

## Key Fact Statement of Unit Trust of Pakistan Managed by JS Investments Ltd.

Type  
**Open End**

Category of CIS  
**Balanced Scheme**

Risk Profile  
**High**

Issuance date  
**16 May 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

<b>Investment objective of CIS/Investment Plan</b>	The investment objective of the Fund is, by prudent investment management, to maximize the total investment return on Units in order to achieve, income and capital appreciation. The Fund shall aim to preserve and grow investors' capital in the long-term while providing a regular stream of current income on an annual basis.
<b>Authorized investment Avenues</b>	Equity securities and debt securities, Government of Pakistan's securities, money market instruments, cash with banks including term deposit receipts.
<b>Launch date of CIS/Investment Plan</b>	27 October, 1997
<b>Minimum Investment Amount</b>	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.
<b>Duration</b>	Perpetual
<b>Benchmark</b>	60% of the 'KSE-100 Index or KSE-30 Index (total return index)' and 40% of '75% six (6)-month KIBOR + 25% six (6)-month average of the highest rates on savings accounts of three (3) AA-rated scheduled banks selected by MUFAP
<b>IPO Dates</b>	October 31, 2005 to November 02, 2005
<b>Rate Offered</b>	The Fund does not offer any fixed or guaranteed rate of return. The return on investment is dependent on the performance of a diversified portfolio comprising equities and fixed income instruments. Returns may vary based on market movements, interest rate changes, and portfolio management decisions. Past performance is not necessarily indicative of future results.
<b>Subscription/redemption days and timings</b>	Monday to Friday 9:00am to 3:00pm
<b>Types/classes of units</b>	(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
<b>Management Fee (% per annum)</b>	Up to 3% of the average annual Net Assets.  The Management fee shall be charged as a weighted average, based on the allocation of the net assets of the fund across equity, income, and money market instruments

### INFORMATION ABOUT CHARGES

Front End Load (FEL)	Distribution channel	Percentage	
		Direct Investment through AMC	3%
	Digital Platform of AMC/Third party		
Redemption Charge	Type of Charge	Percentage	
	Back end load	NILL	
	Contingent Load	Applicable to Class "D" Units for the first three (3) years; after the completion of three (3) years from the date of issue of these Units no Contingent Load shall be charged.	
		Year Since Purchase of Units	Rate
		First	3.00% of NAV
Second		2.00% of NAV	
Third	1.00% of NAV		

**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**  
Central Depository Company of Pakistan Ltd.  
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Need Help?  
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WhatsApp Bot: Text "Hi" to 0800 00887

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