



Lucky Investments

Rated AM2+ by PACRA

LUCKY ISLAMIC FIXED TERM FUND PLAN V

TERM SHEET

Expected Rate of Return

10.30 to 10.45% P.A

Fund Category	Fixed Rate/Return Fund		
Fund Type	Open End		
Risk Profile	Low Risk / Principal at Low Risk		
Investment Objective	The objective of the Plan is to provide disclosed expected return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities/instruments including placements and deposits.		
Asset Allocation	Authorized Investment Avenues	Exposure Limit	Instrument Rating
	Cash at bank with Islamic Banks or Islamic windows of Conventional Banks.	0% - 100%	AA & Above
	Shariah compliant bank deposits and placements including Islamic Term Deposit Receipts (I-TDRs) Shariah complaint Certificate of Deposit (COD) Certificate of Musharaka (COM) and other Placements, with Islamic banks or windows of conventional banks, islamic financial institutions & DFI's.	0% - 100%	AA & Above
	Shariah compliant GOP issued/guaranteed securities	0% - 100%	N/A
Pre IPO Date	11 th November, 2025 to 12 th November 2025		
IPO Date	13 th November 2025		
Subscription Days	14 th November, 2025 to 20 th November 2025		
Maturity Date	up to 3 months from close of subscription period (Tentative Date of Maturity: 18th February 2026)		
Conversion of Units at the time of Maturity of LIFTFP V	At the time of maturity of LIFTFPV, the units available may be converted to the Units of Shariah Compliant Money Market Collective Investment Schemes and /or Shariah Compliant Fixed Rate/ Return Scheme under Management of Lucky Investments Limited as directed by the Unit Holder(s).		
Performance Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.		
Key Benefits	Expected Return at the Maturity.		
Target Market	Individuals, Banks, DFI's, HNWI's, Corporates, Employee Retirement and Endowment Fund, Insurance Companies, Trusts, NGOs and Charitable Organization		
Profit Distribution	At the Maturity of the Plan		
Investment Ticket Size	Minimum PKR 100,000/-		
Management Fee (% per annum)	Up to 1.00% p.a.		
Contingent Load	Early withdrawal shall be subject to contingent load. Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of Investment Plan property.		
Auditor	A.F. Ferguson and Co, Chartered Accountants		
Trustee	Central Depository Company of Pakistan Ltd.		

Note: • Investment in Pre-IPO & IPO shall not be redeemed. • This term sheet is developed to reflect the basic features of the Plan and is not intended to use as a substitute to Fund's Offering Document.

Risk 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, Risk Factors mentioned in clause 2.8, Taxation Policies mentioned in Clause 7 and Warnings in Clause 9 before making any investment decision