

# UBL Active Allocation Plan

(Under UBL Financial Planning Fund)



## Investment Objective

The "UBL Active Allocation Plan" is an Allocation Plan under "UBL Financial Planning Fund" with an objective to earn potentially high returns through active allocation between Equity scheme(s), aggressive Income Scheme(s) and Money Market Scheme(s) based on the Fund Manager's outlook on the asset classes.

## General Information

Management Company	UBL Fund Managers Limited
Fund Type & Duration	Open End Perpetual
Fund Category   Plan Type	Fund of Funds Scheme   Allocation Plan
Minimum Investment	Rs. 5,000
Dealing Days	Monday to Friday
Cut Off Times	4:00 PM (on each dealing day)
Pre-IPO Date	26-09-17
IPO Date	27-09-17
Pricing Mechanism	Forward

## Investment Strategy

The allocation plan will be actively allocated between Equities, Income/Aggressive Income and Money Market based Collective Investment Schemes. The management company shall invest in the following authorized Collective Investment Schemes:

### Money Market Schemes

UBL Money Market Fund  
UBL Liquidity PlusFund

### Income/Aggressive Income Schemes

UBL Income Opportunity Fund  
UBL Government Securities Fund  
UBL Growth and Income Fund

### Equity Schemes

UBL Stock Advantage Fund

## RISK Profile

This Riskometer displays the risk involved in the Plan



**Note:** This Term Sheet is developed to reflect basic features of the Plan and is not intended to be used as a substitute to Plan's Offering Document. For details on the product including risk factors and disclaimers, kindly refer to the Constitutive Documents of the Fund as available on UBL Funds website ([www.ublfunds.com.pk](http://www.ublfunds.com.pk)).

**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 the Offering Document of UFPF, in particular the investment policies mentioned in Clause 2.2.20, risk factors mentioned in Clause 2.8, Taxation policies mentioned in Clause 7 and warning in Clause 9, before making any investment decision.

## Fund Attributes/Key Benefits

Potentially higher returns  
Actively managed by experienced Fund Managers

## Authorized Investments

Authorized Investments	Allocation (Min - Max %)
Equity Segment: Equity based Mutual Funds	0% - 95%
Income Segment: Income based mutual funds	0% - 95%
Money Market Segment: Money Market based Mutual Funds	5% - 100%

## Benchmark

Weighted Average based on actual proportion of investment in the following  
**Equity** KSE 100

### Income /Aggressive Income

six (6) months PKRV rates (Category of Fund –Sovereign Income Scheme)  
one (1) year KIBOR rates (Category of Fund – Aggressive Income Scheme)  
six (6) months KIBOR rates(Category of Fund –Income Scheme)

### Money Market

30% three (3) months average deposit rate of three (3) AA rated scheduled Banks as selected by MUFAP  
70% three (3) months PKRV rates +

## Management Fee / Load

**Management Fee:** Nil/Up to 1% per annum\*

**Front-end Load:** 0 % (Class "A," "B" and "C" Units for UBL Allocation Fund Plan)

**Back End:** 0% - 3%\*\* (Class "A" Units for UBL Allocation Fund Plan)

\*No management fee shall be charged if the investment is made in the underlying Funds of the management company

## Other Information

Fund Listing	Pakistan Stock Exchange
Trustee	Central Depository Company of Pakistan Limited
Auditor	Ernt & Young Forde Rhodes Sidat Hyder & Co.
Management Co. Rating	AM2++ (JCR-VIS)
Regulator	Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	Yasir Qadri, Syed Suleman, Asim Wahab, Farhan Bashir, Usama Bin Razi, Fund Manager (TBD)