

Income Payment Plan Account Opening Form (1 of 2)

Date: _____

Section 1: Account Holder Details (Existing investors of JSIL - VPS only need to fill Name and CNIC)

Name (Mr/ Mrs/ Ms): _____ Are you an existing investor of JSIL VPS: Yes No
 Father's / Husband's Name: _____
 CNIC/ Passport No.: _____ CNIC Issue Date: _____ CNIC Expiry Date: _____ Expected Retirement Age/ Date: _____
 Date of Birth: _____ Nationality: _____ Resident: Yes No Religion: _____ Marital status: Married Single
 Mailing Address: _____ Province: _____
 Mobile No.: _____ Phone No.: _____ Email Address: _____

Section 2: Nominee Details (Existing investors of JSIL - VPS only need to fill this section if they wish to change their nominees)

1. Name (Mr/ Mrs/ Ms): _____ Share (in nomination %): _____
 Father's / Husband's Name: _____
 CNIC/ Passport No.: _____ CNIC Issue Date: _____ CNIC Expiry Date: _____ Date of Birth: _____ Relationship: _____
 Mailing Address: _____
 Mobile No.: _____ Phone No.: _____ Email Address: _____

2. Name (Mr/ Mrs/ Ms): _____ Share (in nomination %): _____
 Father's / Husband's Name: _____
 CNIC/ Passport No.: _____ CNIC Issue Date: _____ CNIC Expiry Date: _____ Date of Birth: _____ Relationship: _____
 Mailing Address: _____
 Mobile No.: _____ Phone No.: _____ Email Address: _____

*** Declaration for assigning Nominees:** I, hereby, nominate the above _____ (mention number) person(s) to receive the balance held in my name according to their share in the event of my death. I understand that any issue of succession will be solely determined in accordance with the laws of Pakistan. I hereby agree and accept that nomination(s) shall not be binding upon Management Company and the Trustees, who may at their discretion, demand for Succession Certificate or any other mandate from a court or lawful authority.

Section 3: Bank Details (Note: Bank Account must be in the name of the Principal Account Holder. Monthly payments will be transferred to this Bank Account)

Bank Account Title: _____ Bank Name: _____
 IBAN: _____ Branch Name: _____ Branch Code: _____
 Bank Address: _____

Section 4: Selection of Income Payment Plan and Allocation Scheme

1. Select one of the following Income Payment Plans (IPP):

- Conventional IPP (under JS Pension Savings Fund (JSPSF))
 Islamic IPP (under JS Islamic Pension Savings Fund (JSIPSF))

2. Plan Term / Period: _____ Years (Up to 15 Years after retirement | Disbursements under a Plan of 10 Years or more will be exempt from Tax,)

3. Choose one of the following Allocation Options:

- Default Allocation Option
 75% of transfer amount will be invested in money market sub-fund. This amount will be used for your monthly Pension Payments
 25% of transfer amount will be set aside for growth, allocated in Money Market sub-Fund (35%), Debt sub-Fund (45%) and Equity sub-Fund (20%)
- Customized Allocation Option

Segment	Growth Segment _____ (0%-100%) (This amount is set aside for Growth, and disbursed upon maturity of Plan)			Pension Segment _____ (0%-100%) (This amount will be used for your monthly Pension Payments)	
	Money Market sub-Fund	Debt sub-Fund	Equity sub-Fund	Money Market sub-Fund	Debt sub-Fund
Allocation in sub-Fund	(0%-100%)	(0%-100%)	(0%-100%)	80%	20%

4. Choose one of the following Pension disbursement option (payment will be made from Pension Segment in both options)

- Fixed Monthly Payment (in PkR) _____ (amount in words) _____
 Draw-Down Monthly Payment (Draw-Down method calculates disbursement amount every month by dividing Pension Segment Balance by remaining number of months)

 Authorized Signature

 Witness Name (1):
 CNIC No: _____

 Witness Name (2):
 CNIC No: _____

Note: : In case of thumb impression/ shaky/ immature signature, please submit a photograph (which may be a digital photograph). In all such cases two witnesses are required to sign the form.

