

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

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

**MANAGED BY
LUCKY INVESTMENTS LIMITED**

Dated: November 19, 2025

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

Investment Plan	Launch date	Maturity date	Current Status
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	Active
Lucky Islamic Fixed Term Fund Plan IV	22 September, 2025	24 December, 2025	Active
Lucky Islamic Fixed Term Fund Plan V	-	-	Approved not launched
Lucky Islamic Fixed Term Fund Plan VI	-	-	Approved not launched
Lucky Islamic Fixed Term Fund Plan VII	-	-	Approved not launched
Lucky Islamic Fixed Term Fund Plan VIII	-	-	Approved not launched
Lucky Islamic Fixed Term Fund Plan IX	-	-	Approved not launched

BOD approved in 19th BOD dated 01 September, 2025.

The Third Supplemental dated November 19, 2025 to the Offering Document of Lucky Islamic Fixed Term Fund 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 clause 4.3(b), 4.7 (a) & (b) sub clause 6.5, Cutoff timing in Annexure B to Offering Document and to read in their entirety as follows:

1. Amendment in sub clause 6.5 Expense Ratio under Main Clause 6 FEE AND CHARGES to the Offering Document

Existing sub clause with following text are read as follows:

6.5 Expenses Ratio

Total Expense ratio of investment plan (s) under the Fund shall be capped up to 2.0% or any other limit as may be directed by SECP from time to time. For this purpose, the costs incurred in relation to any government levy on funds such as sales tax, Worker's Welfare Fund or SECP fee etc. shall be excluded while calculating Total Expense Ratio.

Amended Sub clause with following text are read as follows:

Amended Text to be read as

6.5 Expense Ratio

The Total Expense Ratio of the scheme shall be made as per NBFC Regulations. For this purpose, any costs related to government levies on the charging of management fees shall be excluded when calculating the management fee for compliance with the prescribed regulatory caps. However, for Total Expense Ratio disclosure to unit holders, all costs, including taxes, shall be fully disclosed.

2. Amendment in Annexure B to the Offering Document

ANNEXURE 'B'

Existing Text are read as follows:

Business Hours and Current Cut off Time

Transactions	Cut off Time
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Application for issuance of units, redemption of units, conversion of units and transfer of units	Monday to Friday 9:00 am to 3:00 pm
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Amended Text are read as follows;

Business Hours and Current Cut off Time

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 9:00am to 4:00 pm

3. Amendment in Sub clause 4.3 (b) to the Offering Document:

Existing sub clause are read as follows;

- 4.3 (b) Units of the each Investment plan shall be allocated and issued on the basis of Purchase (Offer) Price applicable on the date of realization of subscription money into the bank account of the Scheme along with receipt of duly completed purchase application.

Amended Text are read as follows;

- 4.3 (b) Units of the each Investment Plan shall be allocated on the basis of Purchase (Offer) Price applicable on the date of receipt of duly completed purchase application along with the online payment proof/ payment instrument within cutoff timings.

4. Amendment in Sub clause 4.4.7 (a) to the Offering Document:

Existing sub clause are read as follows;

- 4.4.7 (a) The Purchase Price determined for the business day on which subscription money is realized into the bank account of each Investment plan shall apply to all Investment Request Forms, complete in all respects, received by the Management Company (Waqeel) at its registered address or by the Distributor at its Authorized Branch(s) during Business Hours on that Dealing Day along with online payment proof/ payment instrument. Any Investment Request Forms received after Business Hours will be transferred to the next Dealing Day.

Amended Text are read as follows;

- 4.4.7 (a) The Purchase Price determined shall apply to all Investment Request Forms, complete in all respects, received by the Management Company (Waqeel) at its registered address or by the Distributor at its Authorized Branch(s) during Business Hours on that Dealing Day along with online payment proof/ payment instrument. Any Investment Request Forms received after Business Hours will be transferred to the next Dealing Day.

5. Amendment in Sub clause 4.4.7 (b) to the Offering Document:**Existing sub clause are read as follows;**

- 4.4.7 (b) Units will be allotted and issued at the Purchase Price as determined in clause 4.6.6. above after realization of funds in the bank account of the Investment Plan (s) of the Fund. However; in case of online investment through 1 link, units will be allocated and issued upon intimation from 1-link that the investments have been received and credited in common collection account.

Amended Text are read as follows;

- 4.4.7 (b) Units will be allotted at the Purchase Price as determined in clause 4.6.6. above and issued after realization of funds in the bank account of the Investment Plan (s) of the Fund. However; in case of online investment through 1 link, units will be allocated and issued upon intimation from 1-link that the investments have been received and credited in common collection account.