

Guidelines for using

FundFlex

Mobile App

by

JS Investments Ltd

Contents

Introduction.....	1
Overview	1
About JS Investments Mobile App	1
Features	1
Installation.....	2
Starting the App - Home Screen	3
Understanding the App	4
Login / registration process for JSIL customers	4
Features for JSIL Customers.....	7
Features for General users (JSIL Customers and Non-Customers)	12

Introduction

Overview

This is a user manual for JS investment's Mobile App. The guide covers the Mobile App features available to general users, as well as features only available to JSIL customers.

About JS Investments Mobile App

JS Investments "*FundFlex*" is a mobile application which enables existing customers of JSIL, as well as general users to access information related to financial markets. JSIL's customers can also use *FundFlex* to manage their Mutual Funds Investment with JSIL. *FundFlex* is a user-friendly application, and is available on both Android and IOS platforms.

Features

Some of the salient features are listed below.

- Live news and financial market updates
- One-Window-View to major financial markets
- Pick Your Fund: Fund recommendations based on user's financial objectives
- Seamless E-Transactions – Investments, Redemptions and Conversions
- Current Portfolio, Account Statements and transaction details
- Funds' performance and NAVs
- Financial Calculators
- Fund Manager Reports Latest & Archive
- Access to Investment advisors
- Live chat with Investment Advisors

Installation

JS Investment “*FundFlex*” is compatible with Android and IOS platform.

Download and install the App for
IOS system from App Store.

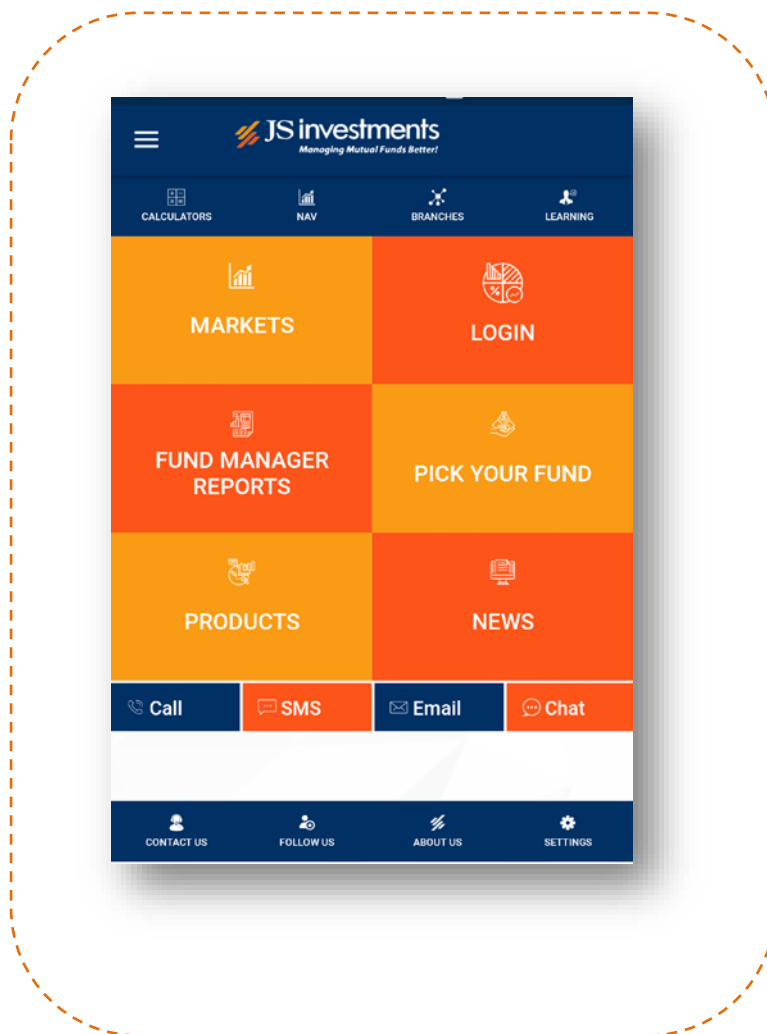


Download and install the App for
Android system from Google Play
Store.



