

EMPLOYEES' QUARTERLY NEWSLETTER

Q_{1&2} | Jan | 17
Issue 07

SMART MAG

Issued by the employees for the employees



الامين فنڊز
al-ameen funds
Managed by UBL Fund Managers Limited



UBL Fund Managers
Savings | Mutual Funds | Advisory

MESSAGE FROM OUR CEO



As you all know, the past one year or so has been very eventful. Admittedly, I took time filling in the shoes of my esteemed predecessor, but thanks to all of you that we have finally gathered momentum and running full steam ahead. Fund performance has improved substantially, AUMs are increasing and we are comfortably beating targets on profitability. These are however early days.

To ensure that our sustainable growth outpaces the industry, we have to work very hard on establishing the Sales and Service culture that is befitting to a company of our size and market position.

We may have gathered pace, but the race is far from over.

YASIR QADRI

Chief Executive, UBL Fund Managers Ltd.

FROM THE ARCHIVES

First Investment Centre Opening at DHA, Karachi



UBL Funds opened its first investment center at main Khayaban-e-Shehbaz in 2007. The investment center was inaugurated by the Ex UBL President, Mr. Atif Bukhari.

COMPANY NEWS

International Finance Magazine Award - Most Innovating Asset Management Company in Pakistan



Award Source: www.internationalfinancemagazine.com/awards/

Innovation that Echoes Beyond Borders

Once again, UBL Fund Managers has earned a proud moment as winners of the "Most Innovative Asset Management Company - Pakistan" in the International Finance Magazine Awards 2017. This fuels our drive to continue being innovative by introducing valuable services that provide optimal experiences to our customers!

NEW INVESTMENT CENTERS

UBL Funds & Al-Ameen Funds Set to Open 7 New Investment Centers Across Pakistan

UBL Fund Managers Limited (UBL Funds) is pleased to announce the expansion of its network with the launch of 6 new investment centers all across Pakistan during the course of May and June 2017. Aiming to increase its reach and customer base, UBL Funds will inaugurate investment centers in Jhelum, Rawalpindi, Peshawar and Faisalabad, along with relocation in Hyderabad. In addition to these, investment centers in Gujranwala and Islamabad will be added to the portfolio exclusively for investors of Al-Ameen Funds – UBL Fund Managers Islamic product portfolio.

These investment centers aim to provide convenience and ease of access to potential investors and will further contribute to the growth of the Mutual Funds industry in Pakistan.

With the launch of its new investment centers, UBL Funds will have a total of 15 branches nationwide while Al-Ameen will have six. UBL Funds' existing investment centers are in Karachi, Lahore, Islamabad, Faisalabad, Hyderabad, Multan, Peshawar, Rawalpindi and Abbottabad. Simultaneously, there are also alternative distribution channels based in Bahawalpur, Jhelum, Mianwali, Sargodha, Sukkur, Wah Cantt, Attock, and many other cities.



LARGEST EVER IPO

UBL FUND MANAGERS ACHIEVES RECORD BREAKING SUBSCRIPTION



After claiming the title of pioneer for unique Fund-of-Funds products, UBL Fund Managers is proud to announce that the IPO of Al-Ameen Islamic Active Allocation Plan-VIII - on 19th May 2017 - is **the biggest¹ of any Active Allocation Plan in the industry.**

LAUNCHING OF AIACTAP-IX

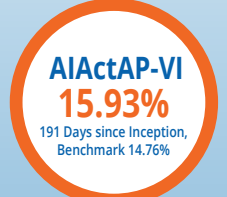
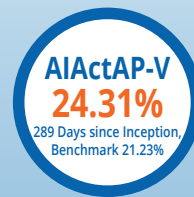
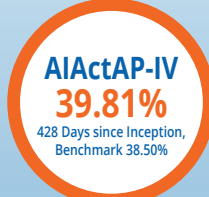
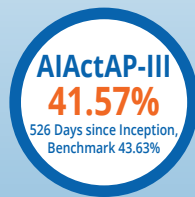
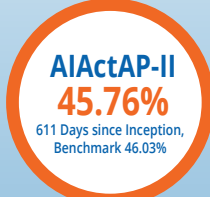
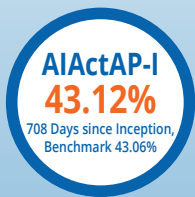
شاہین کا جہاں اور... (علامہ اقبال)

Largest Ever IPO of
Over Rs.

