

**SEVENTH SUPPLEMENTAL  
TO THE  
OFFERING DOCUMENT OF  
LUCKY ISLAMIC FIXED TERM FUND  
AN OPEN-END SHARIAH COMPLIANT FIXED  
RATE/ RETURN SCHEME**

<b>Category of Fund</b>	<b>Risk Profile</b>	<b>Risk of Principal Erosion</b>
Fixed Rate/Return Scheme	low – Medium	Principal at low – Medium

<b>Plans under Lucky Islamic Fixed Term Fund</b>	<b>Risk Profile</b>	<b>Risk of Principal Erosion</b>
Lucky Islamic Fixed Term Fund Plan 20	Depending on Plan’s Maturity as mentioned below	
Lucky Islamic Fixed Term Fund Plan 21		
Lucky Islamic Fixed Term Fund Plan 22		

<b>Maturity up to</b>	<b>Risk Profile</b>	<b>Risk of Principal Erosion</b>
Up to Six months	Low	Principal at low risk
From Six months to 1 Year	Moderate	Principal at Moderate risk
After 1 Year and up to 5 years	Medium	Principal at Medium risk

**MANAGED BY  
LUCKY INVESTMENTS LIMITED**

**Dated: 07 May, 2026**

Wakalatul Istithamar Based Fund)  
Duly vetted by  
Shariah Advisor namely Mufti Hassaan Kaleem  
Registration No. **Reg # SECP/IFD/SA/002**  
**Status of Existing Investment Plans**

<b>Investment Plan</b>	<b>Launch date</b>	<b>Maturity date</b>	<b>Current Status</b>
Lucky Islamic Fixed Term Fund Plan I	12 June 2025	24 August 2025	Matured
Lucky Islamic Fixed Term Fund Plan II	15 August 2025	22 September 2025	Matured
Lucky Islamic Fixed Term Fund Plan III	12 August 2025	26 November 2025	Matured
Lucky Islamic Fixed Term Fund Plan IV	22 September 2025	24 December 2025	Matured
Lucky Islamic Fixed Term Fund Plan V	13 November 2025	19 February 2026	Matured
Lucky Islamic Fixed Term Fund Plan VI	13 November 2025	23 December 2025	Matured
Lucky Islamic Fixed Term Fund Plan VII	25 December 2025	16 March 2026	Matured
Lucky Islamic Fixed Term Fund Plan VIII	18 December 2025	21 January 2026	Matured
Lucky Islamic Fixed Term Fund Plan IX	24 December 2025	15 February 2026	Matured
Lucky Islamic Fixed Term Fund Plan X	24 December 2025	30 January 2026	Matured
Lucky Islamic Fixed Term Fund Plan XI	23 December 2025	15 January 2026	Matured
Lucky Islamic Fixed Term Fund Plan XII	04 February, 2026	30 April, 2026	Active
Lucky Islamic Fixed Term Fund Plan XIII	16 March, 2026	19 April, 2026	Matured
Lucky Islamic Fixed Term Fund Plan XIV	30 March 2026	20 July 2026	Active
Lucky Islamic Fixed Term Fund Plan XV	27 March 2026	29 April 2026	Active
Lucky Islamic Fixed Term Fund Plan XVI	20 April, 2026	20 May, 2026	Active
Lucky Islamic Fixed Term Fund Plan XVII	-	-	Approved but not Launched
Lucky Islamic Fixed Term Fund Plan XVIII	-	-	
Lucky Islamic Fixed Term Fund Plan XIX	-	-	

**Key Fact Statement of**  
**Lucky Islamic Fixed Term Fund Plan 20**  
**Type: Open Ended**  
**Category: Shariah Compliant Fixed Rate/ Return Scheme**  
**Managed by: Lucky Investments Limited**  
**Risk Profile: \_\_\_\_\_ (Principal at \_\_\_\_\_)**  
**Issuance Date: \_\_\_\_\_ 202\_**

**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its investment plan (s) in the Offering Document and/ or in the monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

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					
Authorized Investment Avenues	S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
	1	Cash at bank with Islamic Banks or Islamic windows of Conventional Banks.	AA	100%	0%	within or up to maturity date of plan
	2	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.	AA	100%	0%	
	3	Shariah compliant GOP issued/guaranteed securities	N/A	100%	0%	N/A
Launch Date	_____, 202_					
Maturity Date	_____					
Expected Return	_____ %					
Minimum Investment Amount	Rs. 100,000/-					
Duration						
Performance Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.					
IPO/ Subscription Period	_____ 202_					
Subscription / Redemption Days/ Timings	<b>Transactions</b>			<b>Cut off Time</b>		
	Application for issuance of units, redemption of units, conversion of units and transfer of units			Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm		
Reinvestment of Dividend	Any cash dividend entitled to the unit holder shall be reinvested at the ex-dividend NAV after deduction of all applicable taxes.					
Type of Units	Type A units					

Management Fee (% per annum)	Up to 1.00% p.a
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### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

<b>Contingent Load</b>	Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of fund property.
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### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS /Investment Plan for the latest information pertaining to the updated TER.

