

Key Fact Statement of **JS Income Fund** Managed by JS Investments Ltd.

Type
Open End

Category
Income Fund Scheme

Risk Profile
Medium

Issuance date
3rd June 2025

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

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	August 26, 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 KIBOR + 25% six (6) months average of the highest rates on savings account of three (3) "AA" rated scheduled Banks as selected by MUFAP
IPO Dates	August 26, 2002 to August 29, 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	Monday to Friday 9:00am to 3:00pm
Management Fee (% per annum)	Up to 1.5% of the average annual Net Assets
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.

INFORMATION ABOUT CHARGES

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

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

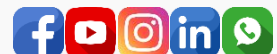
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Disclaimer: All Investments in Mutual Funds and Pension Funds are subject to market risks. Past performance is not necessarily indicative of the future results.

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.