5.3

Billion in AIACTAP-VIII

PREVIOUS RETURNS OF AIACTAP SERIES



NOW PRESENTING

AIACTAP-IX

AL-AMEEN ISLAMIC ACTIVE ALLOCATION PLAN-IX

Under Al-Ameen Islamic Financial Planning Fund-II (Shariah Compliant Fund Of Funds Scheme)
Offering Period Open for a Limited Time Only* Product maturity of 2 years[#]

Avail Tax Credit on Your Investments**

Benchmark of all above Plans effective from October 31st, 2016: Weighted avg of 3M avg deposit rates of 3 AA rated Islamic banks/windows, 6M PKISRV rates and KMI-30 Index on basis of actual investment by the Plan. Previously: Weighted avg daily return of KMI30 index & 6m (AIACTAP-I & II) / 3m & 6m (AIACTAP-III, IV & V) deposit rate of AA- (and above) Islamic Banks, based on actual proportion of Plan. **Disclaimer:** All investments in mutual funds are subject to market risks. The NAV of units may go up or down based on market conditions. Past performance is not necessarily indicative of future results. Investors are advised in their own interest to carefully read the contents of 2nd Supplement to the Offering Document of AIACTAP-II, in particular the investment policies mentioned in Clause 2.2.17, as well as the Offering Document of AIACTAP-II, in particular the risk factors mentioned in Clause 2.10, taxation policies mentioned in Clause 7, and warning in Clause 9, before making any investment decision. **Note:** All returns are absolute, from inception of Plans till May 31, 2017, net of all fees including Management Fee & Sales Load, calculated NAV to NAV with dividend re-invested. *Investment may take more than a month to be deployed according to the allocation strategy, **As per conditions mentioned under section 62 of ITO 2001 and subject to minimum holding period of 24 months, [#] from commencement of the life of Allocation Plan, ¹ Source: www.muafap.com.pk

MAP CORPORATE EXCELLENCE AWARD 2016

UBL Fund Managers Limited (UBL Funds), managing UBL Stock Advantage Fund (Equity Scheme), has received the Management Association of Pakistan's (MAP) **Corporate Excellence Award** in the Other Financial Services Category, making us three time winners at the Awards (source: mappk.org). With this, UBL Funds holds its position as the first and the only Asset Management Company in Pakistan to win a **Corporate Excellence Award**. The Award was received by Mr. Yasir Qadri, CEO UBL Funds from Mr. Rasheed A. Rizvi, President Supreme Court Bar Associations of Pakistan, at a ceremony held at the Marriott Hotel, Karachi on 28th February, 2017.

The **Corporate Excellence Award** was instituted by MAP in 1982, with the sole aim to recognize and honour companies showing outstanding performances and demonstrating progressive and enlightened management practices.

The Award reflects that the Company has the best Corporate Practices and Governance in management of the UBL Stock Advantage Fund – its equity fund that has consistently produced competitive returns for its investors. The primary criteria for this Award emanates from best Corporate and Management practices reflected by Leadership, Corporate Governance, Customer and Market Focus, HR, Strategic Planning and Communication, Social Responsibility, Risk Management, IT Infrastructure, Service Delivery and Security.



UBL FUNDS-ONLINE INVESTMENT* VIA 1-LINK BANKS



“Innovation is serendipity, so you don't know what people will make.”
– **Tim Berners Lee**

Keeping in view our core competency which is Customer Focus and taking our Company's vision to the next level by introducing innovative service, UBL Funds-Online Investment Service via 1-Link Banks was launched. The service was embarked on making additional investment via non-physical means thus ensuring the promotion of Go-Green initiatives.

The project involved many challenges right from the start, yet every challenge was smartly managed quite well at every stage. It was a collective team effort that ensured the project was complete in due course and was error-free at the same time.

HOW TO USE THIS SERVICE? IT'S EASY!

Just follow the 2 step process to experience the service of UBL Funds-Online Investment.

Step 1: Generate Reference Number

There are 2 ways to generate a reference number for making online investment.

You can use either of them as per your convenience.

- **Via UBL Funds Online:**

Log-in to UBL Funds Online Portal > Go to My E-Transactions > Click Additional Investment > Fill out the details > Insert T-PIN to complete the process

OR

- **Via SMS:**

Type INV<space>10-digit Customer ID<space>Fund/Plan short name<space>Amount<space>T-PIN* and send to 8258

For example: INV 00024135-1 ULPF 1000 1234*

Use UBL Funds Mobile/Tele-Transact T-PIN

As soon as you successfully generate the reference number, follow step 2.