Starting the App - Home Screen

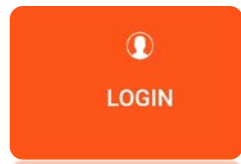
Once the App is installed successfully, the “Home Screen” will appear as shown below. Now you can start using the app and benefit from the features of JS Investments “FundFlex”. Home screen has the following tabs:



Understanding the App

JS Investment “FundFlex” is designed to empower existing JSIL customers to manage their Mutual Fund portfolio, as well as offering a wealth of financial markets information to general users.

Overview of all the boxes on the Home screen are mentioned below.

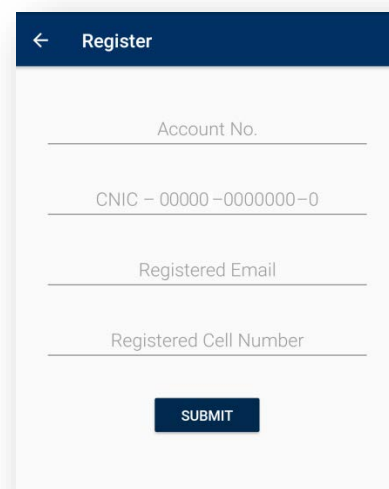


Login / registration process for JSIL customers who are not registered on JSIL’s “Online Portal” or “Mobile App”

Clicking on the Login button opens the window below. If you a new user click on “Register now!” and get registered.

A screenshot of the JSIL login screen. It features the JSIL logo at the top, followed by input fields for "username" and "password". Below the password field is a link that says "Don't remember your password?". A blue "LOGIN" button is centered below the fields. At the bottom, there is a link for "TERMS & CONDITIONS" and a red-bordered button labeled "Register now!" next to the text "don't have an account?".

New user registration is an easy process where the user must provide his/her JSIL account number, CNIC number, registered email and registered cell number

A screenshot of the JSIL registration screen. It has a dark blue header with a back arrow and the word "Register". Below the header are four input fields: "Account No.", "CNIC - 00000-0000000-0", "Registered Email", and "Registered Cell Number". A blue "SUBMIT" button is located at the bottom of the screen.



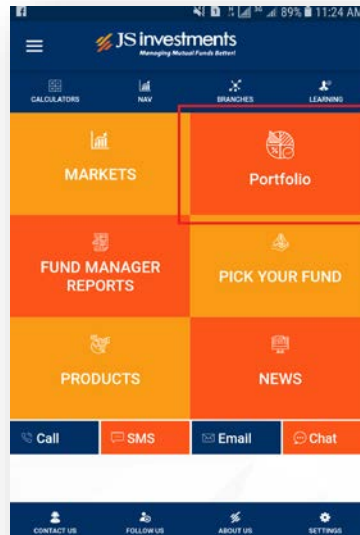
Login for JSIL Customers who are already registered on JSIL “Online Portal”:

JSIL customers already registered on JSIL’s “Online Portal” can log-in to JSIL “FundFLex” using the same username and password as the “Online Portal”.



Home Screen for JSIL Customers:

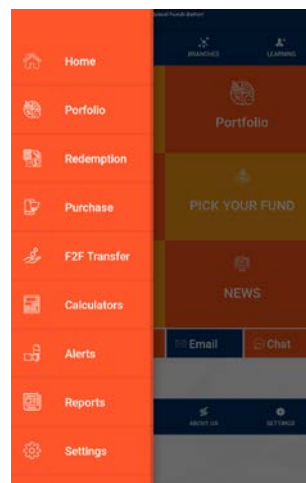
After successful log in, users will have below options available on home screen.



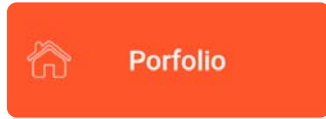
By clicking on the tab on the top left corner, the Users can access various features to view their JSIL Mutual Fund portfolios, access account statements and manage their portfolio.

Side Panel Options

- Home
- Portfolio
- Fund Price
- Redemption
- Purchase
- F2F Transfer
- Fund Transfer
- Calculators
- Alerts
- Reports
- Settings

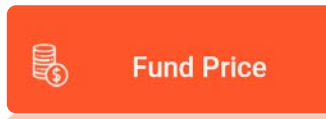


Features for JSIL Customers.



