3rd Supplement to the Offering Document

of

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

(An Open-End Fixed Rate/Return Scheme)

Managed by

JS Investments Limited

SOD S. No.	SECP Approval Date	Purpose
1	21 July 2025	Inclusion of KFS for plan 1,2 and 3
2	21 July 2025	Inclusion of plans 4, 5 and 6 and amendment to the sequencing of clauses and change in the management fees.
3		Inclusion of plans 7, 8 and 9

Plan Name	Risk Profile	Risk of Principal Erosion	Status
JS Fixed Term Munafa Plan II – Plan 1	Moderate	Principal at moderate risk	Active
JS Fixed Term Munafa Plan II – Plan 2	*Low*	*Principal at Low risk*	*Matured*
JS Fixed Term Munafa Plan II – Plan 3	*Low*	*Principal at Low risk*	*Matured*
JS Fixed Term Munafa Plan II – Plan 4	Moderate	Principal at Moderate risk	Active
JS Fixed Term Munafa Plan II – Plan 5	Low	Principal at Low risk	Active
JS Fixed Term Munafa Plan II – Plan 6	Moderate	Principal at moderate risk	Active
JS Fixed Term Munafa Plan II – Plan 7	*Low to Moderate*	*Principal at Low to Moderate risk*	*New*
JS Fixed Term Munafa Plan II – Plan 8	*Low to Moderate*	*Principal at Low to Moderate risk*	*New*
JS Fixed Term Munafa Plan II – Plan 9	*Low to Moderate*	*Principal at Low to Moderate risk*	*New*

Dated: January 2, 2026

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 29, 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 identity under the Non – Banking Companies and Notified Entities Regulations, 2008 (the "Regulations).

Objective of the Supplementary Offering Document:

JS Investments Limited is introducing JS Fixed Term Munafa Fund-II Plans 7, 8 and 9 via this 3rd Supplementary Offering Document, in compliance with the relevant provisions of the Offering Document of JSFTMF-II.

All other segments, clauses and/or provisions of the Offering Document shall remain unchanged.

1. Additional plans under the existing shell structure of the fund.

The following sub-clauses will be added/ amended in the original Offering Document

I. Amend heading of Clause 1.4 from ''Duration" to "Duration and Risk Profile" and append the section with following Plans information:

Plan Name	Duration	Risk Profile
JSFTMF-II Plan 7	Up to 12 Months	Low to Moderate
JSFTMF-II Plan 8	Up to 12 Months	Low to Moderate
JSFTMF-II Plan 9	Up to 12 Months	Low to Moderate

II. Addition in Clause 1.6 – "Initial Offer and Initial Period"

Initial Offer of **JS Fixed Term Munafa Fund II Plan - 7** is made during the Initial Period, which will be tentatively five working days and begins at the start of the banking hours 20 January 2026 and shall end at the close of the banking hours on 26 January 2026, tentatively.

Initial Offer of **JS Fixed Term Munafa Fund II Plan - 8** is made during the Initial Period which will be tentatively five working days and begins at the start of the banking hours on 06 February 2026 and shall end at the close of the banking hours on 12 February 2026, tentatively.

Initial Offer of **JS Fixed Term Munafa Fund II Plan - 9** is made during the Initial Period which will be tentatively five working days and begins at the start of the banking hours on 25 February 2026 and shall end at the close of the banking hours on 03 March 2026, tentatively.

Note: Tentative day(s) and date of launch are only for indicative purposes. Actual day(s) and date will be communicated to the Unit Holder closer to launch of the Plan through Term Sheet(s).

III. Addition of Sub-Clauses to 2.1.1 - "Investment Policy"

(g) Investment Objective of JS Fixed Term Munafa Fund II Plan – 7

JS Fixed Term Munafa Plan – 7, is an Investment Plan with an objective to provide promised return to its unit holders subject to the holding of the investment till maturity of the respective plan.

(h) Investment Objective of JS Fixed Term Munafa Fund II Plan – 8

JS Fixed Term Munafa Plan – 8, is an Investment Plan with an objective to provide promised return to its unit holders subject to the holding of the investment till maturity of the respective plan.

