

UBL Fixed Return Plan-II(a)

Mehangai ka Zamana, Savings se Bachana

Fund Objective

UBL Fixed Return Plan-II(a) is an Allocation Plan under "UBL Fixed Return Fund-II" with an objective to earn fixed return for unit holders who held their investment within Plan till maturity.

General Information

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|--------------------------|---|
| Management Company | UBL Fund Managers Limited |
| Fund Category | Fixed Return Scheme |
| Plan Type | Open End (Limited Subscription) |
| Duration | The Duration of said plan is six (06) months from commencement of life of plan. |
| Minimum Investment | Rs. 500 |
| Benchmark | Average 6 Months PKRV Rates |
| Front-End Sales Load (%) | N/A |
| Back-End Sales Load (%) | N/A |
| Contingent Load (% p.a.) | Contingent load shall commensurate with net loss incurred due to early redemption |
| Management Fee | Up to 2% p.a. |
| Dealing Days | Monday to Friday |
| Cut Off Times | During Subscription Period: Every Dealing Day- 4pm. During Life of Plan: Every Dealing Day - 12pm. |
| Offering Period | PRE IPO Date: Feb 14, 2023 Subscription Period: from Feb 15, 2023 till Jun 14, 2023 |
| Pricing Mechanism | Forward |



Key Benefits

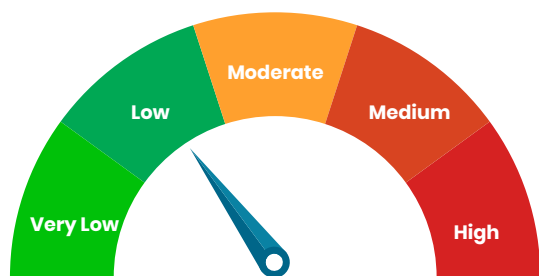
Competitive Returns

Fixed return upon maturity

High Credit Quality Instruments

Note: 1. Option of roll over available in forms for Plans of same duration. T&Cs/fixed rate may vary. If no instruction of roll over selected OR no same duration plan offered at maturity, client's Bank account will be credited.
2. Total Expense Ratio (TER) is upto 2% p.a. and Selling & Marketing Expense will be charged with in the limit of TER.

Risk Profile / Principal Erosion Risk



| Authorized Investable Avenues* | Minimum | Maximum | Minimum Rating | Maximum Maturity |
|---|---------|---------|----------------|---------------------------|
| PIBs | 0% | 100% | N/A | Maturity up to 120 Months |
| T Bills | 0% | 100% | N/A | Maturity up to 12 Months |
| Term Deposit Receipts | 0% | 100% | AA | Maturity up to 6 Months |
| Cash In Bank Accounts | 0% | 100% | AA | N/A |
| Certificates of Deposits (CODs), Certificates of Musharaka (COM) | 0% | 100% | AA | Maturity up to 6 Months |
| Money Market Placements | 0% | 100% | AA | Maturity up to 6 Months |

*Maximum weighted average time to maturity - 4 years (condition not applicable on securities issued by Federal Govt.)

Other Information

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|------------------------------|--|
| Fund Listing | : Pakistan Stock Exchange |
| Trustee | : Central Depository Company Pakistan Limited |
| Auditor | : BDO Ebrahim & Co. Chartered Accountants |
| Regulator | : Securities & Exchange Commission of Pakistan (SECP) |
| Investment Committee Members | : Yasir Qadri, Syed Sheeraz, Hadi Hassan Mukhi, Muhammad Imran, Syed Suleman Akhtar, Muhammad Ahmed |

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 & Supplementary 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).

Disclaimer:

All Investments in Mutual Funds are subject to market risks. The NAV of Units may go down or up based on the market conditions and there are no guaranteed returns. The investors are advised in their own interest to carefully read the contents of the Consolidated Offering Document, in particular the Investment Policies mentioned in Clause 2.2.8, Risk Factors mentioned in clause 2.8, Taxation Policies mentioned in Clause 7 and Warnings & Disclaimers in Clause 9 in Consolidated Offering Document before making any investment decision. Use of name and logo of UBL Bank Ltd as given above does not mean that it is responsible for the liabilities/obligations of UBL Fund Managers or any investment scheme managed by it