

# **10<sup>th</sup> Supplement to the Offering Document of UBL Growth & Income Fund (UGIF)**

**Risk Profile (Aggressive Income Fund):** Medium  
**Risk of Principal Erosion:** Principal at Medium Risk

**Effective Date: 14-07-2025**

**Key Fact Statement of**  
**UBL Growth and Income Fund (UGIF)**  
**Type : Open end**  
**Category : Aggressive Fixed Income Scheme**  
**Managed by UBL Fund Managers**  
**Risk Profile : Medium**

**Issuance Date: 02-03-06 (updated as of 01-07-25 with reference to latest applicable SOD)**

**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

Investment objectives of CIS	UGIF is an open-end Aggressive Fixed Income Fund, investing in medium to long-term fixed income instruments as well as short-tenor money market instruments and seeks to generate superior, long-term, risk-adjusted returns while preserving capital over the long-term.
Authorized Investment avenues	Government securities, Debt Securities including TFCs, Sukuks, TermDeposit Receipts, Commercial Paper, MTS, Spread Transaction, Non-traded Securities including reverse repo, bank deposits, Any other Securities or Instruments that may be permitted or approved under SECP rules, regulations or any other directive from time to time.money market placements, certificate of investment (COI), certificate of Musharka (COM), Certificate of Deposit (COD).
Launch date of CIS	02-03-06
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Perpetual
Performance Benchmark	90% twelve (12) months KIBOR+10% twelve (12) months average of the highest rates on savings account of three (3) AA rated scheduled banks as selected by MUFAP
IPO/Subscription Period	02-03-06
Subscription/Redemption Days and Timing	Cut off: Monday to Thursday 3:00 PM Friday 4: 00 PM
Types/ classes of units	Class A: Purchase Unit Class B: Bonus Unit Class C: Dividend Reinvestment
Management Fee (% Per Annum)	Up to 1.50% p.a.

**3. BRIEF INFORMATION ON THE PRODUCT CHARGES**

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Up to 1.5%
	Digital Platform of AMC / Third party		Up to 1.5%
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Nil

#### **Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS/Investment Plan for the latest information pertaining to the updated TER.

#### **Applicable Taxes**

**Disclaimer** - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

#### **4. KEY STAKEHOLDERS**

- a. UBL Fund Managers Limited  
4th floor, STSM Building, Beaumont Road, Civil Lines, Karachi  
Customer Care Unit at 0800-00026
- b. Trustee : Central Depository Company of Pakistan Limited  
Contact : (92-21) 111-111-500

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Managed by UBL Fund Managers Limited (UBL Funds) an Asset Management Company Registered with the Securities & Exchange Commission of Pakistan (SECP) and regulated under the Non-Banking Finance Companies (NBFC) Rules 2003 and NBFC & NE Regulations 2008.

UBL Growth & Income Fund has been established through a Trust Deed (the Deed) dated 21<sup>st</sup> December, 2004, under the Trust Act, 1882 entered into and between UBL Fund Managers Limited (UBL Funds), as the Management Company and Central Depository Company of Pakistan Limited (CDCPL), as the Trustee.

### **Objective of the Supplementary Offering Document**

The Management Fee of UGIF has been revised through this 10<sup>th</sup> Supplemental Offering Document with reference to the **S.R.O.600(I)** /2025 dated 10<sup>th</sup> April 2025 of SECP.

- 1. The Annexure B Current Fee Structure “Management Fee” of the UGIF has been amended and read as follows;**

Up to 1.50% p.a.