### Applicable Taxes

**Disclaimer-** Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

### 4. KEY STAKE HOLDERS

**a) Asset Management Company:**

Lucky Investments Limited  
Ground Floor, Finance Trade Center (FTC), main Shahrah e Faisal, Karachi.  
UAN:+92 111-582-591

**b) Trustee:**

Central Depository Company of Pakistan Limited  
CDC House, 99-B, Block B, SMCHS, Main Shahr-e-Faisal, Karachi.  
UAN: +92 111-111-500

**c) Shariah Advisor:**

Mufti Muhammad Hassaan Kaleem  
House No.1H 699, Falcon Housing Scheme, New Malir, Karachi

**Key Fact Statement of**  
**Lucky Islamic Fixed Term Fund Plan 21**  
**Type: Open Ended**  
**Category: Shariah Compliant Fixed Rate/ Return Scheme**  
**Managed by: Lucky Investments Limited**  
**Risk Profile: \_\_\_\_\_ (Principal at \_\_\_\_\_)**  
**Issuance Date: \_\_\_\_\_ 202\_**

**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its investment plan (s) in the Offering Document and/ or in the monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

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					
Authorized Investment Avenues	S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
	1	Cash at bank with Islamic Banks or Islamic windows of Conventional Banks.	AA	100%	0%	within or up to maturity date of plan
	2	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.	AA	100%	0%	
	3	Shariah compliant GOP issued/guaranteed securities	N/A	100%	0%	N/A
Launch Date	_____, 202_					
Maturity Date	_____					
Expected Return	_____%					
Minimum Investment Amount	Rs. 100,000/-					
Duration						
Performance Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.					
IPO/ Subscription Period	_____ 202_					
Subscription / Redemption Days/ Timings	<b>Transactions</b>			<b>Cut off Time</b>		
	Application for issuance of units, redemption of units, conversion of units and transfer of units			Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm		
Reinvestment of Dividend	Any cash dividend entitled to the unit holder shall be reinvested at the ex-dividend NAV after deduction of all applicable taxes.					
Type of Units	Type A units					

Management Fee (% per annum)	Up to 1.00% p.a
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### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

<b>Contingent Load</b>	Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of fund property.
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#### **Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS /Investment Plan for the latest information pertaining to the updated TER.

#### **Applicable Taxes**

**Disclaimer-** Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

### 4. KEY STAKE HOLDERS

**a) Asset Management Company:**

Lucky Investments Limited  
Ground Floor, Finance Trade Center (FTC), main Shahrah e Faisal, Karachi.  
UAN:+92 111-582-591

**b) Trustee:**

Central Depository Company of Pakistan Limited  
CDC House, 99-B, Block B, SMCHS, Main Shakra-e-Faisal, Karachi.  
UAN: +92 111-111-500

**c) Shariah Advisor:**

Mufti Muhammad Hassaan Kaleem  
House No.1H 699, Falcon Housing Scheme, New Malir, Karachi

**Key Fact Statement of**  
**Lucky Islamic Fixed Term Fund Plan 22**  
**Type: Open Ended**  
**Category: Shariah Compliant Fixed Rate/ Return Scheme**  
**Managed by: Lucky Investments Limited**  
**Risk Profile: \_\_\_\_\_ (Principal at \_\_\_\_\_)**  
**Issuance Date: \_\_\_\_\_ 202\_**

**1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the Fund and its investment plan (s) in the Offering Document and/ or in the monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

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					
Authorized Investment Avenues	S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
	1	Cash at bank with Islamic Banks or Islamic windows of Conventional Banks.	AA	100%	0%	within or up to maturity date of plan
	2	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.	AA	100%	0%	
	3	Shariah compliant GOP issued/guaranteed securities	N/A	100%	0%	N/A
Launch Date	_____, 202_					
Maturity Date	_____					
Expected Return	_____ %					
Minimum Investment Amount	Rs. 100,000/-					
Duration						
Performance Benchmark	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.					
IPO/ Subscription Period	_____ 202_					
Subscription / Redemption Days/ Timings	<b>Transactions</b>			<b>Cut off Time</b>		
	Application for issuance of units, redemption of units, conversion of units and transfer of units			Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm		
Reinvestment of Dividend	Any cash dividend entitled to the unit holder shall be reinvested at the ex-dividend NAV after deduction of all applicable taxes.					
Type of Units	Type A units					

Management Fee (% per annum)	Up to 1.00% p.a
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### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

<b>Contingent Load</b>	Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of fund property.
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#### **Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS /Investment Plan for the latest information pertaining to the updated TER.

#### **Applicable Taxes**

**Disclaimer-** Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

### 4. KEY STAKE HOLDERS

**a) Asset Management Company:**

Lucky Investments Limited  
Ground Floor, Finance Trade Center (FTC), main Shahrah e Faisal, Karachi.  
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**b) Trustee:**

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UAN: +92 111-111-500

**c) Shariah Advisor:**

Mufti Muhammad Hassaan Kaleem  
House No.1H 699, Falcon Housing Scheme, New Malir, Karachi

The Seventh Supplemental Offering Document of Lucky Islamic Fixed Term Fund approved by SECP vide its letter bearing reference No. SCD/ AMCW/LIFIF/2026/317 dated 07 May 2026. However, Offering Document of Lucky Islamic Fixed Term Fund has been approved by the Securities and Exchange Commission of Pakistan (SECP) on May 23, 2025.

