JS Investments Ltd.

JS Income Fund

(JSIF)

(An Open Ended Income Scheme)

3rd Supplementary Offering Document

Date: 26th 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.

JS Income Fund is established in Karachi, Pakistan as an open-end unit trust by a Trust Deed, dated July 18, 2002, under the Trusts Act 1882 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 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 Income 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 Income Fund

Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Income Scheme
Risk Profile	Medium
Issuance date	3rd 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	JSIF aims at achieving a high rate of current income consistent with reasonable concern for safety of principal and to provide the investors with liquidity and the facility to join or leave the Fund at their convenience.
Authorized investment avenues	Invest in a diversified portfolio of investment grade debt securities, Government Securities and money markets instruments, which are normally an exclusive domain of large-scale (wholesale) investors
Launch date of CIS/Investment Plan	26 August, 2002
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	75% six (6) months PKISRV rates + 25% six (6) months average of the highest rates on savings account of three (3) AA rates schedule Banks as selected by MUFAP
IPO Dates	26 August, 2002 to 29 August, 2002
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 (from FMR)	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 1.5% of the average annual Net Assets

3. Information about charges

1. Front End Load (FEL)	Distribution channel	Percentage
	Direct Investment through AMC	2%
	Digital Platform of AMC/Third party	
2. Redemption Charge	**Type of Charge**	**Percentage**
	Back end load	0%
	Contingent Load	0%

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 (please confirm)

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

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

2. Amendment in the Clause 5.5 Expenses of UTP- Income Fund – Management Company

Management Company

The Management Company shall be entitled to be paid out of the Deposited Property monthly in arrears of the accrued remuneration of an amount not exceeding 1.5 percent of the average annual Net Assets of the Scheme calculated on a daily basis during the year.