

Al Ameen Islamic Fixed Return Plan – 1(d)

Mehangai ka Zamana, Halal Savings se Bachana

Fund Objective

Al Ameen Islamic Fixed Return Plan – 1 (d) is an Allocation Plan under “Al Ameen Islamic Fixed Return Fund” with an objective to earn fixed return (expected) for Unit Holders who held their investment within Plan till maturity.

General Information

Management Company	UBL Fund Managers Limited
Fund Category	Islamic Fixed Return Scheme
Plan Type	Open End (Limited Subscription)
Duration	The duration of Plan is One (01) month from close of the subscription period.
Minimum Investment	Rs. 500
Benchmark	Average 1 Month PKISRV 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 during subscription period & life of plan
Management Fee	Up to 2% p.a.
Dealing Days	Monday to Friday
Cut Off Times	During Subscription Period: Mon – Thur: 3pm Fri: 4pm During Life of Plan: Every Dealing Day – 12pm
Offering Period	Pre-IPO Date: 29 Dec, 2023 Subscription Period: from 30 Dec, 2023 till 27 Apr, 2024
Pricing Mechanism	Forward



Key Benefits

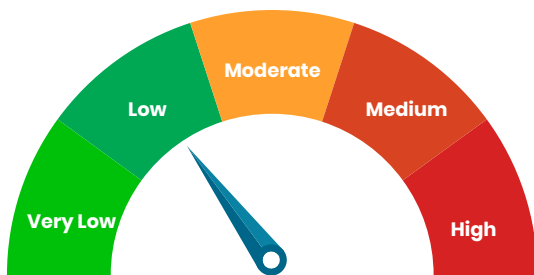
Halal Returns

Fixed return upon maturity

High Credit Quality Instruments

Note: 1. Option of roll over for Plans of same duration/conversion to AICF available in forms. T&Cs/fixed rate may vary. If no instruction of roll over or conversion to AICF 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.
3. Subscription period can be closed earlier by management as per market conditions. Offered fixed return applicable from date of subscription.

Risk Profile / Principal Erosion Risk



Authorized Investable Avenues*	Minimum	Maximum	Minimum Rating	Maximum Maturity
GoP Ijara Sukuks	0%	100%	N/A	Maturity up to 12 Months
Cash/GoP Ijara Sukuks (<90 days)	0%	100%	AA	N/A for Cash, <90 day for GIS
Term Deposit Receipts/Money Market Placements/Deposits/Certificates of Deposits (CODs)/Certificates of Musharaka (COM) with Islamic Banks & Financial Institutions / Islamic Windows of Banks	0%	100%	AA	Maturity up to 1 Month

Weighted average time to maturity of 90% of net assets of each plan shall not exceed maturity of the respective plan and this condition shall not apply to securities issued by Federal Government.

Other Information

Trustee	: Central Depository Company Pakistan Limited
Auditor	: Yousuf Adil Chartered Accountants
Regulator	: Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	: Yasir Qadri Syed Suleman Akhtar, CFA Hadi Hassan Mukhi Muhammad Imran Shaoor Turabee, CFA Syed Sheeraz Ali Ghufraan Ahmed
Shariah Advisory Council	: Mufti Muhammad Hassaan Kaleem & Mufti Muhammad Najeeb Khan

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 Al-Ameen Funds website (www.alameenfunds.com).

Disclaimer:

All Investments in mutual Fund are subject to market risks. The NAV of Units may go down or up based on the market conditions. The investors are advised in their own interest to carefully read the contents of the Offering Document, in particular the Investment Policies mentioned in Clause 2.1.15, Risk Factors mentioned in clause 2.9, Taxation Policies mentioned in Clause 7 and Warnings in Clause 9 before making any investment decision. Use of name and logo of UBL Bank Ltd./ UBL Ameen as given above does not mean that they are responsible for liabilities/obligation of Al-Ameen Funds/UBL Fund Managers or any investment scheme managed by them.