JS Balochistan Pension Fund (JSBPF)
August 2026

MUFAP Recommended Format

Investment philosophy
The objective of the Fund is to provide Participants with an individualized, funded (based on defined contribution) as well as flexible pension scheme which is managed by professional investment managers to assist them to plan and provide for their retirement.

The Investment Objective of the Money Market Sub-Fund is to earn returns from investments in Money Markets of Pakistan, thus incurring a relatively lower risk than debt sub fund.

Key information

Fund type	Open end
Category	Voluntary Pension Scheme
Fund launch date	22 July, 2026
Benchmark	90% three (3) months PKRV rates+ 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP
Management fee	Upto 0.75% p.a (Actual: 0.00% p.a)
Front-end Load	NIL
Back-end Load	NIL
Pricing mechanism	Forward
Trustee	Central Depository Company of Pakistan Ltd.
Dealing Days & Cut-off time	(Monday to Friday) 9:00 am to 3:00 pm
Auditor	Grant Thornton Anjum Rahman
Risk profile	Investor dependent
Leverage	NIL
Management Quality Rating	AM1 by PACRA (5-Nov-25)

Investment Committee Members
Ms. Iffat Zehra Mankani
Mr. Khawar Iqbal
Mr. Syed Hussain Haider, CFA, CIPM
Ms. Samina Faisal
Mr. Safdar Raza
Mr. Yasin Muhammad Hanif

Net Assets (PKR mn)	NAV (PKR)	Net Assets (PKR mn)
JSBPF - MM Sub Fund	101.13	0.51

MTD	Expense Ratio	Government levy and SECP fee*
JSBPF - MM Sub Fund	0.34%	0.14%

YTD	Expense Ratio	Government levy and SECP fee*
JSBPF - MM Sub Fund	0.17%	0.07%

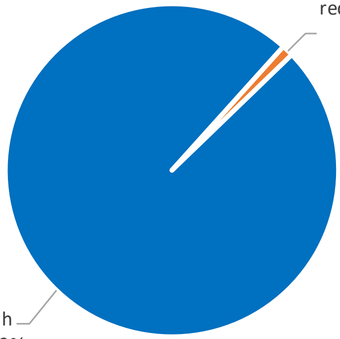
* Included in Expense Ratio

Performance (%)
Annualized performance[1]

	Since Launch
JSBPF MM Sub Fund	10.35
Benchmark	10.56

Asset Allocation (% age of total assets)

Money Market Sub Fund	Aug-26	Jul-26
Cash	98.89	99.94
TFCs / Sukkuks	-	-
T Bills	-	-
Other including receivables	1.11	0.06
Total	100.00	100.00



Eligibility:
A civil servant, recruited, absorbed, accepted or transferred from other government after coming into force of the Balochistan Civil Servants (Amendment Act), 2025 (Balochistan Act No.IX of 2025).

For Dispute resolution/ Complaints handling
JSIL Complaint Management/ Dispute Resolution Services: http://jsil.com/investor-relation/
SECP Service Desk Management System: https://sdms.secp.gov.pk/

[1] *Annualized performance return is based as per MUFAP recommended methodology.*