

Consolidated Offering Document of

**UBL Retirement Savings Fund (URSF)
UBL Children Savings Plan (UCSP)
UBL Mahana Munafa Plan (UMMP)
UBL Smart Investment Plan (USIP)
Al Ameen Islamic Retirement Savings Fund (AIRSF)
Al Ameen Islamic Children Savings Plan (AICSP)
Al Ameen Islamic Mahana Munafa Plan (AIMMP)
Al Ameen Islamic Smart Investment Plan (AISIP)
Al Ameen Islamic Hajj Savings Plan (AIHSP)**

Effective Date: 08.11.2022

Consolidated Supplementary Offering Document

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 Consolidated Supplementary Offering Document

To update the Takaful Coverage Minimum Limit via this Consolidated Supplementary Offering Document of following Funds.

No.	Fund Acronym	Fund Category/Underlying Funds	Fund Risk Profile	Risk of Principal Erosion	Last Supplement No.	New Supplement No.
1	URSF	VPS	High	Principal at high risk	8 th	9 th
2	AIRSF	Islamic VPS	High	Principal at high risk	8 th	9 th
3	UCSP	UGIF, UGSF & USF	Medium & High	Principal at medium & high risk	7 th	8 th
4	AICSP	AISF & ASSF	Medium & High	Principal at medium & high risk	5 th	6 th
5	UMMP	UMMF	Low	Principal at low risk	5 th	6 th
6	AIMMP	AISF	Medium	Principal at medium risk	5 th	6 th
7	USIP	UGDF & USF	Medium & High	Principal at medium & high risk	1 st	2 nd
8	AISIP	AISF & ASSF	Medium & High	Principal at medium & high risk	4 th	5 th
9	AIHSP	AISF & ASSF	Medium & High	Principal at medium & high risk	2 nd	3 rd

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1. The following point (2) of “Eligibility Criteria” of Annexure “A” has been amended and read as follows:

Annexure “A”

Salient Features / Terms and Conditions of Free Takaful Coverage

1. Eligibility criteria

Individuals (only the first unit holder in case of a joint account) meeting following criteria shall enjoy Free Takaful Coverage under this policy:

- 2) The Cumulative investment balance of the investor is over PKR 1,000/- in the following administrative Plan/Retirement Scheme

ADMIN PLANS	PENSION FUNDS
UBL Mahana Munafa Plan	UBL Retirement Savings Fund
Al-Ameen Islamic Mahana Munafa Plan	AL-Ameen Islamic Retirement SavingsFund
UBL Children"s Savings Plan	UBL Income Payment Plan
AL-Ameen Islamic Children"s Savings Plan	Al-Ameen Islamic Income Payment Plan
UBL Equity Builder Plan	
AL-Ameen Islamic Equity Builder Plan	
UBL Wealth Builder Plan	
Al-Ameen Islamic Wealth Builder Plan	
Al-Ameen Islamic Hajj Savings Plan	