JS Investments Ltd.

JS Fund of Funds

(JSFoF)

(A Fund of Funds Scheme)

3rd Supplementary Offering Document

Date: 9th May 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 Fund of Fund (the "Fund") is established in Karachi, Pakistan as an open end fund by a Trust Deed dated April 19, 2005 under Sindh Trust Act registered by and between JS Investments Limited, as the Management Company and Central Depository Company of Pakistan 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 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 Fund of Fund
- As per amendments made in the Non-Banking Finance Companies and Notified Entities Regulations, 2008, via notification issued by the Securities and Exchange Commission of Pakistan dated 10th April 2025, amendments have been made in the management fee of the fund.
- All other segments, clauses and/or provisions of the Offering Document shall remain unchanged

1. Inclusion of the Key Facts Statement

Key Facts Statement

JS Fund of Funds

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Fund of Fund Scheme
Risk Profile	High
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 Fund aims to grow investor's capital in the long term while diversifying the asset manager risk bundled together with the benefits of a dynamic asset allocation strategy. The Fund operates a diverse portfolio of equity, balanced, fixed income and money market funds (both open and closed ended) with the option to adjust the asset mix as equity market rise or fall and economy strengthen or weakens.

Authorized investment avenues	Certificates of units of both close-ended and open-ended mutual funds, cash and/ or near cash instruments which include cash in bank accounts (excluding term deposit receipts), and treasury bills not exceeding ninety (90) days maturity or any investments as may be allowed und
Launch date of CIS/Investment Plan	31 October, 2005
Minimum Investment Amount	Subject to discretion of the Management Company, the minimum amount of initial investment size shall be the price for purchase one (1) Unit of the Scheme at the Offer Price.
Duration	Perpetual
Benchmark	Weighted average of "Three (3) months PKRV rates", "Six (6) months KIBOR rates" and "KSE-100 Index", on the basis of actual investment in money market, income and equity schemes.
IPO Dates	October 31, 2005 to November 02, 2005
Rate Offered	Fund does not offer any guaranteed or fixed rate of return. The return on investment is dependent on the performance of the underlying Collective Investment Schemes (CIS) in which the Fund invests. Past performance is not necessarily indicative of future results.
Subscription/redemption days and timings	Monday to Friday 9:00am to 3:00pm
Types/classes of units	(i) Class "A" Units which shall be charged with a Front-end Load, if any. (ii) Class "B" Units which shall be charged with a Back-end Load, if any. (iii) Class "C" Units which shall be charged with a Front-end Load and Back-end Load, if any. (iv) Class "D" Units which shall be charged with a Contingent Load, if any.
Management Fee (% per annum)	Management fees shall be charged based on the actual allocation of investments in underlying money market, income, and equity schemes and No Management Fee will be charged if the Fund invests in CIS managed by the Management Company Up to 1% of the average annual Net Assets

3. Information about charges

1. Front End Load (FEL)	Distribution channel	Percentage
	Direct Investment through AMC	3%
	Digital Platform of AMC/Third party	Nil
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back-end load – Year since Purchase of Units	Applicable to Class B units
	First	3% of the NAV
	Second	2% of the NAV
	Third	1% of the NAV
	Contingent Load	3% of the NAV on class D units if redeemed within 6 months.

4. Key Stakeholders

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

Central Depository Company of Pakistan Ltd.
Faraz Badar
faraz_badar@cdcpak.com

2. Addition of paragraph under Management fees section under Annexure A

Following Paragraph will be added:

Management fees shall be charged based on the actual allocation of investments in underlying money market, income, and equity schemes and no Management Fee will be charged if the Fund invests in CIS managed by the Management Company

In such instances where the Management Company invests in mutual funds, not managed by it, The Management Company shall charge a management fee of 1% of average annual net assets, invested in the said Mutual Fund, calculated on a daily basis