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Key Fact Statement of

JS Pension Savings Fund

Managed by JS Investments Ltd.

Type	Category	Risk Profile	Issuance date
Open End VPS	**Voluntary Pension Scheme**	**Investor dependent**	**03 August 2026**

Disclaimer: This document is not a replacement for offering document (OD). Before you invest, you are encouraged to review the detailed features of each sub-fund in the Fund's OD and/or Monthly Fund Manager Report (FMR).

KEY ATTRIBUTES

Investment Objective	Ensure optimum return and reasonable safety of capital by investing in securities and instruments. The Pension Fund comprises of following three sub funds, with its respective objectives:: **Equity Sub-Fund:** Earn returns from investments in Pakistani in Pakistani Equity Market. - **Debt Sub-Fund:** Earn returns from investments in debt markets of Pakistan, with medium risk (that is lower than the Equity Sub-Fund). - **Money Market Sub-Fund:** Earn returns from Money Markets, with risk lower than the Debt Sub-Fund.
Investment Policy	The Pension Fund Manager shall make investment of the Pension Fund in a transparent, efficacious, prudent and sound manner. The investments shall be made in- line with applicable Rules and Regulations, as announced by the Commission from time to time.
Allocation Policy	Assets of the Equity Sub-fund shall be invested in equity securities which are listed on a stock exchange, or for the listing of which an application has been approved by a stock exchange. Investments in the Debt Sub-fund shall consist of debt securities such that, including (and not limited to), the weighted average time to maturity shall not exceed five (5) years and that at least twenty five per cent (25%) net assets of the debt sub-fund shall be invested in debt securities issued by the Federal Government and up to twenty five per cent (25%) of net assets of Debt Sub-fund may be deposited with banks having rating AA+ so that both these investments shall make up a minimum fifty per cent (50%) of net assets of the debt sub-fund. Investments by the Money Market Sub-Fund shall be made in the Federal Government Securities, Deposits with Commercial Banks having "A Plus" or higher rating, Provincial or city governments or government corporations or corporate entities and Corporate entities with "A plus" or higher rating of entity and the instrument; provided that the weighted average time to maturity of assets of the Money Market Sub-Fund shall not exceed (90) days and time to maturity of any security in the portfolio shall not exceed six (6) months. For further details, refer to Part VII - Investment Policy, Restrictions, Risk Disclosure and Disclaimer of the Offering Document.

Performance Benchmark	- **Equity Sub Fund:** KSE - 30 Index (Total Return Index) - **Debt Sub Fund:** 75% Twelve (12) months PKRV + 25% six (6) months average of the highest rates on savings account of three (3) AA rated scheduled Banks as selected by MUFAP. - **Money Market Sub Fund:** 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.
Shariah Compliance	JSPSF is **not** a Shariah Compliant Scheme
Launch Date	26 June, 2007
Minimum Contribution Amount	Rs. 12,000/- p.a. or as determined by the Pension Fund Manager from time to time.
Management Fee (% per annum)	- **Equity Sub-Fund:** Upto 2.5% on average Net Assets - **Debt Sub-Fund:** Upto 1.25% on average Net Assets - **Money Market Sub-Fund:** Upto 1.00% on average Net Assets
Subscription / Withdrawal Days & Timing	(Monday to Friday) 3:00 p.m.

Risk Profile and Product Suitability

Product Suitability	It is a flexible savings-cum- investment Scheme which facilitates the eligible individuals to save for their retirement in a systematic way, topping up their savings with investment returns at their desired investment exposures and variable options before, at and after retirement.
Return Objectives	To provide a secure source of savings and retirement income..
Risk Profile of the Fund	

Allocation Scheme	Debt Sub-Fund	Equity Sub-Fund	Money Market Sub-Fund	Risk Profile
Aggressive	Min 20%	Min 65%	Nil	Higher Volatility
Balanced	Min 40%	Min 35%	Min 10%	Medium Volatility
Conservative	Min 60%	Min 10%	Min 15%	Lower Volatility
Very Conservative	Min 40%	Nil	Min 40%	Low Volatility
Customized Asset Allocation*	Up to 100%	Up to 100%	Up to 100%	Volatility based on the selected custom Funds' combination

Fund's Investment Risks	Participants must understand that investments in Pension Funds like other similar investments involve including market risk, performance risk, management risk, country or political risk etc. **Disclaimer:** For details, refer to Clause (7.3) "Standard Risk Factors" of the Offering Document.
Other Key Information	*•The Management Company, through EFU Life Assurance Ltd (EFU), shall provide Free Insurance cover to investors (who meet the eligibility criteria and Insurance provider's documentary requirements). Initiation, discontinuation or changes in the Insurance coverage shall be done with prior approval of SECP. For details refer to the Part V - Characteristics of the Pension Fund (Section 5.4)* *•There will be no dividend distribution by the Pension Fund and its Sub- Fund(s).*

Withdrawals, Drawdowns and Benefits

Minimum Retirement Age	Any age between sixty and seventy years or twenty-five years since the age of first contribution to a pension fund, whichever is earlier
Options at Retirement	At the date of retirement of the Participant all the Units of the Sub-Funds to the credit of his Individual Pension Account shall be redeemed at the Net Asset Value of the respective Sub-Funds notified at close of the Business Day of retirement and the amount due shall be credited to Individual Pension Account in his name, which shall earn the applicable market rate of interest. The Participant shall then have the following options, namely: (i) Withdraw any amount from his Individual Pension Account subject to the conditions laid down in the Income Tax Ordinance; 2001 (XLIX of 2001); (ii) Purchase an Approved Annuity Plan from a Life Insurance Company or Takaful Company of his choice; or (iii) Enter into an agreement with the Pension Fund Manager to transfer the remaining balance to an Approved Income Payment Plan offered by the Pension Fund Manager or another pension fund manager and withdraw from it, monthly installments till the age of seventy five years or earlier.
Early Withdrawal Conditions & Implications	Income Tax on withdrawals made by Participants is taxable except in cases where the Participants suffers disability as specified in the Rules and Para 5.13 of this Offering Document and on the transfer of share of nominee(s) or survivor(s) in case of death of the Participant as specified in Para 5.16 of this Offering Document.

Other Key Information	*An annual tax credit is available on all Contributions made into the Pension Fund to the extent of 20% of taxable income.* *All investment returns of the Pension Fund are tax exempt and the Participant may withdraw upto 25% of aggregate savings at retirement tax free.*

INFORMATION ABOUT CHARGES

	Distribution channel	Percentage
Front End Load (FEL)	Direct Investment through PFM	Upto 3.00%
	Digital Platform of PFM/Third party	Upto 3.00%

Total Expense Ratio (TER)

Participants are advised to consult the Fund Manager Report (FMR) of the respective Pension Fund for the latest information pertaining to the updated TER.

Key Stakeholders

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

TRUSTEE
Central Depository Company of Pakistan Ltd.

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.

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