

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

Type
Open End

Category
Shariah Compliant Income Scheme

Risk Profile
Medium

Issuance date
22-05-2025

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	The objective of JS Islamic Income Fund (JSIIF) is to generate stable returns over medium to long term.
Authorized Investment Avenues	The fund shall invest in quality Shariah-compliant debt instruments including, but not limited to Sukuks, Government Securities, Ijarah Sukuks, Shariah-compliant Bank Deposits and other Shariah-compliant Debt instruments
Launch date of CIS/Investment Plan	June 05, 2013
Minimum Investment Amount	500
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" rated scheduled Islamic Banks or Islamic Windows of Conventional Banks as selected by MUFAP.
IPO Dates	June 05, 2013 to June 07, 2013
Rate Offered	The rate of return is not fixed or guaranteed and is based on the performance of underlying Shariah-compliant income instruments such as Sukuks and Islamic bank placements.
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	Class "A" Units which shall be charged with a Front-end Load and Contingent Load, if any.

INFORMATION ABOUT CHARGES

Front End Load (FEL)	Distribution channel	Percentage
	Direct Investment through AMC	1%
Digital Platform of AMC/Third party		
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.

Key Stakeholders

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

Trustee

Digital Custodian Company Limited | Dabeer Khan
Shariah Advisor
Al Hilal Shariah Advisors | Faraz Younus

Need Help?

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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.