KEY FACT STATEMENT

UBL Fixed Return Plan-III (aa) -
UBL Fixed Return Fund-III (UFRF-III)

FUND / PLAN	UBL Fixed Return Plan-III (aa) under UBL Fixed Return Fund-III (UFRF-III)
TYPE	Open end
CATEGORY	Fixed Return Scheme
MANAGED BY	UBL Fund Managers Limited
RISK PROFILE	Medium
ISSUANCE DATE	November 06, 2026

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 16, 2026
Expected Return	Tentative 12.1% to 12.2% (Annualized Return). Final Return will be determined at the end of the Subscription Period.
Minimum Investment Amount	Rs. 10,000 - initial & subsequent
Maturity Date	April 15, 2027
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	IPO Period: November 16, 2026 Subscription Period: November 17, 2026 till November 20, 2026.
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: Sales/ Purchase Unit
Management Fee (% Per Annum)	Up to 1% p.a.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

Front End Load (FEL)

Distribution Channel	Percentage
Direct Investment through AMC	Nil
Digital Platform of AMC / Third party	Nil

Redemption Charge

Type of Charge	Percentage
Back-end Load	Nil
Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption. Contingent load shall not be applicable on withdrawals made during the Subscription Period.

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

AMC	UBL Fund Managers Limited 4th floor, STSM Building, Beaumont Road, Civil Lines, Karachi Customer Care Unit at 0800-00026
TRUSTEE	Central Depository Company of Pakistan Limited CDC House, 99-B, Block B, S.M.C.H.S., Main Shahra-e-Faisal, Karachi Contact: (92-21) 111-111-500