(i) Investment Objective of JS Fixed Term Munafa Fund II Plan – 9

JS Fixed Term Munafa Plan – 9, is an Investment Plan with an objective to provide promised return to its unit holders subject to the holding of the investment till maturity of the respective plan.

IV. Amend in the Heading of Clause 2.2 from

Current heading	New Heading
Investment Policy of JS Fixed Term Munafa Fund II Plan – (1-6)	Investment Policy of JS Fixed Term Munafa Fund II Plan – (1-9)

V. Addition of sub-clauses to clause 2.3 "Benchmark"

g) The benchmark of the JS Fixed Term Munafa Fund II - Plan 7 (JSFTMFII-P7) shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the Plan, with a maturity period corresponding to the maturity of the Plan.

h) The benchmark of the JS Fixed Term Munafa Fund II - Plan 8 (JSFTMFII-P8) shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the Plan, with a maturity period corresponding to the maturity of the Plan.

i) The benchmark of the JS Fixed Term Munafa Fund II - Plan 9 (JSFTMFII-P9) shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the Plan, with a maturity period corresponding to the maturity of the Plan.

VI. Append to the Clause 2.3 under Authorized Investments of JS Fixed Term Munafa II Plan 3 (12 Months)

JS Fixed Term Munafa Fund II Plans 7–9 shall have the same authorized investments as set out for Plan 3 above.

VII. Append to Clause 2.5 Basic features of the investment plans

Refer to the Key Fact Statement of each Plan for the respective salient features.

VIII. Addition to the Sub-Clause (a) of the Clause 3.15 Bank Accounts

7. "DCCL Trustee – JS Fixed Term Munafa Fund II– JS Fixed Term Munafa II Plan - 7" Or "DCCL Trustee – JSFTMF II – JSFTMP II -7"
8. "DCCL Trustee – JS Fixed Term Munafa Fund II– JS Fixed Term Munafa II Plan - 8" Or "DCCL Trustee – JSFTMF II – JSFTMP II -8"
9. "DCCL Trustee – JS Fixed Term Munafa Fund II– JS Fixed Term Munafa II Plan - 9" Or "DCCL Trustee – JSFTMF II – JSFTMP II -9"

IX. Addition to the Sub-Clause (b) of the Clause 4.4.4 Purchase of Units

- "DCCL Trustee – JS Fixed Term Munafa Fund II – JS Fixed Term Munafa Plan - 7" Or "DCCL Trustee – JSFTMF – JSFTMP II -7"
- "DCCL Trustee – JS Fixed Term Munafa Fund II – JS Fixed Term Munafa Plan - 8" Or "DCCL Trustee – JSFTMF – JSFTMP II -8"
- "DCCL Trustee – JS Fixed Term Munafa Fund II – JS Fixed Term Munafa Plan - 9" Or "DCCL Trustee – JSFTMF – JSFTMP II -9"

2. The Key Facts Statement, actual as per Plans Launched, will be added in the Consolidated Offering Document

Key Facts Statement
JS Fixed Term Munafa Fund-II Plan 7/8/9 *(Separate for Each Plan)*
Managed by JS Investments Ltd.

Type	Open-end
Category of CIS	Fixed rate/return
Risk Profile	Low to Moderate *(as per actual Plan)*
Issuance date	

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 monthly Fund Manager Report.

2. Key Attributes

Investment objective of CIS/Investment Plan	The objective of the fund is to provide promised return 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	Plans actual launch date
Minimum Investment Amount	500
Plan Name	**Plan 7/8/9 *(Separate for Each Plan)***
Duration	**Actual Tenor of the Plan**
Performance Benchmark	**Actual Benchmark of the Plan** The benchmark of JS Fixed Term Munafa II Plan _____ shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the CIS, with a maturity period of _____ month(s)/year.
IPO Dates	**As per actual launch**
Promised Return	**As per actual launch**
Date of Maturity	**As per actual launch**
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 of the Fund calculated on a daily basis during the year.

3. Information about charges

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

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
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Digital Custodian Company Limited
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