For Official Use

Channel Partner: _____ Region / City: _____ Branch Name / Code: _____
 Relationship Manager: _____ Comments: _____

Income Payment Plan Account Opening Form (2 of 2)

Section 5: Operating and Contact Instructions (Existing investors of JSIL-VPS do not need to fill this section)

1. Zakat Deduction: Yes No* (*kindly provide Zakat Exemption Affidavit)

2. Contact instructions:

Would you like to receive: Postal Mail: Yes No

Emails: Yes No

SMS: Yes No

Send Account Statements via: Email Postal Mail

Send Transaction Statements via: Email SMS

Send Fund Manager's Report: Email Do not

Section 6: Know Your Customer (KYC) Details for Account Holder (Existing investors of JSIL-VPS do not need to fill this section)

- a) 1) Are you a resident/ national of any country other than Pakistan? (If "Yes", please fill point #2 below): Yes No
2) Do you belong to a country that is not part of FATF (Financial Action Task Force*): Yes No
- b) Do you have any business relationship or transactions in/ from offshore Tax Haven countries? Yes No
- c) Has any Financial Institution ever refused to open your account? Yes No
- d) Do you deal in high value items i.e. Gold, Silver, Diamonds, Metals, Gems etc.? Yes No

* FATF members: Argentina | Australia | Austria | Belgium | Brazil | Canada | China | Denmark | Finland | France | Germany | Greece | Hong Kong (China) | Iceland | India | Ireland | Italy | Japan | Korea | Luxembourg | Malaysia | Mexico | Netherlands | New Zealand | Norway | Portugal | Russian Federation | Singapore | South Africa | Spain | Sweden | Switzerland | Turkey | United Kingdom | United States

Source of Income: Salary Business Inheritance Savings/Investments Remittance Other, Please specify: _____

Occupation: Private Service Govt. Service Self-Employment Homemaker Student Retired Other, Please specify: _____

Monthly Income: Under Rs. 100,000 Under 500,000 Under 1,000,000 Over 1,000,000

Expected Investment: Under Rs. 100,000 Under 500,000 Under 1,000,000 Over 1,000,000

Is your total investment in JS Investments more than Rs. 25 million? Yes No

Do you hold a high profile position i.e. Sports or Media Personality? Yes No

Are you a domestic or foreign "Politically Exposed Person" (PEP)? Foreign Domestic Neither

Are you a family member or close associate of a domestic or foreign "Politically Exposed Person" (PEP)? Foreign Domestic Neither

Section 7: Checklist of documents to be submitted (Not Applicable for Existing investors of JSIL)

- Copy of Passport/ CNIC^ (for Residents)
 Copy of Passport/ NICOP/ POC (for Non-Residents)
 Detail of Business / Employment Proof
 Zakat Exemption Affidavit (if applicable)

Section 8: Declaration

- I hereby acknowledge that I have been informed of the general risks of investment, and also confirm that JS Investments Limited, through its authorized representatives and distribution agents, has fully disclosed the specific risk factors associated with investments in Income Payment Plan(s) under JS Pension Fund or JS Islamic Pension Savings Fund to my complete satisfaction. I fully understand that past performance does not necessarily indicate future performance.
- I also undertake that I am fully aware of the Allocation schemes offered by JS Investments and have selected the Allocation Scheme after fully understanding the risks and returns associated with each of the Allocation schemes as disclosed in the offering document.
- I hereby acknowledge that I have fully understood all the reference notes, the provisions of the Trust Deed and Offering Document and hereby ratify that the information provided on this Form is correct.

Authorized Signature

Witness Name (1):

CNIC No:

Witness Name (2):

CNIC No:

Note: In case of thumb impression/ shaky/ immature signature, please submit a photograph (which may be a digital photograph). In all such cases two witnesses are required to sign the form.

Reference Notes:

- All transactions are subject to levies, duties, charges, etc as applicable in accordance with the relevant statutes enforced for the time being in Pakistan
- Front-end fee of up to 3% (excluding duties and charges) shall be applied to all contributions to individual pension accounts. However, no Front-end Fee shall be charged on transfer of Pension Fund Accounts from other Pension Fund Managers . ● Pension Fund Manager or the Trustee has the right to reject application for want of any document(s) / evidence required to be submitted by Participant. ● Bearer instruments and Cash will not be accepted. ● Contribution may be subject to a minimum level as determined by the Pension Fund Manager in accordance with the Rules and the Trust Deed. ● The Income Payment Plan can have a term of up to 15 Years. ● Income Payment Plans with term of less than 10 Years may be subject to income Tax, as per applicable Tax laws. ● ^ In case CNIC does not contain photograph, please provide a photograph duly attested by officer of JSIL, who shall also attest a copy of CNIC without photograph; ● Passport number in case of foreigner only.

