JS Investments Ltd.

JS Unit Trust of Pakistan

(UTP)

(ABalancedScheme)

4th Supplementary Offering Document

Date: 14th 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. Unit Trust of Pakistan is established in Karachi, Pakistan as an open-end balanced fund by a Trust Deed, dated April 26, 1997 under the Trusts Act 1882 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 Finance 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 Fixed Term Munafa Fund-II. All other segments, clauses and/or provisions of the Offering Document shall remain unchanged

1. Inclusion of the Key Facts Statement

Key Facts Statement

Unit Trust of Pakistan

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Balanced 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 investment objective of the Fund is, by prudent investment management, to maximize the total investment return on Units in order to achieve, income and capital appreciation. The Fund shall aim to preserve and grow investors' capital in the long-term while providing a regular stream of current income on an annual basis.
Authorised investment avenues	Equity securities and debt securities, Government of Pakistan's paper, money market instruments, cash with banks including term deposit receipts.

Launch date of CIS/Investment Plan	27 October, 1997
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	60% of the 'KSE-100 Index or KSE-30 Index (total return index)' and 40% of '75% six (6)-month KIBOR + 25% six (6)-month average of the highest rates on savings accounts of three (3) AA-rated scheduled banks selected by MUFAP
IPO Dates	October 31, 2005 to November 02, 2005
Rate Offered	The Fund does not offer any fixed or guaranteed rate of return. The return on investment is dependent on the performance of a diversified portfolio comprising equities and fixed income instruments. Returns may vary based on market movements, interest rate changes, and portfolio management decisions. 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)	Up to 3% 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	
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back end load	Nil
	Contingent Load	
	Year Since Purchase of Units	Rate
	First	3% of the NAV
	Second	2% of the NAV

	Third	1% of the NAV

The Management Company does not intend to currently offer Class “D” Units at the time of publication of this Offering Document, which may be offered to at the discretion of the ManagementCompany at asubsequent stage through newspaper announcements having wide circulation in Pakistan.

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.

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