

General Information

Currency

Indonesian Rupiah (IDR)

Minimum Purchase

Rp 15.000.000

Portfolio Fee

0.50%

Selling Fee

Free of charge*

Switching Fee

Stamp Duty (IDR 10K) for transactions above IDR 10M

Performance Fee**

0.50% (Standard)

Management Fee

Bahana Likuid Syariah G - 0.40%
Bahana Mes Syariah Fund G - 2.40%

Return Since Inception:

Bahana Likuid Syariah G : +7.40%
Bahana Mes Syariah Fund G : +5.74%

Bloomberg Ticker:

Bahana Likuid Syariah G : BTCWLKS.IJ
Bahana Mes Syariah Fund G : BTCWMES.IJ

Asset Under Management

Bahana Likuid Syariah G : 528,94B
Bahana Mes Syariah Fund G : 129,03B

Custodian Bank

PT Bank Standard Chartered - Fixed Income & Money Market

*After 12 months, a 0.50% fee will be charged if the holding period requirement is not met and the performance target has not been achieved.

**Charged upon switching and applies once each time the 6% performance target is reached. Additional fees may apply if performance reaches ≥2 times the target within the same period.

Company Profile:

In 2024, PT Kaya Lautan Permata (Kaya) obtained an APERD (Agen Penjual Efek Reksa Dana) license from the Otoritas Jasa Keuangan (OJK), marking a significant milestone in our commitment to regulatory excellence and investor protection.

As a leader in AI-based asset allocation advisory, Kaya leverages advanced algorithms and real-time data to deliver intelligent, personalized investment strategies. Our platform simplifies and optimizes investing, aligning portfolios with each investor's financial goals, risk profile, and market condition.

Investment Objectives:

Kaya's investment strategy aims to generate absolute returns by strategically investing in bonds and term deposits. It emphasizes tactical asset allocation to optimize returns while safeguarding against significant losses, ensuring stable returns and a resilient portfolio for investors.

"At Kaya, we make smart investing effortless, so you can focus on what truly matters."

Investment Policy

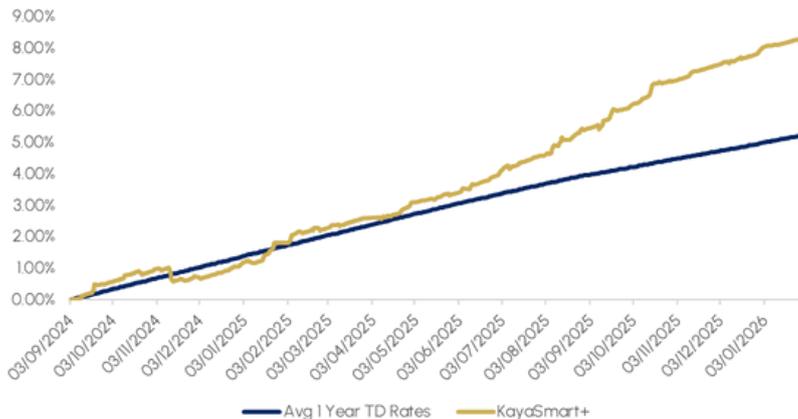
Fixed Income Fund : 1% - 99%

Money Market Fund : 1% - 99%

Optimized Portfolio Top Holdings:

BANK ALADIN SYARIAH - TD	13.23%
BPD SUMATERA SELATAN & BANGKA BELITUNG - TD	9.96%
PBS032	6.29%
SKK MBMA I 2025 II A	6.20%
BANK PEMBANGUNAN DAERAH RIAU - TD	5.02%
BANK BCA SYARIAH - TD	4.99%
BPD SUMATERA BARAT - TD	4.80%
SKK INKP IV 2025 IV A	4.64%
PT. BANK TABUNGAN NEGARA (PERSERO)	4.02%
SKK PNM I 2025 II A	3.91%

Return vs Benchmark



Return	1 Month	6 Month	YTD	1 Year	Since Inception	CAGR 1Y
Kaya Bahana Conservative Short Portfolio	0.39%	3.57%	0.29%	6.77%	8.32%	5.83%
Benchmark	0.26%	1.52%	0.23%	3.48%	5.23%	3.68%

*All returns shown above do not include portfolio fees, stamp duty, and other fees.

Key Statistics

Standard Deviation	0.007
Max Drawdown	-0.43%
Sharpe Ratio	1.49

Risk Parameter



Risk Assessment Overview:

Kaya Bahana Conservative Short Portfolio invests in government/corporate bonds and money market instruments, aiming for stable growth, capital preservation, and low-risk returns, ideal for risk-averse investors.

DISCLAIMER: PT Kaya Lautan Permata (**Kaya**) is a licensed Mutual Fund Selling Agent (**APERD**) under the supervision of the Financial Services Authority (**OJK**). As an APERD, Kaya facilitates the purchase and sale of mutual funds but does not manage the funds or their underlying assets. All investments, including mutual funds, carry inherent risks, and past performance is not indicative of future results. The value of investments can fluctuate due to various factors, and there is no guarantee of positive returns. Investment simulations provided by Kaya are for informational purposes only do not represent guaranteed outcomes. Mutual funds are managed by licensed Investment Managers (**MI**), who are solely responsible for the management of the funds. Kaya is not responsible for any losses or underperformance resulting from the decisions made by the MI. Investors are advised to review the prospectus, understand the risks involved, and consider their investment objectives and risk tolerance before making any investment decisions.