

17th Supplement to the Offering Document of UBL Income Opportunity Fund (UIOF)

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

Effective Date: 14.07.2025

Key Fact Statement of
UBL Income Opportunity Fund (UIOF)
Type : Open end
Category : Income Scheme
Managed by UBL Fund Managers
Risk Profile : Medium

Issuance Date: 29-Mar-2013 (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	The Objective of UBL Income Opportunity Fund is to provide a competitive rate of return to its investors by investing in quality TFCs / Sukuk, Government Securities, Bank Deposits, and short and long term debt instruments.
Authorized Investment avenues	TFCs / Sukuk, Government Securities, Bank Deposits, and short and long term debt instruments.
Launch date of CIS	29-Mar-2013
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Perpetual
Performance Benchmark	75% six (6) months KIBOR + 25% six (6) months average of highest savings account rates of three (3) AA-rated scheduled banks selected by MUFAP
IPO/Subscription Period	From March 27 th 2013 to 28 th March 2013 (Both days inclusive)
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
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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 Income Opportunity Fund (formerly UBL Financial Sector Bond Fund) has been established through a Trust Deed (the Deed) dated January 1st, 2013, 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 UIOF has been revised through this 17th Supplemental Offering Document with reference to the **S.R.O.600(I)** /2025 dated 10th April 2025 of SECP.

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

Up to 1.50% p.a.