**Managed by Lucky Investments Limited, an Asset Management Company registered under the Non-Banking Finance Companies (Establishment and Regulations) Rules, 2003).**

Lucky Islamic Fixed Term Fund (the Fund/the Scheme/the Trust/the Unit Trust/ LIFTF) has been established in Pakistan as Open ended unit trust scheme under the Non-Banking Finance Companies and Notified Entities Regulation, 2008 and registered under section 12-A of the Sindh Trusts Act , 2020 as inserted through Sindh Trust (Amendment) Act, 2021 by the Trust Deed (the Deed) dated 15 day of May, 2025 entered into and between Lucky Investments Limited, as the Management Company, and Central Depository Company of Pakistan Limited, as the Trustee.

Sub clauses 1.6.20, 1.6.21, 1.6.22, 1.7.20,1.7.21,1.7.22, 2.1.1(t), 2.1.1(u), 2.1.1(v), 2.3(t), 2.3(u), 2.3(v), 2.3.1, 2.3.2.20, 2.3.2.21, 2.3.2.22, 2.3.6, 3.11.1 (i), 3.14, 4.4.4 b (20),4.4.4 b (21), 4.4.4 b (22), 4.4.6 b(20), 4.4.6 b(21), 4.4.6 b(22), 4.7 (20), 4.7(21), 4.7(22), and Annexure B (Contingent Load and Management Fee) to the Offering Document have been amended / added and to read in their entirety as follows:

## **1. Addition of Sub clauses 1.6.20, 1.6.21, 1.6.22 to the Offering Document:**

### **Added Text to be read as follows**

#### **1.6.20 Lucky Islamic Fixed Term Fund Plan 20**

The Management Company is launching Lucky Islamic Fixed Term Fund Plan 20 (LIFTFP-20) having maturity date up to sixty months from the date of closure of IOP/subscription period up to 60 days as the case may be. The potential investors are invited to participate in this Plan through Pre IPO and/or IPO and/ or through subsequent subscription.

Initial Offer is made during the Pre-IPO and/or IPO period which will be \_\_\_\_\_ business days i.e. \_\_\_\_\_ days Pre-IPO and \_\_\_\_\_ day IPO for Lucky Islamic Fixed Term Fund Plan 20 (LIFTFP-20) begins at the start of the banking hours on \_\_\_\_\_ day of \_\_\_\_\_, 202\_\_ and shall end at the close of the banking hours on \_\_\_\_\_ day of \_\_\_\_\_, 202\_\_.

Similarly, after the close of IPO, subsequent subscription will be open for \_\_\_\_\_ business days and begins at the start of banking hours on \_\_\_\_\_ day of \_\_\_\_\_, 202\_ and shall end at the close of the banking hours on \_\_\_\_\_ day of \_\_\_\_\_, 202\_

During the initial period, Units will be issued at Initial Price of Rs. 100 per Unit and subsequently at the price calculated by the Management Company for every Dealing Day. The Management Company will convey the actual date of the IPO and/or subsequent subscription period as well as the actual date of maturity of the plan prior to its launch to potential investors, the Commission and the Trustee.

The Pre-IPO subscription in the investment plans being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPO period shall remain locked-in till the date of IPO of the Investment Plans subject to a specific disclosure to Pre-IPO investors regarding the lock-in period.

Further, Each Investment plan must have more than one investor at all times. The combined duration of Initial offering Period (IOP) and subscription period shall not be less than 3 days to ensure sufficient time for investor participation.

#### **1.6.21 Lucky Islamic Fixed Term Fund Plan 21**

The Management Company is launching Lucky Islamic Fixed Term Fund Plan 21 (LIFTFP-21) having maturity date up to sixty months from the date of closure of IOP/subscription period up to 60 days as the case may be. The potential investors are invited to participate in this Plan through Pre IPO and/or IPO and/ or through subsequent subscription.

Initial Offer is made during the Pre-IPO and/or IPO period which will be \_\_\_\_\_ business days i.e. \_\_\_\_\_ days Pre-IPO and \_\_\_\_\_ day IPO for Lucky Islamic Fixed Term Fund Plan 21 (LIFTFP-21) begins at the start of the banking hours on \_\_\_\_ day of \_\_\_\_\_, 202\_\_ and shall end at the close of the banking hours on \_\_\_\_ day of \_\_\_\_\_, 202\_\_.

Similarly, after the close of IPO, subsequent subscription will be open for \_\_\_\_\_ business days and begins at the start of banking hours on \_\_\_\_\_ day of \_\_\_\_\_, 202\_ and shall end at the close of the banking hours on \_\_\_\_ day of \_\_\_\_\_, 202\_

During the initial period, Units will be issued at Initial Price of Rs. 100 per Unit and subsequently at the price calculated by the Management Company for every Dealing Day. The Management Company will convey the actual date of the IPO and/or subsequent subscription period as well as the actual date of maturity of the plan prior to its launch to potential investors, the Commission and the Trustee.

The Pre-IPO subscription in the investment plans being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPO period shall remain locked-in till the date of IPO of the Investment Plans subject to a specific disclosure to Pre-IPO investors regarding the lock-in period.

Further, Each Investment plan must have more than one investor at all times. The combined duration of Initial offering Period (IOP) and subscription period shall not be less than 3 days to ensure sufficient time for investor participation.

