



Lucky Investments

Rated AM2++ by PACRA



LUCKY ISLAMIC FIXED TERM FUND PLAN XVI INDICATIVE TERM SHEET

Expected Rate of Return

10.25% to 10.35% P.A

Fund Category	Fixed Rate/Return Fund		
Fund Type	Open End		
Risk Profile / Principal Erosion Risk	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
IPO Date	20 April, 2026		
Subscription Days	21 April 2026 to 22 April, 2026		
Maturity Date	Up to one month from the close of subscription period (Tentative: 20 May, 2026)		
Conversion of Units at the time of Maturity of LIFTFP XV	At the time of maturity of LIFTFPXV, 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	<p>Expected Return at the Maturity.</p> <p>Low Risk Product; suitable for investors looking for short-term investment horizon.</p> <p>No front-end load.</p>		
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 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 for Fund's Offering Document.

*The maturity of the placements shall not exceed that of the plan.

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 and there are no guaranteed returns. 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