Portfolio: This tab displays details of the customer’s portfolio. It shows the fund-wise holdings, current NAV, Investment Value and a summary of the investment portfolio.

Investors can keep track of their investments on the go



Fund Price: You can view the latest published Net Asset Values of the Funds.

The screenshot shows the 'FUND PRICE' screen with a search bar 'Search by Fund name'. It lists five funds with their Offer Price, Redemption Price, and Date:

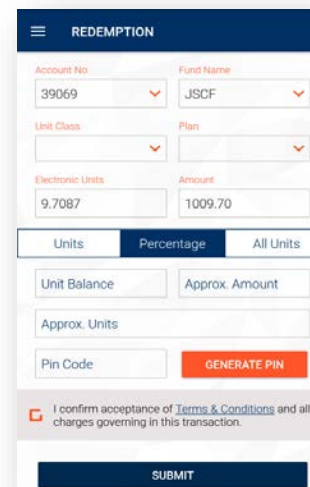
UNIT TRUST OF PAKISTAN		
Offer Price	Redemption Price	Date
174.22	168.5	09/06/2018
JS ISLAMIC FUND		
Offer Price	Redemption Price	Date
150.95	146.0	22/06/2018
JS INCOME FUND		
Offer Price	Redemption Price	Date
102.16	101.01	08/06/2018
JS LARGE CAP. FUND		
Offer Price	Redemption Price	Date
149.92	145.0	21/06/2018
JS FUND OF FUNDS		
Offer Price	Redemption Price	Date
56.4	54.55	07/06/2018



Redemption

Redemption of Units:

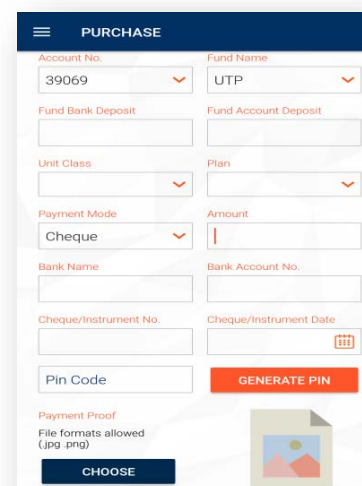
- JSIL Customers can redeem/encash their investments on the go!
- A 4-digit PIN code is needed for filing transactions. Press “Generate PIN” to receive PIN code on registered mobile via sms.
- Enter the details, accept Terms and Conditions & press “Submit” to file your redemption transaction.




Purchase

Purchase of Units:

- Investment can be made by either transferring the amount via IBFT using any other Bank's online banking system to the respective Fund account or by depositing the cheque directly into Funds' bank account.
- A 4-digit PIN code is needed for filing transactions. Press “Generate PIN” to receive PIN code on registered mobile via sms.
- For proof of payment, the following is required to be uploaded in the given space. Receipt of IBFT transfer, OR Copy of Cheque & deposit slip with this transaction. ***Please note that third party cheque or cash will not be accepted in any case.***
- Accept the Terms and Conditions & Submit the Application





Calculators

Calculators: With this feature Users can access the following calculators

- Tax Calculator
- Performance Analyzer (to be launched)
- Savings Calculator (to be launched)

Tax Calculator - This calculator takes the customers age, income, investment amount etc. as inputs. It automatically calculates the following information:

- The maximum tax credit possible and investment amount required for availing this tax credit
- The tax credit based on the investment actually being considered by customer.



Alerts

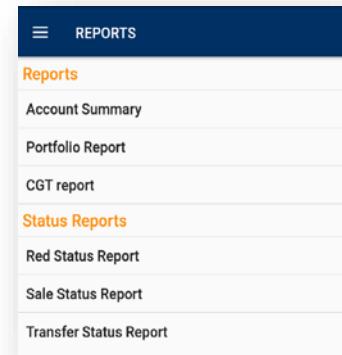
Alerts: Customers will receive the latest alerts and notifications from JS Investments in this section.



Reports

Reports: This tab enables the user to track the investment performance and transaction status via the following reports:

- Account Summary
- Portfolio Report
- CGT Report
- Red Status Report
- Sale Status Report
- Transfer Status Report



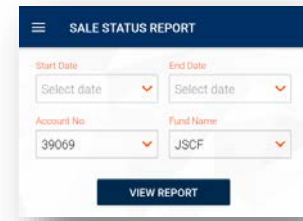
Account Summary: You can access your account statement by selecting the period “From Date & To Date) and “Fund Name” and fill the required fields.

