

# UBL Conservative Allocation Plan

(Under UBL Financial Planning Fund)

## Investment Objective

The "UBL Conservative Allocation Plan" is an Allocation Plan under "UBL Financial Planning Fund" with an objective to generate stable returns while maintaining high liquidity by investing in Money Market Scheme(s).

## General Information

|                           |   |
|---------------------------|---|
| Management Company        | UBL Fund Managers Limited   |
| Fund Type & Duration      | Open End<br>Perpetual   |
| Fund Category   Plan Type | Fund of Funds Scheme   Allocation Plan  |
| Minimum Investment        | Rs. 5,000   |
| Dealing Days              | Monday to Friday<br>Note: Purchase of units (including investments, transfer, switching) shall not be available one day prior to the public holiday, bank holidays and non-dealing days (any Business Day not to be a Dealing Day). |
| Cut Off Times             | 4:00 PM (on each dealing day)   |
| Pre-IPO Date              | 26-09-17  |
| IPO Date                  | 27-09-17  |
| Pricing Mechanism         | Forward   |

## Investment Strategy

The allocation plan will be actively allocated between Money Market based Collective Investment Schemes.

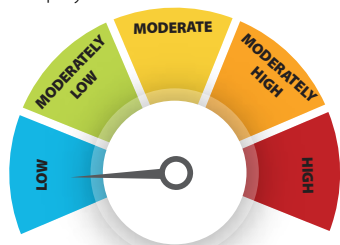
The Management Company shall invest in the following authorized Collective Investment Schemes:

UBL Liquidity Plus Fund  
UBL Money Market Fund

The Management Company may invest between 0% to 10% (both percentages being inclusive) of the Allocation Plan in Cash in bank accounts as permitted for the fund of funds category.

## RISK Profile

This Riskometer displays the risk involved in the Plan



## Fund Attributes/Key Benefits

- Stable Returns
- Actively managed by experienced Fund Managers

## Authorized Investments

| Authorized Investments                                | Allocation (Min - Max %) |
|---|--------------------------|
| Equity Segment: Equity based Mutual Funds             | 0%                       |
| Income Segment: Income based mutual funds             | 0%                       |
| Money Market Segment: Money Market based Mutual Funds | 90% - 100%               |

## Benchmark

70% 3 months PKRV rates +  
30% 3 months average deposit rate of three (3) AA rated scheduled Banks as selected by MUFAP (Category of Fund – Money Market Scheme)

## Management Fee / Load

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

**Front-end Load:** Nil

\*1% Management Fee applicable if plan invests in CIS not managed by UBL Fund Managers Limited

## Other Information

|                              |   |
|------------------------------|---|
| Fund Listing                 | Pakistan Stock Exchange PSX   |
| Trustee                      | Central Depository Company of Pakistan Limited                            |
| Auditor                      | Ernt & Young Forde Rhodes Sidat Hyder & Co.                               |
| Management Co. Rating        | AM2++ (JCR-VIS)   |
| Regulator                    | Securities & Exchange Commission of Pakistan (SECP)                       |
| Investment Committee Members | Yasir Qadri, Syed Suleman, Farhan Bashir, Usama Bin Razi, Syed Sheraz Ali |

**Note:** This Term Sheet is developed to reflect basic features of the Plan 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 UFPF, in particular the investment policies mentioned in Clause 2.2.14, risk factors mentioned in Clause 2.8, taxation policies mentioned in Clause 7, and warning in Clause 9, before making any investment decision.