#### **1.6.22 Lucky Islamic Fixed Term Fund Plan 22**

The Management Company is launching Lucky Islamic Fixed Term Fund Plan 22 (LIFTFP-22) having maturity date up to sixty months from the date of closure of IOP/subscription period up to 60 days as the case may be. The potential investors are invited to participate in this Plan through Pre IPO and/or IPO and/ or through subsequent subscription.

Initial Offer is made during the Pre-IPO and/or IPO period which will be \_\_\_\_\_ business days i.e. \_\_\_\_\_ days Pre-IPO and \_\_\_\_\_ day IPO for Lucky Islamic Fixed Term Fund Plan 22 (LIFTFP- 22) begins at the start of the banking hours on \_\_\_\_ day of \_\_\_\_\_, 202\_\_ and shall end at the close of the banking hours on \_\_\_\_ day of \_\_\_\_\_, 202\_\_.

Similarly, after the close of IPO, subsequent subscription will be open for \_\_\_\_\_ business days and begins at the start of banking hours on \_\_\_\_\_ day of \_\_\_\_\_, 202\_ and shall end at the close of the banking hours on \_\_\_\_ day of \_\_\_\_\_, 202\_

During the initial period, Units will be issued at Initial Price of Rs. 100 per Unit and subsequently at the price calculated by the Management Company for every Dealing Day. The Management Company will convey the actual date of the IPO and/or subsequent subscription period as well as the actual date of maturity of the plan prior to its launch to potential investors, the Commission and the Trustee.

The Pre-IPO subscription in the investment plans being offered under the fund shall only be initiated once a definite date for IPO is announced and the amounts/investments received during the Pre-IPO period shall remain locked-in till the date of IPO of the Investment Plans subject to a specific disclosure to Pre-IPO investors regarding the lock-in period.

Further, Each Investment plan must have more than one investor at all times. The combined duration of Initial offering Period (IOP) and subscription period shall not be less than 3 days to ensure sufficient time for investor participation.

## **2 Addition of Sub clauses 1.7.20, 1.7.21, 1.7.22 to the Offering Document:**

### **Added Text to be read as follows**

#### **1.7.20 Lucky Islamic Fixed Term Fund Plan 20**

- (a) After the close of the initial public offerings/subscription period, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. However, until the closure of the subscription period, the units may be redeemed at applicable NAV with charge of contingent load. The Units will be available for redemption on each Dealing Day.
- (b) The Management Company may at some future time and at its own cost register the Units of Investment Plan with a Depository organization, such as the Central Depository Company of Pakistan Limited. Any transactions for de-materialized Units registered with Depository will take place according to the rules and regulations of the Depository Company and the constitutive documents of the Fund.

#### **1.7.21 Lucky Islamic Fixed Term Fund Plan 21**

- (a) After the close of the initial public offerings/subscription period, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. However, until the closure of the subscription period, the units may be redeemed at applicable NAV with charge of contingent load. The Units will be available for redemption on each Dealing Day.
- (b) The Management Company may at some future time and at its own cost register the Units of Investment Plan with a Depository organization, such as the Central Depository Company of Pakistan Limited. Any transactions for de-materialized Units registered with Depository will take place according to the rules and regulations of the Depository Company and the constitutive documents of the Fund.

#### **1.7.22 Lucky Islamic Fixed Term Fund Plan 22**

- (a) After the close of the initial public offerings/subscription period, the Issuance of units shall discontinue from the said Plan till the date of maturity of the Plan. The Units of the Investment Plan can then be redeemed at the Redemption Price, which shall be calculated on the basis of Net Asset Value (NAV) of the Investment Plan subject to applicable contingent load. However, until the closure of the

subscription period, the units may be redeemed at applicable NAV with charge of contingent load. The Units will be available for redemption on each Dealing Day.

- (b) The Management Company may at some future time and at its own cost register the Units of Investment Plan with a Depository organization, such as the Central Depository Company of Pakistan Limited. Any transactions for de-materialized Units registered with Depository will take place according to the rules and regulations of the Depository Company and the constitutive documents of the Fund.

### 3 Addition of Sub clauses (t), (u), (v) in subclause 2.1.1 to the Offering Document:

#### Added Text to be read as follows

#### t. Lucky Islamic Fixed Term Fund Plan 20

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.

#### u. Lucky Islamic Fixed Term Fund Plan 21

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.

#### v. Lucky Islamic Fixed Term Fund Plan 22

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.

