

Key Fact Statement of JS Islamic Sarmaya Mehfooz Plan – 2 (JSISM Plan 2 – 2025) Managed by JS Investments Ltd.

Type
Open End

Category
**Shariah Compliant Capital
Protected Scheme**

Risk Profile
Medium

Issuance date
Dec 12, 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

Investment Objectives of CIS / Investment Plan	JS Islamic Sarmaya Mehfooz Fund – Plan 2 2020 aims to deliver competitive, Shariah compliant returns with capital protection, subject to full tenure completion and adherence to the Offering Document.
Authorized Investment Avenues	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).
Launch Date of CIS Investment Plan	December 12, 2025
Minimum Investment Amount	PKR. 5,000 per transaction.
Duration (Perpetual / Fixed Maturity, in case of Fixed maturity, Date of Maturity must also be disclosed)	20 Months
Performance Benchmark (For Conventional fixed turn schemes, Disclosed the promised return. For Shariah compliant fix return, CIS, expected return shall be Disclosed.)	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.
IPO/ Subscription Period	October 28, 2025 to November 13, 2025
Expected Return	20% (gross)
Subscription / Redemption Days and Timings	Monday to Friday 9:00 am to 3:00 pm
Types / Classes of Units	Class "A"
Management Fee (% per annum)	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	-
Redemption Charge	Type of Charge	Percentage (%)
	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?

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WhatsApp Bot: Text "Hi" to 0800
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