

## Key Fact Statement of JS Islamic Sarmaya Mehfooz Plan – 1 Managed by JS Investments Ltd.

Type  
**Open End**

Category  
**Shariah Compliant Capital Protected Scheme**

Risk Profile  
**Medium**

Issuance date  
**July 25, 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 Monthly Fund Manager Report

### KEY ATTRIBUTES

<b>Investment Objectives of CIS / Investment Plan</b>	JS Islamic Sarmaya Mehfooz Fund – Plan 1 2025 aims to deliver competitive, Shariah-Compliant returns with capital protection, subject to full tenure completion and adherence to the Offering Document.
<b>Authorized Investment Avenues</b>	The authorized investments include Shariah-Compliant cash instruments, Sukuks, government securities, placements, and equities. For the Capital Protected Segment, allocations will focus on low-risk instruments, with up to 25% optionally invested in the Growth Segment (Shariah Compliant Equities).
<b>Launch Date of CIS Investment Plan</b>	July 25, 2025
<b>Minimum Investment Amount</b>	PKR 5,000 per transaction
<b>Duration (Perpetual / Fixed Maturity, in case of Fixed maturity, Date of Maturity must also be disclosed.</b>	20 Months
<b>Performance Benchmark (For Conventional fixed turn schemes, Disclosed the promised return. For Shariah compliant fix return, CIS, expected return shall be Disclosed.)</b>	The Benchmark of the plan shall be comprising a weighted mix of the PKISRV for the period corresponding to the maturity of the CIS and KMI30 Index or KMI All Share Index (Total Return Index) with allocations based on specified investment proportions of the Fund.
<b>IPO/ Subscription Period</b>	May 27, 2025 to July 24, 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"
<b>Management Fee (% per annum)</b>	Up to 1% of the average annual net assets of the Fund calculated on a daily basis during the year

### INFORMATION ABOUT CHARGES

	Distribution channel	Percentage
Front End Load (FEL)	Direct Investment Through AMC	Up to 3% (Class A Units)
	Digital Platform of AMC / Third Party	-
	Type of Charge	Percentage (%)
Redemption Charge	Back End Load	-
	Contingent Load	Up to 4%

#### 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 at 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?

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

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