### 4 Addition of Sub clauses (t), (u), (v) in subclause 2.3 to the Offering Document:

#### Added Text to be read as follows

#### t. Lucky Islamic Fixed Term Fund Plan 20

S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
1	Cash at bank) with Islamic Banks or Islamic windows of Conventional Banks.	AA	100%	0%	within or up to maturity date of Plan
2	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.	AA	100%	0%	
3	Shariah compliant GOP issued/guaranteed securities	N/A	100%	0%	N/A

S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
<b>Note:</b> Time to Maturity of Placements/securities/instruments shall not exceed maturity of Plan.					
I.	Weighted average time to maturity of the 90% net assets of the plan shall not exceed 4 years or maturity of the plan whichever is earlier and this condition shall not apply to securities issued by Federal Government;				
II.	Investments shall be made as per the authorized investment limits given above and may be made according to the following mode of Shariah Transaction such as; principles of Bai'-Mu'ajjal, Bai'-Mussawwama, Bai'-Salam, Istisna'a, Mudaraba, Murabaha and Musharakah or any other structure as approved by the Shariah Advisor from time to time.				
III.	The Investment Plan of Fund, in light of its investment objective and investment policy, shall exclusively invest in Shariah Compliant investments/securities/instruments transacted, traded or listed in Pakistan. Any investment made outside Pakistan shall be subject to prior approval of the State Bank of Pakistan and SECP.				
IV.	Rating of any bank and DFI with which funds are placed shall not be lower than AA (Double A) from a rating agency registered with the Commission.				
V.	Investment Plan (s) of the fund shall not take exposure of more than 15% of net assets to a single entity in case of placements with DFIs.				

#### u. Lucky Islamic Fixed Term Fund Plan 21

S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
1	Cash at bank) with Islamic Banks or Islamic windows of Conventional Banks.	AA	100%	0%	within or up to maturity date of Plan
2	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.	AA	100%	0%	
3	Shariah compliant GOP issued/guaranteed securities	N/A	100%	0%	N/A

S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
<b>Note:</b> Time to Maturity of Placements/securities/instruments shall not exceed maturity of Plan.					
I.	Weighted average time to maturity of the 90% net assets of the plan shall not exceed 4 years or maturity of the plan whichever is earlier and this condition shall not apply to securities issued by Federal Government;				
II.	Investments shall be made as per the authorized investment limits given above and may be made according to the following mode of Shariah Transaction such as; principles of Bai'-Mu'ajjal, Bai'-Mussawwama, Bai'-Salam, Istisna'a, Mudaraba, Murabaha and Musharakah or any other structure as approved by the Shariah Advisor from time to time.				
III.	The Investment Plan of Fund, in light of its investment objective and investment policy, shall exclusively invest in Shariah Compliant investments/securities/instruments transacted, traded or listed in Pakistan. Any investment made outside Pakistan shall be subject to prior approval of the State Bank of Pakistan and SECP.				
IV.	Rating of any bank and DFI with which funds are placed shall not be lower than AA (Double A) from a rating agency registered with the Commission.				
V.	Investment Plan (s) of the fund shall not take exposure of more than 15% of net assets to a single entity in case of placements with DFIs.				

#### v. Lucky Islamic Fixed Term Fund Plan 22

S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
1	Cash at bank) with Islamic Banks or Islamic windows of Conventional Banks.	AA	100%	0%	within or up to maturity date of Plan
2	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.	AA	100%	0%	
3	Shariah compliant GOP issued/guaranteed securities	N/A	100%	0%	N/A

S.No	Description	Entity Rating (Minimum)	Maximum Exposure	Minimum Exposure	Time To Maturity
<b>Note:</b> Time to Maturity of Placements/securities/instruments shall not exceed maturity of Plan.					
I.	Weighted average time to maturity of the 90% net assets of the plan shall not exceed 4 years or maturity of the plan whichever is earlier and this condition shall not apply to securities issued by Federal Government;				
II.	Investments shall be made as per the authorized investment limits given above and may be made according to the following mode of Shariah Transaction such as; principles of Bai'-Mu'ajjal, Bai'-Mussawwama, Bai'-Salam, Istisna'a, Mudaraba, Murabaha and Musharakah or any other structure as approved by the Shariah Advisor from time to time.				
III.	The Investment Plan of Fund, in light of its investment objective and investment policy, shall exclusively invest in Shariah Compliant investments/securities/instruments transacted, traded or listed in Pakistan. Any investment made outside Pakistan shall be subject to prior approval of the State Bank of Pakistan and SECP.				
IV.	Rating of any bank and DFI with which funds are placed shall not be lower than AA (Double A) from a rating agency registered with the Commission.				
V.	Investment Plan (s) of the fund shall not take exposure of more than 15% of net assets to a single entity in case of placements with DFIs.				

## 5 Amendment in Sub clauses 2.3.1 to the Offering Document:

### Added Text to be read as follows

#### 2.3.1 Benchmark of the Investment Plan(s)

Plan Name	Benchmark
Lucky Islamic Fixed Term Plan Fund 20	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.
Lucky Islamic Fixed Term Plan Fund 21	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.
Lucky Islamic Fixed Term Plan Fund 22	PKISRV rates on the last date of IPO/ Subscription Period of the plan with Maturity period corresponding to the maturity of plan.

Note: Benchmark for each plan shall be aligned with the maturity of the plan and shall be communicated to the Trustee and Commission before IPO for each Plan along with date of maturity of the plan.

