

JS Islamic Sarmaya Mehfooz Fund



**Your investment stays secure and
riba free through capital protection**

Subscription Period: 28th October '25 to 13th November '25

Benchmark: A weighted mix of the PKISRV for the period corresponding to the maturity of the CIS and KMI-30 Index or KMI All Share Index (Total Return Index) with allocations based on specified investment proportions of the Fund.

Risk Profile: Moderate

Fund Category: Shariah Compliant Capital Protected Fund

Maturity: 20 Months

Disclaimer:

All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of future returns. Please read the offering documents to understand the policies and risks involved.

- Our fund offers returns through Shariah-compliant structures, such as Sukuk and Ijarah, which are backed by tangible assets and do not involve riba (interest).
- Capital protection is subject to holding of investment for complete tenure until maturity. Premature redemptions are subject to deduction of contingent load.

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Scan to Get Started

More information call us
0800-00887

Visit our website
www.jsil.com

JS Islamic Sarmaya Mehfooz Fund (JSISMF)

An open-ended, Shariah-compliant Capital Protection Scheme designed to help you grow your savings safely and ethically.

How Your Investment Works

Capital Protection Segment

- ✓ Invests in low-risk Islamic instruments such as Sukuks, Ijarahs, and bank deposits.
- ✓ Ensures full value at maturity through discounted cash flow modeling.

Growth Segment

- ✓ Up to 25% exposure in Shariah-compliant equities.
- ✓ Enhances potential returns while maintaining principal safety.

Why Choose JSISMF

- ✓ Capital Protection: Principal secured through a Shariah-compliant structure.
- ✓ Growth Potential: Participate in equity market performance with limited risk.
- ✓ Defined Tenure: 20-month investment period with maturity-based flexibility.
- ✓ Shariah Compliant: Reviewed and monitored by Al Hilal Shariah Advisors.
- ✓ Regulatory Approval: Structured under SECP's NBFC Rules and Regulations.
- ✓ Expert Management: Managed by JS Investments experienced professionals.
- ✓ Easy Entry: Start investing from just PKR 5,000.

FOR MORE INFORMATION

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