-04-18 (Thursday)
Pricing Mechanism	Forward

Investment Strategy

The Fund will take equity exposure in the following Financial Sectors:

- Commercial Banks
- Insurance Companies
- Leasing Companies
- Investment Companies
- Securities Companies
- Investment Banks
- Modarabas

The Management Company may invest between 0% to 30% (both percentages being inclusive) of the Scheme in Cash in Bank Accounts, T-Bills & Ijarah Sukuks issued by Government of Pakistan as permitted for the Equity Scheme category.

RISK Profile

This Riskometer displays the risk involved in the Scheme



Fund Attributes/Key Benefits

- Higher Returns
- Actively managed by experienced Fund Managers
- Exposure in Diversified Financial Products

Authorized Investments

Authorized Investments	Allocation (Min - Max %)
Listed Equities in the Financial Sector (during the year based on quarterly average investment calculated on daily basis)	70% to 100%
Cash in Bank Accounts	0% to 30%
Treasury Bills / GOP Ijarah Sukuks (with remaining maturity not exceeding 90 days)	0% to 30%

Benchmark

KSE-100 Index

Management Fee / Load

Management Fee: Up to 2% per annum

Front-end Load: 3 % of Net Asset Value (Taxes/Duties Applicable)

Other Information

Fund Listing	In Process with PSX
Trustee	Central Depository Company of Pakistan Limited
Auditor	BDO Ebrahim & Co.
Management Co. Rating	AM1 (JCR-VIS)
Regulator	Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	Yasir Qadri, Syed Suleman, Asim Wahab, Aly Osman, Farhan Bashir, Mubashir Anis, Fund Manager (To Be Decided)

Note: This Term Sheet is developed to reflect basic features of the Scheme and is not intended to be used as a substitute to Fund's Offering Document. For details on the product (including risk factors and disclaimers), kindly refer to the Constitutive Documents of the Fund, once available.

Disclaimer: All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Investors are advised in their own interest to carefully read the contents of the Offering Document of UFSF, in particular the investment policies mentioned in Clause 2.1.1, risk factors mentioned in Clause 2.8, taxation policies mentioned in Clause 7, and warning in Clause 9, before making any investment decision.