**6 Addition of Sub clauses 2.3.2.20, 2.3.2.21, 2.3.2.22 to the Offering Document:**

**Added Text to be read as follows**

**2.3.2.20 Lucky Islamic Fixed Term Fund Plan 20**

<b>Term/ Duration of the Investment Plan</b>	The duration of the Plan will start from the close of IPO/subscription period and will be up to sixty months (60) months.
<b>Conversion-in is allowed for IPO and Subsequent Subscription Period Investor(s)</b>	Conversion-in from other Collective Investment Scheme(s) under the Management of Lucky Investments Limited is allowed for the IPO Investor and subsequent subscription in accordance to sub clause 4.8.5 of the Offering Document.
<b>Subsequent Subscription Period</b>	Initial Offer and Subsequent Subscription Period is specified in clause 1.6 of the offering Document and/or disclosed via Official Website at the time of launching of this Plan. Only Class “A” Units shall be issued to the Unit Holder during Pre-IPO, IPO, and subsequent subscription period. Redemption will be allowed during the subsequent subscription period with contingent load. (as mentioned in Annexure B).
<b>Committed Return</b>	<p>The Management Company shall provide the expected disclosed market return to the investors. The expected return shall be net off all charges, fees and expenses but gross of any applicable taxes. The expected committed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan.</p> <p>The expected committed return will be applicable on the Units available at the close of IPO/subscription period.</p> <p>In case the Unit Holder(s) redeems its investment before maturity, the Expected return shall not be applicable. Further Redemption shall be made at applicable NAV. <u>Expected Return</u> as disclosed in the term sheet will be applicable on the Units available at the close of subsequent subscription period.</p>
<b>Contingent Load</b>	As disclosed in Annexure ‘B’
<b>Net Asset Value</b>	Unknown/Forward pricing method
<b>Conversion-out is allowed from the Plan</b>	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under the Management of Lucky Investments Limited throughout the tenure of the Plan subject to applicable contingent load.
<b>Conversion of Units at the time of Maturity of LIFTFP 20</b>	At the time of maturity of <b>LIFTFP20</b> , 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).
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### 2.3.2.21 Lucky Islamic Fixed Term Fund Plan 21

<b>Term/ Duration of the Investment Plan</b>	The duration of the Plan will start from the close of IPO/subscription period and will be up to sixty months (60) months.
<b>Conversion-in is allowed for IPO and Subsequent Subscription Period Investor(s)</b>	Conversion-in from other Collective Investment Scheme(s) under the Management of Lucky Investments Limited is allowed for the IPO Investor and subsequent subscription in accordance to sub clause 4.8.5 of the Offering Document.
<b>Subsequent Subscription Period</b>	Initial Offer and Subsequent Subscription Period is specified in clause 1.6 of the offering Document and/or disclosed via Official Website at the time of launching of this Plan. Only Class “A” Units shall be issued to the Unit Holder during Pre-IPO, IPO, and subsequent subscription period. Redemption will be allowed during the subsequent subscription period with contingent load. (as mentioned in Annexure B).
<b>Committed Return</b>	<p>The Management Company shall provide the expected disclosed market return to the investors. The expected return shall be net off all charges, fees and expenses but gross of any applicable taxes. The expected committed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan.</p> <p>The expected committed return will be applicable on the Units available at the close of IPO/subscription period.</p> <p>In case the Unit Holder(s) redeems its investment before maturity, the Expected return shall not be applicable. Further Redemption shall be made at applicable NAV. <u>Expected Return</u> as disclosed in the term sheet will be applicable on the Units available at the close of subsequent subscription period.</p>
<b>Contingent Load</b>	As disclosed in Annexure ‘B’
<b>Net Asset Value</b>	Unknown/Forward pricing method
<b>Conversion-out is allowed from the Plan</b>	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under the Management of Lucky Investments Limited throughout the tenure of the Plan subject to applicable contingent load.
<b>Conversion of Units at the time of Maturity of LIFTFP 21</b>	At the time of maturity of <b>LIFTFP21</b> , 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).

### 2.3.2.22 Lucky Islamic Fixed Term Fund Plan 22

<b>Term/ Duration of the Investment Plan</b>	The duration of the Plan will start from the close of IPO/subscription period and will be up to sixty months (60) months.
<b>Conversion-in is allowed for IPO and Subsequent Subscription Period Investor(s)</b>	Conversion-in from other Collective Investment Scheme(s) under the Management of Lucky Investments Limited is allowed for the IPO Investor and subsequent subscription in accordance to sub clause 4.8.5 of the Offering Document.
<b>Subsequent Subscription Period</b>	Initial Offer and Subsequent Subscription Period is specified in clause 1.6 of the offering Document and/or disclosed via Official Website at the time of launching of this Plan. Only Class “A” Units shall be issued to the Unit Holder during Pre-IPO, IPO, and subsequent subscription period. Redemption will be allowed during the subsequent subscription period with contingent load. (as mentioned in Annexure B).
<b>Committed Return</b>	<p>The Management Company shall provide the expected disclosed market return to the investors. The expected return shall be net off all charges, fees and expenses but gross of any applicable taxes. The expected committed return shall be valid only for the investors who remain invested till the maturity of the pertinent plan.</p> <p>The expected committed return will be applicable on the Units available at the close of IPO/subscription period.</p> <p>In case the Unit Holder(s) redeems its investment before maturity, the Expected return shall not be applicable. Further Redemption shall be made at applicable NAV. <u>Expected Return</u> as disclosed in the term sheet will be applicable on the Units available at the close of subsequent subscription period.</p>
<b>Contingent Load</b>	As disclosed in Annexure ‘B’
<b>Net Asset Value</b>	Unknown/Forward pricing method
<b>Conversion-out is allowed from the Plan</b>	Conversion-out from the Plan is allowed in other Collective Investment Scheme(s) under the Management of Lucky Investments Limited throughout the tenure of the Plan subject to applicable contingent load.
<b>Conversion of Units at the time of Maturity of LIFTFP 22</b>	At the time of maturity of <b>LIFTFP22</b> , 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).