Portfolio Report: This report displays snap-shot summary of your portfolio i.e. value of holdings in various Funds, and the total investment balance as of the date of report.

CGT Report: This report covers the Capital Gain Tax deducted on gains on various transactions. You can view the amount of tax that has been deducted on your investment after encashment/redemption

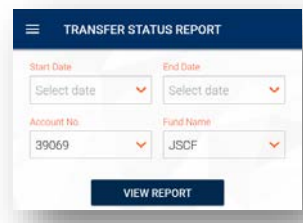
The user can generate a report by selecting the period and other required mandatory fields.

Sale Status Report: This tab enables the user to track current status of investment transaction.



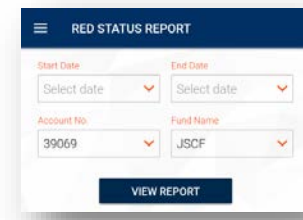
The screenshot shows a web form titled "SALE STATUS REPORT". It features a blue header with a menu icon and the title. Below the header, there are two date selection fields labeled "Start Date" and "End Date", each with a "Select date" dropdown. Underneath, there are two dropdown menus for "Account No." (with "39069" selected) and "Fund Name" (with "JSCF" selected). A blue "VIEW REPORT" button is positioned at the bottom center of the form.

FTF Transfer Status Report: This tab enables the user to view the conversion/fund to fund transfer transaction status.



The screenshot shows a web form titled "TRANSFER STATUS REPORT". It features a blue header with a menu icon and the title. Below the header, there are two date selection fields labeled "Start Date" and "End Date", each with a "Select date" dropdown. Underneath, there are two dropdown menus for "Account No." (with "39069" selected) and "Fund Name" (with "JSCF" selected). A blue "VIEW REPORT" button is positioned at the bottom center of the form.

Redemption Status Report: This tab enables the user to monitor redemption transaction status.



The screenshot shows a web form titled "RED STATUS REPORT". It features a blue header with a menu icon and the title. Below the header, there are two date selection fields labeled "Start Date" and "End Date", each with a "Select date" dropdown. Underneath, there are two dropdown menus for "Account No." (with "39069" selected) and "Fund Name" (with "JSCF" selected). A blue "VIEW REPORT" button is positioned at the bottom center of the form.

Features for General users (JSIL Customers and Non-Customers)



Markets: This feature provides useful financial market updates, such as: Equity market indices, Money market Rates, Forex Rates and Commodity Prices.



Fund Manager Reports: This feature provides the users with latest as well as past FMRs. Upon clicking the box, users are given two options: Latest FMR and Archives. The Archive option is used to download past months' reports.

FUND MANAGER REPORTS

Latest FMR

JS Investments		
Report Types / Title	Month	Year
Latest FMR -	MAY	2018

Archives

FUND MANAGER REPORTS

Latest FMR

Archives

JS Investments		
Report Types / Title	Month	Year
Fund Manager Report -	MAY	2018
Fund Manager Report -	APR	2018
Fund Manager Report -	Mar	2018
Fund Manager Report -	Feb	2018
Fund Manager Report -	Jan	2018



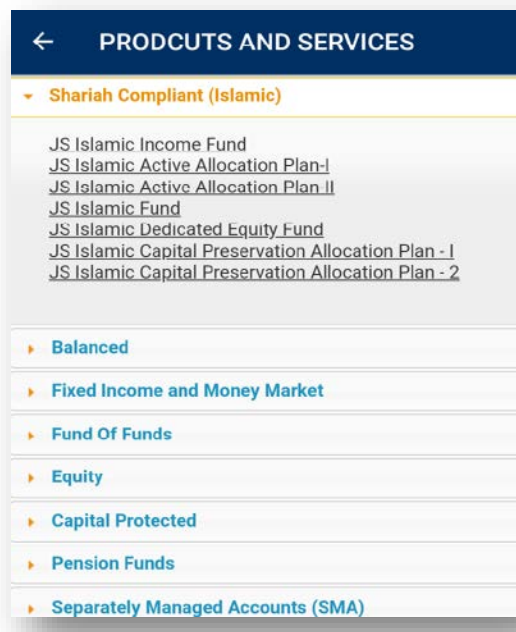
NEWS

News: General Users and JS Investments customers can stay updated with the latest financial news through this feature.



