

UBL Active Principal Preservation Plan - III (UAPPP-III)

(Under UBL Financial Planning Fund)



Investment Objective

The "UBL Active Principal Preservation Plan-III" is a Principal Preservation Plan under "UBL Financial Planning Fund" with an objective to earn a potentially high return through dynamic asset allocation between Equity, Sovereign Income, Money Market based Collective Investment Schemes, PLS Deposits & TDRs while providing principal preservation of the Initial Investment Value including sales load at completion of twenty four months and beyond.

General Information

Management Company	UBL Fund Managers Limited
Fund Type & Duration	Open End (Limited Subscription) Perpetual
Fund Category Plan Type	Fund of Funds Scheme Principal Preservation Plan
Minimum Investment	Rs. 5,000
Dealing Days	Monday to Friday
Cut Off Times	4:00 PM (on each dealing day)
Pre-IPO Date	20-08-18 (Monday)
IPO Date	18-10-18 (Thursday)
Pricing Mechanism	Forward

Investment Strategy

The Plan will be actively allocated between Equity, Sovereign Income and Money Market Component based on CPPI Methodology.

Money Market Schemes

UBL Money Market Fund
UBL Liquidity Plus Fund

Sovereign Income Schemes

UBL Government Securities Fund

Equity Schemes

UBL Dedicated Equity Fund

PLS Deposits & TDRs

Risk Profile

This Riskometer displays the risk involved in the Plan



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. 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 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 UFPF, in particular the investment policies mentioned in Clause 2.2.26, risk factors mentioned in Clause 2.8, Taxation policies mentioned in Clause 7 and warning in Clause 9, before making any investment decision.

Fund Attributes/Key Benefits

Profit Lock-in-Feature driven by CPPI Methodology

Actively managed by experienced Fund Managers

Authorized Investments

Authorized Investments	Allocation (Min - Max %)
Equity Schemes Category	0% - 50%
Money Market / Sovereign Income Schemes Category	0% - 100%
PLS Deposits & TDRs	0% - 100%

Benchmark

Weighted Average of "(70% three (3) months PKRV rates + 30% **Three (3) months average deposit rates of three (3) AA rated Banks as selected by MUFAP**)", "**Six (6) months PKRV rates**" and "**KSE-100 Index**", on the basis of actual investment by the plan in money market, sovereign income and equity schemes/ money market component.

Management Fee / Load

Management Fee: Nil/Up to 1% per annum*

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

4% if redeemed within First Year

Early Exit Fee: 2% if redeemed within Second Year

NIL after Two Years

*No management fee shall be charged if the investment is made in the underlying Funds of the management company

*1% management fee shall be charged if the investment is made in Saving Accounts and Term Deposits.

Other Information

Fund Listing	Pakistan Stock Exchange (PSX)
Trustee	Central Depository Company of Pakistan Limited
Auditor	Ernt & Young Forde Rhodes
Management Co. Rating	AM1 (JCR-VIS)
Regulator	Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	Yasir Qadri, Syed Suleman, Asim Wahab, Farhan Bashir, Mubbashir Anis, Syed Shabbir.