Lucky Investments

Rated AM1 by PACRA

Limited Time Offer First Come First Serve

LUCKY ISLAMIC FIXED TERM FUND PLAN 28
INDICATIVE TERM SHEET

Expected Rate of Return

11.00% to 11.60% 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	28 September, 2026		
Subscription Days	29 September 2026 to 02 October 2026		
Maturity Date	29 October, 2026		
Conversion of Units at the time of Maturity of LIFTFP 28	At the time of maturity of LIFTFP 28, 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. Low Risk Product; suitable for investors looking for short-term investment horizon. No front-end load.		
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		
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	Yousuf Adil & 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 thePlan.

** 'The subscription of the Plan will be subject to availability of the underlying security. In case where required amount is not invested or fully invested through primary/secondary market purchase at a desired level then Lucky Investments would accept participation on pro-rata basis in thePlan, while returning the remaining amount to the investors. Further, in case where the entire participation does not materialize, then Management Company shall return the entire amount to the participants.

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. 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).