

**26th Supplement
to the Offering Documents
of UBL Fixed Return Fund
(UFRRF)**

Effective Date: 14-07-2025

Key Fact Statement of

UBL Fixed Return Fund (UFRF)/UBL Fixed Return Plan – I (o)

Type : Open end**Category :** Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile :** Low**Issuance Date: 23-08-22 (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 Investment Plan	To earn fixed return for unit holders who held their investment within Plan till maturity.
Authorized Investment avenues	Floater PIBs, PIBs (Fixed), GOP Ijarah sukuk, T Bills, Term Deposit Receipts, Cash In Bank Accounts, Certificate of Deposits (CODs) ,Certificate of Musharaka (COM) & Money Market Placement
Launch date of Investment Plan	November 18, 2024
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - January 18, 2028
Performance Benchmark	PKRV rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan
IPO/Subscription Period	Pre-IPO: November 18, 2024 IPO: November 19, 2024 Subscription: November 20, 2024 till January 18, 2025
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> 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% p.a.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Any percentage that commensurate with net loss incurred due to early redemption.

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: Digital Custodian Company
Contact: (+923) 111-322-228

Annexure I

Key Fact Statement of
UBL Fixed Return Fund (UFRF)/UBL Fixed Return Plan - I (t)

Type : Open end**Category : Fixed Return Scheme****Managed by UBL Fund Managers****Risk Profile : Low****Issuance Date: 23-08-22 (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 Investment Plan	To earn fixed return for unit holders who held their investment within Plan till maturity.
Authorized Investment avenues	Floater PIBs, PIBs (Fixed), GOP Ijarah sukuk, T Bills, Term Deposit Receipts, Cash In Bank Accounts, Certificate of Deposits (CODs), Certificate of Musharaka (COM) & Money Market Placement
Launch date of Investment Plan	December 19, 2024
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity- February 20, 2028
Performance Benchmark	PKRV rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan
IPO/Subscription Period	Pre-IPO: December 19, 2024 IPO: December 20, 2024 Subscription: December 23, 2024 till February 20, 2025
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> 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% p.a.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

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

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption.

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.

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Contact: (+923) 111-322-228

Key Fact Statement of

UBL Fixed Return Fund (UFRF)/UBL Fixed Return Plan - I (u)

Type : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Low**Issuance Date: 23-08-22 (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 Investment Plan	To earn fixed return for unit holders who held their investment within Plan till maturity.
Authorized Investment avenues	Floater PIBs, PIBs (Fixed), GOP Ijarah sukuk, T Bills, Term Deposit Receipts, Cash In Bank Accounts, Certificate of Deposits (CODs), Certificate of Musharaka (COM) & Money Market Placement
Launch date of Investment Plan	December 20, 2024
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity- February 21, 2028
Performance Benchmark	PKRV rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan
IPO/Subscription Period	Pre-IPO: December 20, 2024 IPO: December 23, 2024 Subscription: December 24, 2024 till February 21, 2025
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> 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% p.a.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Any percentage that commensurate with net loss incurred due to early redemption.

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

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Key Fact Statement of

UBL Fixed Return Fund (UFRF)/UBL Fixed Return Plan (v)

Type : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Low**Issuance Date: 23-08-22 (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 Investment Plan	To earn fixed return for unit holders who held their investment within Plan till maturity.
Authorized Investment avenues	Floater PIBs, PIBs (Fixed), GOP Ijarah sukuk, T Bills, Term Deposit Receipts, Cash In Bank Accounts, Certificate of Deposits (CODs), Certificate of Musharaka (COM) & Money Market Placement
Launch date of Investment Plan	December 23, 2024
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity- February 21, 2028
Performance Benchmark	PKRV rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan
IPO/Subscription Period	Pre IPO: December 23, 2024 IPO: December 24, 2024 Subscription Period: December 26, 2024 till February 21, 2025
Subscription/Redemption Days and Timing	<u>Days & Cut off Timing</u> During Subscription Period: Mon - Thu: 3pm Fri: 4pm During Life of Plan: Every Dealing Day – 12pm
Types/ classes of units	Only Class "A"
Management Fee (% Per Annum)	Up to 1% p.a.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

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

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption.

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

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26th Supplementary Offering Document of UFRF

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.

Objective of the Supplementary Offering Document

The Management Fee of UFRF has been revised through this 26th 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 UFRF has been amended for all active and approved plans and read as follows;**

Up to 1% p.a.