Risk Profiling Questionnaire (RPQ)

For Individual Clients

Name of applicant: _____

Date: _____

Q. 01 Please select your age range?

- A. Over 60 years or below 18 years
 B. Between 50 and 60 years
 C. Between 30 and 50 year
 D. Between 18 and 30 year

Q. 02 How do you consider your capital market experience and knowledge, as an investor?

- A. Basic
 B. Average
 C. Above Average/ Good
 D. Very Good

Q. 03 What are you looking for in terms of your investment objective?

- A. Capital preservation and regular income with very low risk investments avenues
 B. Capital preservation and regular income with low risk investment avenues
 C. Capital growth and regular income with medium risk investment avenues
 D. Capital appreciation and returns with high risk investment avenues

Q. 04 Please select your average monthly income?

- A. Less than PKR 100,000
 B. Between PKR 100,000 and PKR 500,000
 C. Between PKR 500,000 and 1000,000
 D. More than PKR 1000,000

Q. 05 What levels of fluctuation in your investment would you generally accept?

- A. Less than PKR 5%
 B. Between 5% to 10%
 C. Between 10% to 20%
 D. More than 20%

How to Score your Risk Profile

- Each option has points associated with it. Score the answers in ascending order (A = 1, B = 2, C = 3, and D = 4).
- Please select one option under each question given
- Calculate all the scores given to each question in below table;

Question No.	Your Points
01	
02	
03	
04	
05	
Total Score	

The level of risk mentioned below is driven after ascertaining general risk factors applicable to the Mutual Funds industry;

Total Score	Risk Level	General Description
1 - 6	Low	Principle at Low risk
7 - 13	Medium	Principle at Medium risk
14 - 20	High	Principle at High risk

Declaration:

This RPQ has been filled to the best of my knowledge and I agree that this questionnaire only provides some indication of my risk profile, which may or may not exactly reflect my ability to take risk and/ or risk tolerance level. Moreover, JSIL has provided all the necessary advice about the Fund(s), under its management. I agree that any misleading or inaccurate information provided herein may give wrong outcome of the recommendation made. Further, JSIL will not be held liable for any financial consequences.

I hereby declare that -please tick () the box;

- I wish to proceed with the recommended Fund as per the Risk Profiling Questionnaire
 I have decided to purchase other Fund(s) that is not recommended as per Risk Profile Questionnaire and I understand the risk associated with the Fund(s) of my choice

1. _____ 2. _____ 3. _____

Applicant's Signature _____

Disclaimer: All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Documents to understand the investment policies and the risks involved.

Foreign Account Tax Compliance Act (FATCA) Checklist

For Institutions, Individual & Joint Account Holders (Please write clearly using BLOCK LETTERS)

*If any of the below is selected as "YES" then kindly provide country specific supporting documents with details

S#	Particulars	Principal Applicant
1	Full Name	First <input type="text"/>
		Middle <input type="text"/>
		Last <input type="text"/>
2	Country of Residence:	<input type="text"/>
3	Country of Birth:	<input type="text"/>
4	CNIC/ POC/ NICOP:	<input type="text"/>
5	Country of Incorporation (For entities)	<input type="text"/>
6	Are you a U.S. Resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Do you hold a U.S. Permanent Resident Card (Green Card)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9	Are you a Resident/ Citizen of any other country? (Please specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
10	Are you Dual National (Please specify what nationality do you hold)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
11	Are you a Resident of any country other than Pakistan? (Please specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
12	Do you have any tax obligation in a country other than Pakistan? <small>(Note: If "YES" then please specify the list of countries along with its respective tax number, social security number, or local equivalent.)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
13	Are you a U.S. Owned Entity/ any other country? (Please specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
14	Have you a given Power of Attorney to any Person residing overseas? Please provide Attorney's Address:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
15	W8BEN/ W9 Forms/ W8BENE Submitted with date of submission.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>

I/We hereby confirm the information provided above is true, accurate and complete.

I/We hereby provide my/our consent to JS Investments Limited (JSIL) or any of its affiliates to disclose and furnish and share information pertaining to my/ our account to domestic or overseas regulators or tax authorities where necessary to establish our tax liability in any jurisdiction.

I/ We also authorize JSIL to deduct withholding tax from my/ our account when required to do so by domestic or overseas regulators or tax authorities or pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives.

