

**25th Supplement to the
Offering Document of
UBL Special Savings
Fund (USSF)**

(An Open Ended Capital Protected Scheme)

Risk Profile: Low

Risk of Principal Erosion: Principal at Low Risk

Effective Date: 06-08-2025

Details of previous SODs of USSF

SOD Reference /Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP (in cases where SECP Approval is mandatory)	Only Required in Case of Launch/Re-Launch of the Plans		
				Launch/tentative launch date (In case of Plan)	Maturity date (In case of Plan)	Current status i.e. Launched/Approved/Re-opening/Matured (in case of Plan)
1 st	06.11.2018	Changes in Authorize Investment Table	06.11.2018	NA	NA	NA
2 nd	13.12.2018	Request to reduce the Subscription Period of UBL Special Savings Plan-I	13.12.2018	NA	NA	NA
3 rd	01.02.2019	Introducing UBL Special Savings Plan-II (USSP-II)	21.12.2018	NA	NA	NA
4 th	27.03.2019	Changes in Authorize Investment Table	29.03.2019	NA	NA	NA
5 th	02.04.2019	Changes in Authorize Investment Table	02.04.2019	NA	NA	NA
6 th	11.04.2019	Introducing UBL Special Savings Plan-III (USSP-III)	10.04.2019	NA	NA	NA
7 th	28.05.2019	Introducing UBL Special Savings Plan-IV (USSP-IV)	02.05.2019	NA	NA	NA
8 th	08.08.2019	Introducing UBL Special Savings Plan-V (USSP-V)	29.05.2019	NA	NA	NA
9 th	01.08-2019	Introducing UBL Special Savings Plan-VI	17.07.2019	NA	NA	NA
10 th	08.08.2019	Introducing UBL Special Savings Plan-V (USSP-V)	08.08.2019	NA	NA	NA
11 th	11.09.2019	Change in MFEE	Information to SECP	NA	NA	NA
12 th	31.03.2020	Addition of Risk Profile	Information to SECP	NA	NA	NA
13 th	01.07.2019	Changes in Tariff	Information to SECP	NA	NA	NA
14 th	24.06.2020	Changes in the Clause 4.2 'Classes of Units'	Information to SECP	NA	NA	NA
15 th	22-10-2020	Including the clause regarding payment time on account of maturity	Information to SECP	NA	NA	NA
16 th	13.11.2020	Changes in SRF clause	Information to SECP	NA	NA	NA

17 th	16-05-2022	Eliminating the clause regarding Nominee detail	Information to SECP	NA	NA	NA
18 th	01.10.2021	Changes in trustee fee	Information to SECP	NA	NA	NA
19 th	21.07.2022	Opening the subscription period again of USSP V	18.07.2022	NA	NA	NA
20 th	19.10.2022	To extend the Subscription period of UBL Special Savings Plan-V	18.10.2022	NA	NA	NA
21 st	17.01.2023	To extend the Subscription period of UBL Special Savings Plan-V	13.01.2023	NA	NA	NA
22 nd	29-06-2023	Change in MFEE	26.05.2023	NA	NA	NA
23 rd	28-01-2025	Revising performance Benchmark	Information to SECP	NA	NA	NA
24 th	01-07-2025	Addition of KFS	Information to SECP	NA	NA	NA

Key Fact Statement of
 UBL Special Saving Fund / UBL Special Saving Plan – V (USSP-V)
Type : Open end
Category : Capital Protected Scheme
Managed by UBL Fund Managers
Risk Profile : Low
Issuance Date: 01.07.2025 (updated as of 06-08-2025 of 25th 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 Investment Plan	The “UBL Special Savings Plan-V (USSP-V)” is an Allocation Plan under “UBL Special Savings Fund” with an objective to earn competitive regular return with capital preservation for unit holders who held their investment within Plan for thirty six (36) months& beyond from (Commencement of Life of Plan)
Authorized Investment avenues	PIBs, Term Deposit Receipts, Treasury Bill, Cash & Cash Equivalent (including T-Bill and GOP Ijarah Sukuks)
Launch date of CIS	Nov 01, 2018
Minimum Investment Amount	Rs. 5000 - initial & 1000 subsequent
Duration	Perpetual
Performance Benchmark	A combination to be used incorporating a mix of PKRV rates for the period corresponding to the maturity of CIS and the equity index based upon the percentage allocation
IPO/Subscription Period	Subscription Closed
Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: Mon - Thu: 3pm Fri: 4pm During Life of Plan: Every Dealing Day – 12pm
Types/ classes of units	Class A: Purchase Unit Class B: Bonus Unit Class C: Dividend Reinvestment
Management Fee (% Per Annum)	Up to 1.5% p.a.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)		
	Distribution Channel	Percentage
	Direct Investment through AMC	Up to 1%
	Digital Platform of AMC / Third party	Up to 1%

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	0% to 2% (applicable for thirty six (36) months from Commencement of Life of Plan)
	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
CDC House, 99-B, Block B, S.M.C.H.S., Main Shakra-e-Faisal, Karachi
Contact : (92-21) 111-111-500

25th Supplemental to the Offering Document of UBL Special Savings Fund (USSF)

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 Special Savings Fund (USSF) has been established through a Trust Deed (the Deed) dated 19th October, 2018 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

To revised the management Fee of UBL Special Savings Plan – V under UBL Special Savings Fund via this Supplementary Offering Document of UBL Special Savings Fund (USSF)

Words and expressions used but not defined in this Supplemental shall have the same meanings as are assigned to them in the Offering Document of UBL Special Savings Fund (USSF).

1. The Annexure B “Current Fee Structure” has been amended and read as follows:

Current Fee Structure for UBL Special Savings plan – V

Up to 1.5% per annum.

2. Addition of sub clause 3.16 (g) under clause 3.16 “Bank Accounts”

3.16 Bank Accounts

- g) “Collection Account shall only be used for soliciting online investment through payment aggregators like 1 Link and other similar payment gateways subject to prior approval of the Commission. The Management Company shall maintain separate Collection Account(s) for each Trustee and also maintain a separate Collection Account for Shariah and Conventional Funds respectively. Moreover, the maximum time period for transfer of money from a Collection Account to respective fund or plans’ account is within one working day.”

3. Amendment in clause 4.8.3 (a) of the offering document and read as follows;

Unit Holder may, subject to the law, transfer any Units of Investment Plan(s) held by them either in case of succession (Transmission) or as a gift (blood relation or spouse). The transfer as a gift shall be carried out after the Management Company/Transfer Agent has been satisfied that all the requisite formalities including the payment of any taxes and duties have been complied with.