JS INVESTMENTS LIMITED

JS Fixed Term Munafa Fund-II (JSFTMF-II)

(An open-end fixed rate/return scheme)

1st Supplement to the Offering Document

Offering Document	SECP Approval Date	Purpose
1st SOD	Waiting	Inclusion of KFS

Plan Name	Duration	Risk Profile	Launch Date	Maturity	Current Status
JSFTMF Plan 1	1 Year	Moderate	7th May 2025	6th May 2026	Launched
JSFTMF Plan 2	6 Months	Low	7th May 2025	6th November	Launched
JSFTMF Plan 3	3 Months	Low-Moderate	TBD	TBD	Approved not launched yet

Dated: 20th June 2025

Managed by JS Investments Limited, an Asset Management Company registered with the Securities & Exchange Commission of Pakistan (SECP) and regulated under the Non-Banking Finance Companies (NBFC) Rules 2003 and NBFC & NE Regulations 2008.

The JS Fixed Term Munafa Fund-II (JSFTMF- II) (the "Fund") is established in Karachi, Pakistan as an open end fund by a Trust Deed under Sindh Trust Act, 2020, dated January 25, 2025 registered by and between JS Investments Limited, as the Management Company and Digital Custodian Company Limited, as the Trustee, and registered by Securities and Exchange Commission of Pakistan (SECP) as a notified entity under the Non – Banking Companies and Notified Entities Regulations, 2008 (the "Regulations).

Objective of this Supplementary Offering Document:

- Objective of the Supplementary Offering Document: As per Circular 8 of 2025 issued by the Securities and Exchange Commission of Pakistan, JS Investments Limited is including the Key Facts Statement in the Offering Document of JS Fixed Term Munafa Fund-II.
- All other segments, clauses and/or provisions of the Offering Document shall remain unchanged

Key Facts Statement

JS Fixed Term Munafa Fund-II Plan 1

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Fixed return
Risk Profile	Moderate
Issuance date	16 June 2025

1. Disclaimer

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or month fund manager report

2. Key Attributes

Investment objective of CIS/Investment Plan	The objective of the fund is to provide promised returns to its unit holders subject to the holding of the investment till maturity of the respective plan. -
Authorised investment avenues	The Fund shall primarily invest in Fixed Income Securities such as Government Securities, Cash in Bank Account, Money Market Placements, Deposits, Certificate of Deposits (COD), Certificate of Musharakas (COM), and TDRs, as per respective authorized investable avenues, and such as approved by SECP
Launch date of CIS/Investment Plan	May 7th, 2025
Minimum Investment Amount	500
Plan Name	**Plan 1**
Duration	1 year
Performance Benchmark	The benchmark of JS Fixed Term Munafa II Plan – 1 (JSFTMII – P1) shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the CIS, with a maturity period of 1 year.
IPO dates	April 29th 2025 to May 6th 2025
Promised Return	12.00%
Date of Maturity	May 6th, 2026

Subscription/redemption days and timings	Monday to Friday 9:00am to 3:00pm
Types/classes of units	Class "A" Units which shall be charged with a Front-end Load
Contingent Load	Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.
Management Fee (% per annum)	Up to 1% of the average annual Net Assets. **Due to the recent changes in NBFC Regulations management fees have been revised from 1.5% to 1% effective from 1st July 2025.**

3. Information about charges

1. Front End Load (FEL)	**Distribution channel**	**Percentage**
	Direct Investment through AMC	0%
	Digital Platform of AMC/Third party	
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back end load	0%
	Contingent Load	0% - Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.

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 a dividend or capital gain shall be charged as a rate specified in Income Tax Ordinance 2001.

Key Stakeholders:

JS Investments Limited
Mr. Khawar Iqbal
Chief Operating Officer
khawar.iqbal@jsil.com

Digital Custodian Company Limited
Dabeer Khan
dabeer.khan@digitalcustodian.co

Key Facts Statement

JS Fixed Term Munafa Fund-II Plan 2

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Fixed return
Risk Profile	Moderate
Issuance date	16 June 2025

1. Disclaimer

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or month fund manager report

2. Key Attributes

Investment objective of CIS/Investment Plan	The objective of the fund is to provide promised returns to its unit holders subject to the holding of the investment till maturity of the respective plan.
Authorised investment avenues	The Fund shall primarily invest in Fixed Income Securities such as Government Securities, Cash in Bank Account, Money Market Placements, Deposits, Certificate of Deposits (COD), Certificate of Musharakas (COM), and TDRs, as per respective authorized investable avenues, and such as approved by SECP.
Launch date of CIS/Investment Plan	7th May 2025
Minimum Investment Amount	500
Plan Name	**Plan 2**
Duration	6 months
Benchmark	The benchmark of JS Fixed Term Munafa II Plan – 2 (JSFTMII - P2) shall be shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the CIS, with a maturity period of 6 months
IPO dates	April 29th2025, to May 6th 2025
Promised Return	11.70%
Date of Maturity	November 6th, 2025
Subscription/redemption	Monday to Friday

days and timings	9:00am to 3:00pm
Types/classes of units	Class "A" Units which shall be charged with a Front-end Load
Contingent Load	Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.
Management Fee (% per annum)	Up to 1% of the average annual Net Assetsof the Fund calculated on a daily basis during the year. **Due to the recent changes in NBFC Regulations management fees have been revised from 1.5% to 1% effective from 1st July 2025.**

3. Information about charges

1. Front End Load (FEL)	**Distribution channel**	**Percentage**
	Direct Investment through AMC	0%
	Digital Platform of AMC/Third party	
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back end load	0%
	Contingent Load	0% - Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.

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 a dividend or capital gain shall be charged as a rate specified in Income Tax Ordinance 2001.

Key Stakeholders:

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Key Facts Statement

JS Fixed Term Munafa Fund-II Plan 3

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Fixed return
Risk Profile	Moderate
Issuance date	16 May 2025

1. Disclaimer

Before you invest, you are encouraged to review the detailed features of the Fund and its Investment Plans in the offering document and/or month fund manager report

2. Key Attributes

Investment objective of CIS/Investment Plan	The objective of the fund is to provide promised returns to its unit holders subject to the holding of the investment till maturity of the respective plan. -
Authorised investment avenues	The Fund shall primarily invest in Fixed Income Securities such as Government Securities, Cash in Bank Account, Money Market Placements, Deposits, Certificate of Deposits (COD), Certificate of Musharakas (COM), and TDRs, as per respective authorized investable avenues, and such as approved by SECP
Launch date of CIS/Investment Plan	April 29th, 2025
Minimum Investment Amount	500
Plan Name	**Plan 3**
Duration	3 months
Benchmark	The benchmark of JS Fixed Term Munafa II Plan – 3 (JSFTMII - P3) shall be shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the CIS, with a maturity period of 3 months.
IPO dates	Will be decided Later
Promised Return	Tbd
Date of Maturity	Tbd
Subscription/redemption	Monday to Friday

days and timings	9:00am to 3:00pm
Types/classes of units	Class "A" Units which shall be charged with a Front-end Load
Contingent Load	Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.
Management Fee (% per annum)	Up to 1% of the average annual Net Assetsof the Fund calculated on a daily basis during the year. **Due to the recent changes in NBFC Regulations management fees have been revised from 1.5% to 1% effective from 1st July 2025.**

3. Information about charges

1. Front End Load (FEL)	**Distribution channel**	**Percentage**
	Direct Investment through AMC	0%
	Digital Platform of AMC/Third party	
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back end load	0%
	Contingent Load	0% - Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.

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 a dividend or capital gain shall be charged as a rate specified in Income Tax Ordinance 2001.

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