Key Fact Statement of
Lucky Islamic Fixed Term Fund Plan 28
Type: Open Ended
Category: Shariah Compliant Fixed Rate/ Return Scheme
Managed by: Lucky Investments Limited
Risk Profile: Low (Principal at Low Risk)
Issuance Date: 28 September 2026

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 Islamic 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	28 September, 2026
Maturity Date	29 October, 2026
Expected Return	11.00% p.a. to 11.60% p.a.
Minimum Investment Amount	Rs. 1,000,000/-
Duration	Up to one month from the close of the subscription period
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	28 September 2026/ 29 September 2026 to 02 October 2026
Subscription / Redemption Days/ Timings	

Transactions	Cut off Time
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

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

Contingent Load	Contingent Load shall be commensurate with net loss incurred due to early Redemption and shall be made part of fund property.

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 Shahra-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

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. The product(s) herein above have been approved by our Shariah Advisor, Mufti Muhammad Hassan Kaleem, whose registration reference number is (SECP/IFD/SA/002).