

UBL Capital Protected Fund - III (UCPF-III)



Investment Objective

The investment objective of UBL Capital Protected Fund - III (UCPF-III) is to protect the principal investment of the investors upon maturity by placing a significant portion of the Trust Property as TDR with a minimum AA- rated Bank, and remaining in equity market or any other SECP permitted investments to provide investors with better returns

General Information

Management Company	UBL Fund Managers Limited
Fund Type & Duration	Open End (Limited Subscription period) Duration of the Fund to be 3 years (from clearance of proceeds post the subscription period, which shall be 4 days after IPO)
Fund Category	Capital Protected Scheme
Minimum Investment	Rs. 10,000
Dealing Days	Monday to Friday
Cut Off Times	4:00 PM (on each dealing day)
Pre-IPO Date	30-11-2016
IPO Date	19-01-2017
Pricing Mechanism	Forward

Investment Strategy

The Fund shall invest significant portion of the net assets in a TDR which will grow to match the initial investment upon maturity thereby providing capital protection of the initial investment value.

The remaining net assets of the fund shall be actively invested in Equities, Spread transactions thereby providing investors with returns over and above the 3 year term deposit rates offered by Banks in industry.

RISK Profile

This Riskometer displays the risk involved in the Fund:



Fund Attributes/Key Benefits

- Capital Protection
- Potential Capital gains
- Higher expected returns (through equity exposure) compared to similar fixed deposit schemes
- Professional Management by experienced fund managers

Authorized Investments

Authorized Investments	Allocation (Min - Max %)
Fixed Income	84.3% - 100%
Equity / Spread Transactions	0% - 15.1%
Cash and/or Near Cash instruments which include cash in bank accounts (excluding TDRs) and Treasury Bills	0.60% - 15.7%

Benchmark

Weighted Average Daily Return of KSE-100 Index and Three (3) Months Deposit Rate of a Double A minus (AA-) or above rated Bank based on the Fund's actual Proportion in the Investment Segment and Capital Protection Segment

Management Fee / Load

Management Fee: 0.75% per annum

Front-end Load: 1% of NAV (taxes / duties applicable)

Contingent Load*: 3% on withdrawal before maturity of the Fund

*Fast Track Redemption Facility not available. Partial redemptions are not allowed.

Other Information

Fund Listing	Pakistan Stock Exchange (PSX)
Trustee	Central Depository Company of Pakistan Limited
Auditor	BDO Ebrahim & Co.
Management Co. Rating	AM2++ (JCR-VIS)
Regulator	Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	Yasir Qadri, Hasnain Raza Nensey, Ali Alvi, Farhan Bashir & Zeeshan Quddus, Fund Manager (To Be Decided)

Note: This Term Sheet is developed to reflect basic features of the Fund 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. This Term Sheet is subject to SECP's approval of the Offering Document. This Term Sheet is only for use by the UBL Branch Network.



Rated AM2++ by JCR-VIS. Currently the Highest Management Quality Rating in Pakistan.

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Managed by UBL Fund Managers Limited

Disclaimer: All investments in mutual fund are subject to market risks. The NAV of units may go down or up based on the market conditions. Investors are advised in their own interest to carefully read the contents of the offering document, in particular the investment policies mentioned in clause 2.1.1, risk factors mentioned in clause 2.4, taxation policies mentioned in clause 7, and warnings in clause 9, before making any investment decision. Capital protection only applies to unit holders who hold their investments until the maturity date.