JS investments
Better Investments for a Better Future!

AM1
Rated by PACRA

Key Fact Statement of

JS Fixed Term Munafa Fund Plan 23

Managed by JS Investments Ltd.

Type	Category	Risk Profile	Issuance date
Open End	**Fixed Rate Return**	**Low**	**15th April 2026**

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

Investment Objective	The objective of the fund is to provide promised return to its unit holders subject to the holding of the investment till maturity of the respective plan.
Authorized investment Avenues	The Fund shall primarily invest in Fixed Income Securities such as Government Securities, Cash in Bank Account, Money Market Placements, Deposits, Certificate of Deposits (COD), Certificate of Musharakas (COM), and TDRs, as per respective authorized investable avenues, and such as approved by SECP
Launch date	June 11, 2026
Minimum Investment Amount	PKR 500
Plan Name	Plan 23
Duration	3 Months
Benchmark	The benchmark of the JS Fixed Term Munafa Plan-23 (JSFTMP-23) shall be the PKRV/PIB rates on the last day of the Initial Offering Period (IOP) of the CIS, with a maturity period corresponding to the maturity of the Plan.
IPO Dates	May 20, 2026 to June 10, 2026
Promised Return	11.25%
Date of Maturity	September 10, 2026
Subscription/redemption days and timings	Monday to Friday 9:00 am to 3:00 pm
Types/classes of units	Class "A" Units which shall be charged with a Front-end Load and Contingent Load, if any.
Contingent Load	Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.
Management Fee (% per annum)	Up to 1 % of the average annual Net Assets

INFORMATION ABOUT CHARGES

Front End Load (FEL)	**Distribution channel**	**Percentage**
	Direct Investment through AMC	0%
	Digital Platform of AMC/Third party	0%
Redemption Charge	**Type of Charge**	**Percentage**
	Back end load	Nil
	Contingent Load	Contingent load shall be charged on redemption prior to initial maturity and shall commensurate with net loss, if any, incurred due to early redemption, as determined by the Management Company.

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
Digital Custodian Company Limited
DABEER KHAN
dabeer.khan@digitalcustodian.com

Need Help?
Email us at ir@jsil.com
WhatsApp Bot: Text "Hi" to 0800 00887

Learn more:
www.jsil.com
Get in Touch:
0800 00887

Visit us
Head Office - 19th Floor, The Centre, Abdullah Haroon Road, Saddar, Karachi

Follow Us For Updates

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.