

## Key Fact Statement of JS Fixed Term Munafa Fund Plan 11 Managed by JS Investments Ltd.

Type  
**Open End**

Category  
**Fixed Rate Return**

Risk Profile  
**Moderate**

Issuance date  
**25<sup>th</sup> March 2026**

**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

### KEY ATTRIBUTES

<b>Investment Objective</b>	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.
<b>Authorized investment Avenues</b>	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
<b>Launch date</b>	November 1 <sup>st</sup> 2024
<b>Minimum Investment Amount</b>	PKR 500
<b>Plan Name</b>	Plan 11
<b>Duration</b>	12 Months
<b>Benchmark</b>	The benchmark of the JS Fixed Term Munafa Plan - 11 (JSFTMP - 11) shall be 12 months PKRV rates at the time of the Plan Launch
<b>IPO Dates</b>	3 <sup>rd</sup> October 2024 till November 1 <sup>st</sup> 2024
<b>Promised Return</b>	14.05%
<b>Date of Maturity</b>	31 <sup>st</sup> October 2025
<b>Subscription/redemption days and timings</b>	Monday to Friday 9:00 am to 3:00 pm
<b>Types/classes of units</b>	Class "A" Units which shall be charged with a Front-end Load and Contingent Load, if any.
<b>Contingent Load</b>	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.
<b>Management Fee (% per annum)</b>	Up to 1% of the average annual Net Assets

### INFORMATION ABOUT CHARGES

	Distribution channel	Percentage
<b>Front End Load (FEL)</b>	Direct Investment through AMC	0%
	Digital Platform of AMC/Third party	0%
	Type of Charge	Percentage
<b>Redemption Charge</b>	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.

#### KEY STAKEHOLDERS

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

#### TRUSTEE

Digital Custodian Company Limited  
DABEER KHAN  
dabeer.khan@digitalcustodian.com

#### Need Help?

Email us at [ir@jsil.com](mailto:ir@jsil.com)  
WhatsApp Bot: Text "HI" to 0800 00887

#### Learn more:

[www.jsil.com](http://www.jsil.com)

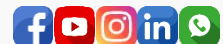
#### Get in Touch:

0800 00887

#### Visit us

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**Disclaimer:** All Investments in Mutual Funds and Pension Funds are subject to market risks. Past performance is not necessarily indicative of the future results. The NAV of Units may go down or up based on the market conditions. Please read the Offering Document to understand the investment policies, tax implications and risks involved.