UBL FUNDS-ONLINE INVESTMENT* VIA 1-LINK BANKS

Step 2: Make Subsequent Purchase Online



- Log-on to your bank's internet portal
- Go to Bill Payment option
- Select Mutual Fund > UBL Funds
- Enter Reference number (from step 01)
- Confirm details and Submit your transaction to complete the process

Note: Currently, you can make subsequent investment using any of the following banks:

1. Habib Metropolitan Bank
2. Bank Al-Habib Limited
3. Summit Bank
4. FINCA Microfinance Bank

Moreover, we plan to increase more banks in the near future.

Note: UBL Funds-Online Investment service is not available for Institutional and Joint Account Holders.

*Additional Investment

TOWN HALL - FEB 2017

The Human Resources department organized an Employee Town Hall session on February 25, 2017 at Arena - Family Recreation and Sports Complex. Around 225 employees attended the session including the Group Sales Managers, Area Managers and Regional Heads of North and Central regions. During the session, the CEO shared his vision along with the corporate objectives for the year 2017. Presentations were made on Funds Performance and Investment Policy at UBLFM.

The event included recognizing employees in different categories including distribution of Star Performer Awards, Milestone Achievement Awards, etc. Employees who completed their three, five and ten years of service with UBLFM were awarded Long Service Awards.

Subsequently, an external trainer was invited to conduct a session on motivation and preparing for the year 2017. This was well received by the audience.



TOWN HALL - FEB 2017



INFORMATION SECURITY THREATS THAT WILL DOMINATE 2017

In 2017, criminals won't just be targeting personal information and identity theft. Sensitive corporate information and critical infrastructure has a bull's eye painted on it. The ability of the employees in the organization to recognize those security threats and reacting to them in a timely manner, will determine how this trend affects one's organization.



"With attackers more organized, attacks more sophisticated and threats more dangerous, there are greater risks to an organization's reputation." In addition, the brand reputation and the trust dynamics that exists amongst customers, partners and suppliers have become targets for cybercriminals and hackers. The stakes are higher than ever, and we're no longer talking about merely personal information and identity theft. High-level corporate secrets and critical infrastructure are regularly under attack, and businesses need to be aware of the more important trends that have emerged in the past year, as well as those we can forecast in the years to come.

While most information security professionals will blame people as the weakest link to an organization's security, but that doesn't have to be the case. People can also be an organization's strongest security control, but that requires altering how you think about security awareness and training.

Rather than just making people aware of their information security responsibilities and how they should respond, the answer is to embed positive information security behaviors that will cause employees to develop "stop and think" behavior and habits.

"2017 is really about organizations having to wake up to the fact that people do not have to be the weakest link in the security chain. They can be the strongest link if we do better about understanding how people use technology, the psychology of human behavior." Successfully doing so requires understanding the various risks faced by employees in different roles and tailoring their work processes to embed security processes appropriate to their roles.

Ransomware Expands Its Targets

Ransomware attacks have become a billion-dollar business for cybercriminals and are on the rise for individuals and institutions alike. Attackers already use ransomware to extort money from hospitals and corporations that need to regain control of their systems quickly, and the more success attackers have, the more they are willing to invest in development of new techniques. Ransomware attacks on financial firms have already been rising, and attackers may be emboldened to take on large banks and other financial institutions.

TOP 11 CRITICAL CYBER SECURITY TIPS



1. Unattended official documents should not be placed on the workstation.
2. Critical data files must always be password protected and shared via e-mail, within or outside entity.
3. Always share relevant data to specific user and avoid unnecessary data sharing.
4. File cabinets containing sensitive information must be properly closed and locked.
5. After scanning the documents, don't forget to collect the original documents from the scanner or photocopier.
6. Print outs with sensitive information should not be left in printer trays.
7. Never discuss/disclose organization's security control on social networks.
8. Password should be easy to remember but hard to guess.
9. Never share your PC, e-mail password or PIN with anyone.
10. When discarding critical documents, make sure to trash them in a paper shredder.
11. Never discuss about the business/ organization's critical information on the phone, at a public place or any gathering.

Mohi-uddin Ahmed

Deputy Manager - Risk Management
UBL Fund Managers

IN CONVERSATION WITH AMMAR VALIKA

HEAD OF SALES STRATEGY & CHANNEL DEVELOPMENT

Q1) Tell us something about your childhood, schooling and family.