**7 Amendment in subclause 2.3.6 to the Offering Document:**

**Amended Text to be read as follows**

**2.3.6 Investments outside Pakistan**

The Trustee shall, if requested by the Management Company (Waqeel), open Bank Accounts titled “CDC- Trustee Lucky Islamic Fixed Term Fund Plan I” , “CDC- Trustee Lucky Islamic Fixed Term Fund Plan II” , “CDC- Trustee Lucky Islamic Fixed Term Fund Plan III”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan IV”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan V”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan VI”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan VII”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan VIII”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan IX” , “CDC- Trustee Lucky Islamic Fixed Term Fund Plan X”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XI”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XII”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XIII”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XIV”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XV” , “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XVI” , “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XVII” , “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XVIII” , “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XIX”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan 20”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan 21”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan 22” in foreign countries where investments are made on account of the Fund, if such investments necessitate opening and operation of Bank Accounts by the Trustee. For this purpose, the Trustee shall be deemed to be authorized to sign and submit the prescribed account opening forms of such Banks. The opening, operation and maintenance of such Bank Accounts in foreign countries shall always be subject to the approval of the SBP and SECP and the exchange control regulations, as well as any directives of the SBP and the Commission. Any such proposal by the Management Company (Waqeel) shall be submitted to the Commission and SBP with the prior consent of the Trustee. While opening and operating any type of account and/or making investments in outside Pakistan countries on the instructions of the Management Company (Waqeel), if the Trustee is required to provide any indemnities to outside Pakistan parties then Trustee and the Fund would be counter indemnified by the Management Company (Waqeel) to such extent.

**8 Amendment in subclause 3.11.1 (i) to the Offering Document:**

**Amended Text to be read as follows**

**Bank Accounts**

- i. The Trustee, at the request of the Management Company (Waqeel), shall open Bank Account(s) titled “CDC-Trustee Lucky Islamic Fixed Term Fund Plan I” , “CDC-Trustee Lucky Islamic Fixed Term Fund Plan II” , “CDC-Trustee Lucky Islamic Fixed Term Fund Plan III”, “CDC-Trustee Lucky Islamic Fixed Term Fund Plan IV”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan V”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan VI”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan VII”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan VIII”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan IX” , “CDC- Trustee Lucky Islamic Fixed Term Fund Plan X”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XI”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XII”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XIII”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XIV”, “CDC- Trustee Lucky Islamic Fixed Term Fund Plan XV” , “CDC- Trustee Lucky Islamic

**Fixed Term Fund Plan XVI** , “**CDC- Trustee Lucky Islamic Fixed Term Fund Plan XVII**” , “**CDC- Trustee Lucky Islamic Fixed Term Fund Plan XVIII**” , “**CDC- Trustee Lucky Islamic Fixed Term Fund Plan XIX**”, “**CDC- Trustee Lucky Islamic Fixed Term Fund Plan 20**”, “**CDC- Trustee Lucky Islamic Fixed Term Fund Plan 21**”, “**CDC- Trustee Lucky Islamic Fixed Term Fund Plan 22**” for the Unit Trust at designated Islamic Bank(s)/ Islamic Window of Conventional Banks having a minimum rating A- inside or outside Pakistan, subject to the relevant laws, Trust Deed, Rules and Regulations, for collection, investment, redemption or any other use of the Trust’s Funds.

**9 Addition of Sub clause 3.14 under main clause 3 “Operators and Principals” of the Offering Document:**

**3.14 Service Provider**

The Asset Management Company has signed an agreement with IT Minds Limited (Service Provider) having its registered address at CDC House, 99-B, Block ‘B’, S.M.C.H.S., Main Shahrah-e-Faisal, Karachi, to appoint IT Minds Limited as service provider. The appointment has been made after due assessment of Service Provider capacity which includes availability of relevant IT infrastructure and Systems along with competent human resources to undertake the Back Office functions. The Asset Management Company hereby indemnifies those rights of the Unit Holder either directly or indirectly would not affect due to any action / service performed under the agreement. Further, in the event of any conflict between Service Level Agreement executed between the Asset Management Company and service provider and the provision of the Offering Documents / Trust Deed, NBFC Rules, and NBFC & NE Regulations, the latter shall supersede and prevail over the provisions contained in the Service Level Agreement. The responsibility of the Asset Management Company/Trustee as contained in the Rules/Regulations and Constitutive Documents shall not be affected by the delegation of Back Office functions in line with SECP Circular No. 24/2013, as amended from time to time.