I/We shall indemnify and hold JSIL harmless against any claim, damages, costs, expenses and other direct and/or indirect consequence of disclosing, furnishing and sharing any information with any domestic or overseas regulators or tax authorities.

I/We agree and undertake to notify the JSIL within thirty (30) calendar days if there is a change in any information which we have provided above.

Declaration / Undertaking on "Source of Income" & "Source of Funds"

Date: ____ - ____ - ____

Name: _____

Father's / Husband's name: _____

CNIC No. _____

JSIL A/C # _____

Further to my request for opening of account with **JS Investments Limited ("JS Investments")**, I do hereby declare the following:

A. Source of Income (where "Income" means money received on regular basis in exchange providing goods or services or investing capital)

My monthly income is: PKR _____ and,

Please check mark one or more options that apply to you, and attach relevant documentary proofs:

- I am a **Self-employed individual**. <Attach Business ownership / Proprietorship / Partnership document | Professional membership card OR Any other equivalent document>
- I am a **Salaried individual**. <Attach proof of Employment e.g. Job card | Employment Letter>
- I earn regular **Investment Income**. <Attach Proof of Investment Income>
- I am a **Company owner** of a "Limited Company". <Attach Form A or Form B, and Form 29>
- I have **No Source of Income**. <For **Retired person** OR **Un-employed** OR **Housewife/Homemaker** etc>
- I am a **Minor**. <Attach Guardian's Source of Income>

B. Source of Funds (where "Funds" refers to the amount(s) you invest in schemes managed by JS Investments)

(Only Required if investment amount is more than Rs. 2 million)

Please check mark one or more options that apply to you, and attach relevant documentary proofs:

- My investment is funded by **my current Income**. <Attach documentary proof of income, for example: "Pay-slip" OR "Profit statement of Partnership / Business / Company" OR "Proof of Investment Income" OR Equivalent document>
Note: (If Investment amount is more than 4 times your annual income declared in Section A above, you must declare additional "Source of Funds" from the options in Section B)
- My investment is funded by my **Savings** from past income. <Attach documentary proof of Savings, for example "Wealth statement" OR "Past Employment Experience Certificate & Pay-slip" OR "Past Business ownership document & Profit statement of business" OR Other Equivalent document>
- My investment is funded by my **Father / Husband / Son** Or _____. <Attach CNIC, KYC Form, and Declaration / Undertaking of Source of Income / Funds for the person funding your investment.>
- My investment is funded by "**Sale of Asset**" Or "**Inheritance**" Or _____. <Attach proof of funding e.g. "Property sale document" OR "Succession & Inheritance document" OR Other Equivalent document>

I undertake that in case of changes in information above, I shall immediately declare the same to **JS Investments**.

I also hereby undertake responsibility of the truthfulness, accuracy and completeness of facts/ information stated herein and agree to hold **JS Investments** and its officers, severally and jointly, indemnified and harmless from and against any adverse consequences including all loss(es), damage(s), cost(s) and expense(s) (including legal form) that may result on account of any defect in the truthfulness, accuracy and completeness of facts and information stated herein.

Sincerely yours,

Authorized Signature

COMMON REPORTING STANDARD (CRS) FORM FOR INDIVIDUAL CLIENTS

Part 1 – Identification of Individual Account Holder

Name as per CNIC (Mr/ Mrs/ Ms): _____
 Father/ Husband Name: _____ CNIC Number: _____
 Date of Birth: _____ City of Birth: _____ Country of Birth: _____
 Current Address: _____
 Mailing Address: _____

Part 2 – Country of Residence for Tax Purposes and related Taxpayer Identification Number (“TIN”)

Please indicate countries where Account Holder is tax resident and TIN for each country or equivalent number. If a TIN is unavailable please provide the appropriate reason A, B or C as explained below:

Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents;

Reason B - The Account Holder is unable to obtain a TIN or equivalent number (Please explain reason of not obtaining TIN);

Reason C - No TIN is required for that country/ jurisdiction.

	Country of tax residence	TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

Part 3 – Declarations and Signature

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder’s relationship with JSIL setting out how JSIL may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) to which this form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise JSIL within 30 days of any change in circumstances which affects the tax residency status of the individual identified above or causes the information contained herein to become incorrect or incomplete, and to provide JSIL with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Signature

Date

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Print Name

Capacity