PRODUCTS

Products: All JS Investments products can be viewed here along with their details upon expansion of the tabs.




PICK YOUR FUND

Pick Your Fund: An exclusive option for general users and JS Investments customers where you can identify the appropriate Fund for your investment, based on your investment objective, risk appetite and investment horizon.

PICK YOUR FUNDS

Please select your average monthly income?

More than PKR 500,000

Between PKR 100,000 and PKR 500,000

Less than PKR 100,000

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

Above Average/ Good

Average

Basic

Please select your age range?

Between 18 and 40 years

Between 40 and 55 years

Under 18 or above 55 years

How do you obtain investments related knowledge/ information/ news? (Multiple options may be selected)

Review investment products and/ or carry out research for financial products etc.

Discuss investment related topics, read financial news, attend seminars or workshop etc.

Generally not interested in the information/ knowledge about the financial products.

What level of fluctuation in your investment would

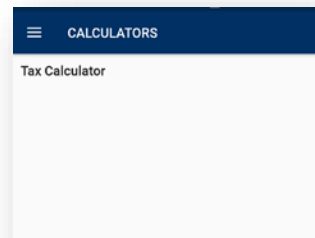
SUBMIT

Overview Top Menu on Homescreen



Calculators: The App offers the following financial Calculators for all users to access and take advantage

- Tax Calculator



NAV: The NAV tab enables all users to retrieve latest NAVS

Prices as on 26th June, 2018

Fund	Offer	Redemption	NAV
JS Growth Fund	▲ 190.51	▲ 184.26	184.26
JS Islamic Dedicated Equity Fund	▲ 99.60	▲ 96.33	96.33
JS Islamic Income Fund	▲ 106.23	▲ 105.04	105.04
JS Value Fund	▲ 222.10	▲ 214.81	214.81
JS Income Fund	▲ 102.67	▲ 101.52	101.52
JS Large Cap. Fund	▲ 140.64	▲ 136.02	136.02
JS Islamic Fund	▲ 107.27	▲ 103.75	103.75
Unit Trust Of Pakistan	▲ 167.78	▲ 162.27	162.27
JS Capital Protected Fund V	▲ 104.91	▲ 102.83	103.87
JS Cash Fund*	▲ 108.03	▲ 106.82	106.82

▶ Pension Schemes

← LATEST NAV

▶ Open End Funds

▼ Pension Schemes

Prices as on 26th June, 2018

Fund	NAV
JS Pension Savings Money Market Sub Fund	192.12
JS Pension Savings Debt Sub Fund	238.56
JS Pension Savings Fund	475.41
JS Islamic Pension Savings Money Market Sub Fund	174.08
JS Islamic Pension Savings Debt Sub Fund	201.01
JS Islamic Pension Savings Fund	617.46



Branches

This tab enables the user to find contact information of nearest branch/distributor;

- o User will select City from drop down
- o User will select JSIL or channel partner
- o Contact information will be displayed after selection
- o Google Map will show nearest branches using mobile's GPS/Location.



Larkana
Js Bank, Bunder Road, Larkana
Larkana Sindh
Pakistan

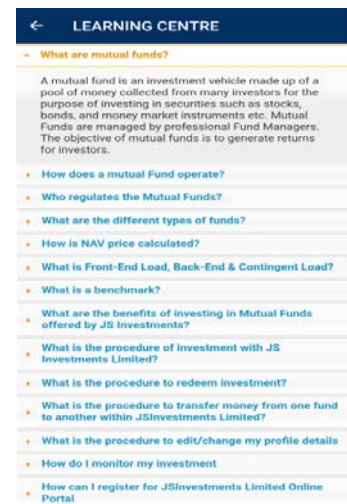
162.5 km
Directions

Mehar



Learning

A detailed guide on Mutual Funds to enhance user knowledge and to help in effective decision making in investments.





Contact Us

Reach out to JSIL Investment Advisors and Support Team. You can reach out by using the following tabs:

- Call
- SMS
- Email
- Chat