I was born in Karachi in 1982. I am married and have 2 kids, a boy and a girl.

I completed my O- Levels in 1998 and then A - Levels from Karachi Grammar School in the year 2000. During my last year of A - Levels I was lucky enough to be accepted into McGill University in Montreal, Canada, where I studied for 4 years and graduated with a B.A with a double majors in Economics and International Development Studies after which I made the decision to return home to Karachi.



I started my career working for Sidat Hyder Morshed Associates (Ernst & Young) and was assigned to work on projects with some very prestigious clients such as The World Bank, Asian Development Bank, State Bank of Pakistan, State Life Insurance Corporation and Microsoft amongst others. While working on a project for State Life doing its portfolio analysis, I was approached by BMA Financial Services to head their Strategy & Business Development function which is where I received my first real exposure to financial and capital markets. After a year they offered me a position to head their retail and institutional investments department which led to the advent of my career in sales.

Q2) How and when did you join UBL Fund Managers? How did you climb up the ladder?

After working at BMA for 3 and half years, I was approached by UBL Fund Managers to interview for a position of Head of Retail. I was interviewed by more people than I can remember, but finally received an offer which I gladly accepted and was ready to take up this new challenge in my career.

After working on establishing and expanding the retail footprint for a couple of years, I was offered a new position by UBL Funds as Head of Retail and Institutional – South Region. During this phase, I developed extensive relationships with retail and corporate clientele and finally was offered another position as a Head of Sales Strategy and Channel Development for UBL Funds which I occupy to this day.

Q3) In your opinion, what is required in order to become a successful salesperson?

Some say Sales is an art, some say it's a science, some say it's both..... I feel that based on my personal experience and having had the opportunity to work with and observe so many successful sales personnel; there are four ingredients which are common to all those who succeed in sales.

- 1- Drive / Ambition – If you don't want to achieve more and more – sales is not for you.
- 2- Confidence – If you don't have a positive approach – sales is not for you.
- 3- Hard work – If you are not willing to work till you drop – sales is not for you.
- 4- Persistence – If you are willing to stop and take no for an answer – sales is not for you.

Q4) Tell us about the teams you've directly managed and how you built them?

I can say without a doubt that my sales team at UBL Funds has no comparison in the Asset Management industry in Pakistan. We have built a team of smart, young and driven individuals who take pride in their work and want to serve as ambassadors for UBL Funds. I often cite this example, that as a leader you have two choices, be a boss or be a coach – I have always believed in and promoted the concept of the latter to my team. Our entire sales model is built on young leaders trying to guide new recruits and making them successful, so that they become leaders too and I hope this cycle goes on.

I personally believe that all individuals want to be appreciated; they want their work and efforts to be valued and applauded, even if the result is not always positive – however given time, along with the right guidance and support, I think anyone can flourish and do wonders.

Q5) What do you do in your leisure time?

In general, I try and spend most of my leisure time trying to relax. I am a big fan of watching sports and TV Shows; however I am also a keen follower of current affairs and news in general.

In addition to all the lazy habits I just mentioned above, I actively play sports and spend at least an hour a day, 3 to 4 times a week at the gym working out and trying to remain healthy and active.

CURIOUS MINDS!



BASIC SALES TRAINING PROGRAM
CENTRAL REGION MAR-2017

ART OF SHEPHERDING FACILITATED BY MR. ASHRAF
CHAUDHRY ON 25TH & 26TH MAY.



BASIC SALES TRAINING PROGRAM
NORTH REGION JAN-2017

BASIC SALES TRAINING PROGRAM
SOUTH REGION MAY-2017



CURIOUS MINDS!



BASIC SALES TRAINING PROGRAM
SOUTH REGION JAN-2017

BASIC SALES TRAINING PROGRAM
SOUTH REGION MAY-2017



BASIC SALES TRAINING PROGRAM
SOUTH REGION JAN-2017

BASIC SALES TRAINING PROGRAM
SOUTH REGION JAN-2017



CURIOUS MINDS!



BASIC SALES TRAINING PROGRAM
SOUTH REGION JAN-2017



BASIC SALES TRAINING PROGRAM
CENTRAL REGION FEB-2017



BASIC SALES TRAINING PROGRAM
NORTH REGION MAY-2017



CURIOUS MINDS!