**10 Addition of Sub clauses 20, 21, 22 in subclause 4.4.4 (b) to the Offering Document:**

**Added Text to be read as follows**

**20 Lucky Islamic Fixed Term Fund Plan 20**

- Demand draft or Pay order in favor of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 20**
- Online transfer to Bank Account(s) of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 20**
- Cheque (account payee only marked in favor of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 20**)

**21 Lucky Islamic Fixed Term Fund Plan 21**

- Demand draft or Pay order in favor of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 21**
- Online transfer to Bank Account(s) of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 21**
- Cheque (account payee only marked in favor of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 21**)

**22 Lucky Islamic Fixed Term Fund Plan 22**

- Demand draft or Pay order in favor of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 22**
- Online transfer to Bank Account(s) of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 22**
- Cheque (account payee only marked in favor of **CDC- Trustee Lucky Islamic Fixed Term Fund Plan 22**)

**Plan 22****11 Addition of Sub clauses 20, 21, 22 in subclause 4.4.6 (b) to the Offering Document:****Added Text to be read as follows****20. Lucky Islamic Fixed Term Fund Plan 20**

After the initial period, the Purchase (Offer) Price for the Units shall be determined from time to time hereafter and shall be announced by the Management Company for Dealing Days during the period when the Investment Plan is open for subscription.

(c) The Purchase (Offer) Price shall be equal to the sum of:

- i. The Net Asset Value of the Investment Plan as of the close of the Business Day (Unknown / Forward Pricing);
- ii. Such amount as the Management Company may consider an appropriate provision for Duties and Charges;
- iii. Such amount as the Management Company may consider an appropriate provision for Transaction Costs.; and
- iv. Such a sum shall be calculated up to four decimal places.

**21. Lucky Islamic Fixed Term Fund Plan 21**

After the initial period, the Purchase (Offer) Price for the Units shall be determined from time to time hereafter and shall be announced by the Management Company for Dealing Days during the period when the Investment Plan is open for subscription.

(c) The Purchase (Offer) Price shall be equal to the sum of:

- i. The Net Asset Value of the Investment Plan as of the close of the Business Day (Unknown / Forward Pricing);
- ii. Such amount as the Management Company may consider an appropriate provision for Duties and Charges;
- iii. Such amount as the Management Company may consider an appropriate provision for Transaction Costs.; and
- iv. Such a sum shall be calculated up to four decimal places.

**22. Lucky Islamic Fixed Term Fund Plan 22**

After the initial period, the Purchase (Offer) Price for the Units shall be determined from time to time hereafter and shall be announced by the Management Company for Dealing Days during the period when the Investment Plan is open for subscription.

(c) The Purchase (Offer) Price shall be equal to the sum of:

- i. The Net Asset Value of the Investment Plan as of the close of the Business Day (Unknown / Forward Pricing);
- ii. Such amount as the Management Company may consider an appropriate provision for Duties and Charges;
- iii. Such amount as the Management Company may consider an appropriate provision for Transaction Costs.; and
- iv. Such a sum shall be calculated up to four decimal places.

## **12 Addition of Sub clauses 20, 21, 22 in subclause 4.7 to the Offering Document:**

### **Added Text to be read as follows**

#### **20. Lucky Islamic Fixed Term Fund Plan 20**

After the initial offer Redemption (Repurchase) Price of the Investment Plan shall be equal to the Net Asset Value as of the close of business day (unknown/ forward pricing) less:

- a) Any applicable Contingent Load as per the details in this Offering Document Annexure “B”;
- b) Such amount as the Management Company (Waqeel) may consider an appropriate provision for Duties and Charges and other levies etc;
- c) Such amount as the Management Company (Waqeel) may consider an appropriate provision for Transaction Costs; and
- d) Such sum shall be rounded up to four decimal places.

#### **21. Lucky Islamic Fixed Term Fund Plan 21**

After the initial offer Redemption (Repurchase) Price of the Investment Plan shall be equal to the Net Asset Value as of the close of business day (unknown/ forward pricing) less:

- a) Any applicable Contingent Load as per the details in this Offering Document Annexure “B”;
- b) Such amount as the Management Company (Waqeel) may consider an appropriate provision for Duties and Charges and other levies etc;
- c) Such amount as the Management Company (Waqeel) may consider an appropriate provision for Transaction Costs; and
- d) Such sum shall be rounded up to four decimal places.

#### **22. Lucky Islamic Fixed Term Fund Plan 22**

After the initial offer Redemption (Repurchase) Price of the Investment Plan shall be equal to the Net Asset Value as of the close of business day (unknown/ forward pricing) less:

- a) Any applicable Contingent Load as per the details in this Offering Document Annexure “B”;
- b) Such amount as the Management Company (Waqeel) may consider an appropriate provision for Duties and Charges and other levies etc;
- c) Such amount as the Management Company (Waqeel) may consider an appropriate provision for Transaction Costs; and
- d) Such sum shall be rounded up to four decimal places.

**13 Amendment in Annexure ‘B’ with regard to addition of Plan 20, 21, 22 under heading Current level of Contingent Load and Management Fee to the Offering Document:**

**Amended Text to be read as follows**

Investment Plans	Contingent Load	Management Fee %
Lucky Islamic Fixed Term Fund Plan 20	Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of Investment Plan property.	Up to 1.00% of average annual Net Assets
Lucky Islamic Fixed Term Fund Plan 21	Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of Investment Plan property.	Up to 1.00% of average annual Net Assets
Lucky Islamic Fixed Term Fund Plan 22	Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of Investment Plan property.	Up to 1.00% of average annual Net Assets

Management shall disclose actual rate of management fee charged as percentage of net assets of collective investment scheme in monthly Fund Manager Report.