Term Sheet

UBL FIXED RETURN PLAN-III (aa)

UBL FIXED RETURN FUND-III (UFRF-III) | FIXED RETURN SCHEME

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	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. PRODUCT CHARGES

A. Front End Load (FEL)

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

B. Redemption Charge

Type of Charge	Percentage
Back-end Load	Nil
Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption and no contingent load shall 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

DISCLAIMER: Review the offering document and Monthly Fund Manager Report before investing.

All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Document to understand the investment policies and the risks involved.

PLAN OBJECTIVE

To earn fixed return for unit holders who held their investment within Plan till maturity.

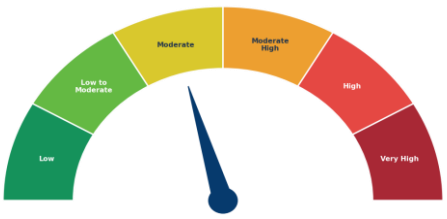
KEY HIGHLIGHTS

- Open-end fixed return scheme
- Risk profile: Medium
- Minimum investment: Rs. 10,000
- Maturity Date: April 15, 2027
- Management fee: Up to 1% p.a.

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

RISK PROFILE



MEDIUM

In the above Risk Profile Table is given as per the requirement of SECP Circular 6 of 2022dated June 9, 2022. Requirements for assessing suitability and risk categorization of collective investment schemes.

CONTACT

Customer Care: 0800-00026

www.ublfunds.com