BASIC SALES TRAINING PROGRAM
NORTH REGION FEB-2017



COMMUNICATING WITH IMPACT FACILITATED
BY MR. BASEER SAMI AT PIM ON 22ND & 23RD MAY

PAKISTAN INSTITUTE OF MANAGEMENT



HOW TO SELL FINANCIAL PRODUCTS
FACILITATED BY MR. ASHRAF CHAUDHRY
ON 23RD & 24TH MAY



CURIOUS MINDS!



SALES LEARNING CLUB FACILITATED
BY MR. DANISH KHAN ON SUPER CUSTOMER
SERVICES ON 14TH APR-2017

SALES LEARNING CLUB ON ABC OF
SELLING BY MR. ATIF TUFAIL ON
17TH FEB-2017



SALES LEARNING CLUB ON POSITIVE
ATTITUDE BY MR. CLIFFORD LUCAS
SOUTH REGION 2ND JAN-2017



SESSION ON PERSONALITY & GROOMING
BY MR. ALI SAEED ON APR 27TH - 2017



CURIOUS MINDS!

SESSION ON PERSONALITY & GROOMING
BY MR. ALI SAEED ON 28TH APR-2017



SESSION ON PERSONALITY & GROOMING
BY MR. ALI SAEED ON 12TH MAY - 2017



UPLIFTING SERVICE FACILITATED
BY RON KAUFMAN 10TH FEB-2017



TEAM BUILDING ACTIVITIES



OPENING OF BAHRIA TOWN IC RAWALPINDI 19TH MAY-2017



OPENING OF HYDERABAD IC 22ND MAY-2017



AL-AMEEN ISLAMIC ACTIVE ALLOCATION PLAN-VIII, GULSHAN IC CELEBRATION, 27TH MAY-2017

The Gulshan IC achieved the highest IPO in retail investments IC wise.



My Most Memorable Travel Experience to Thailand

From the congested, lively and busy capital of Bangkok to the leisurely drives around the gorgeous island beaches, Thailand is surely one of the most popular tourist destinations in the world. The Kingdom of Thailand is a monarchy in Southeast Asia with coasts on the Andaman Sea and the Gulf of Thailand.

The local people over there have a reputation for being extremely friendly and welcoming, making it easy-breezy for the tourists to travel easily around in the country.

Recently, I was awarded for an international trip to Thailand sponsored by UBL Fund Managers along with some other employees of the company for achieving our targets.

It was a seven day trip to Thailand and most of us were visiting for the first time and I was super excited as it was my very first international trip. We planned our trip in a way that we stayed three days in Phuket, two days in Pattaya and one day in Bangkok.

The trip was well-planned and organized by the company which allowed us ample time to enjoy. We stayed in huge 5 star hotels with luxury ambiance surrounded by islands and stunning beaches.

Thailand is truly an exotic country. There is so much to appreciate and savour here, that is so unique and different. I loved their cultural celebrations, their strange food, beautiful beaches, night life and charming people.

It was no doubt a life changing experience for me. I found the people over there to be very warm and generous. They do respect your privacy, but if you get a chance to interact with them, then they will welcome you as part of their family. I also enjoyed many lighthearted moments with the Thais, interacted with different tourists and realized just how awesome they all were.

One of the best things I really liked about Thailand is that, you will be loved and accepted no matter who you are and what you believe in.



TALENT OF THE QUARTER

I am Rehan Zafar Bhatti and I joined Al Ameen Funds two years back as a Wealth Advisor and since then I have been working with the company.

My passion for photography started from a very young age, when my parents got me a new camera on my 15th Birthday. At a very young age I used to look at my father when he used to take pictures of our family at different occasions, and perhaps that was the time when I took interest in photography.

For me, photography is not just about taking pictures and capturing the best moments; I feel I have a strong connection with photography as it gives me a sense of fulfillment interacting with people, nature and the environment around me.

While working with AL Ameen Funds, I got several opportunities where I have participated in different corporate events and took some amazing pictures of the events. Apart from my core duty, now I have also been working as an active photographer for the organization.

I also got appreciation from the CEO and other seniors on several occasions and this motivated me even more to take my journey to the next level. Now, I am planning to take some professional courses on photography to further enhance my skills.



Rehan Zafar Bhatti

Wealth Advisor-AL Ameen Funds

Shogran



Rawalakot



Thandiani



LET'S TALK SmartSavings

Present on Social Media



Team Smart Mag:

Najwa Siddiqui

Tauseef Ahmed

Muhammad Iqbal Ansari

Farroukh Siddiqui - Designer



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