

Kaya Henan Aggressive Portfolio

April 2026

kaya
handsfree investing

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 conditions.

Investment Objectives:

Kaya's investment strategy aims to generate absolute returns by strategically investing in equities, bonds and term deposits.

Kaya's Henan Aggressive Portfolio is designed to capturing growth opportunities from equities, through active selection of alpha generating stocks while maintaining stability through bonds and liquidity via money market assets. Through tactical asset allocation, the portfolio adjusts exposures based on market conditions to optimize returns without taking excessive risk. The objective is to achieve a well balanced risk-return profile, offering moderate growth potential with controlled volatility, making it suitable for investors seeking a mix of stability and capital appreciation.

Investment Policy:

Equity Fund : 1% - 99%
Fixed Income Fund : 1% - 99%
Money Market Fund : 1% - 99%

General Information

Currency

Indonesian Rupiah (IDR)

Minimum Purchase

IDR 15,000,000

Portfolio Fee

1.00%

Selling Fee

Free of charge*

Switching Fee

Stamp Duty (IDR 10,000) for transactions above IDR 10,000,000

Performance Fee**

1.00% (Standard)

Management Fee

HPAM Tactical Equity - 3.00%
HPAM Ultima Obligasi Plus - 0.50%
HPAM Ultima Money Market - 0.10%

Return Since Inception

HPAM Tactical Equity : +35.97%
HPAM Ultima Obligasi Plus : +3.46%
HPAM Ultima Money Market : +8.95%

Bloomberg Ticker

HPAM Tactical Equity : HPAMTEF.IJ
HPAM Ultima Obligasi Plus :
HPAM Ultima Money Market : HPAUMMF.IJ

Asset Under Management (AUM)

HPAM Tactical Equity : 108.29B
HPAM Ultima Obligasi Plus : 2,471.84B
HPAM Ultima Money Market : 1,232.77B

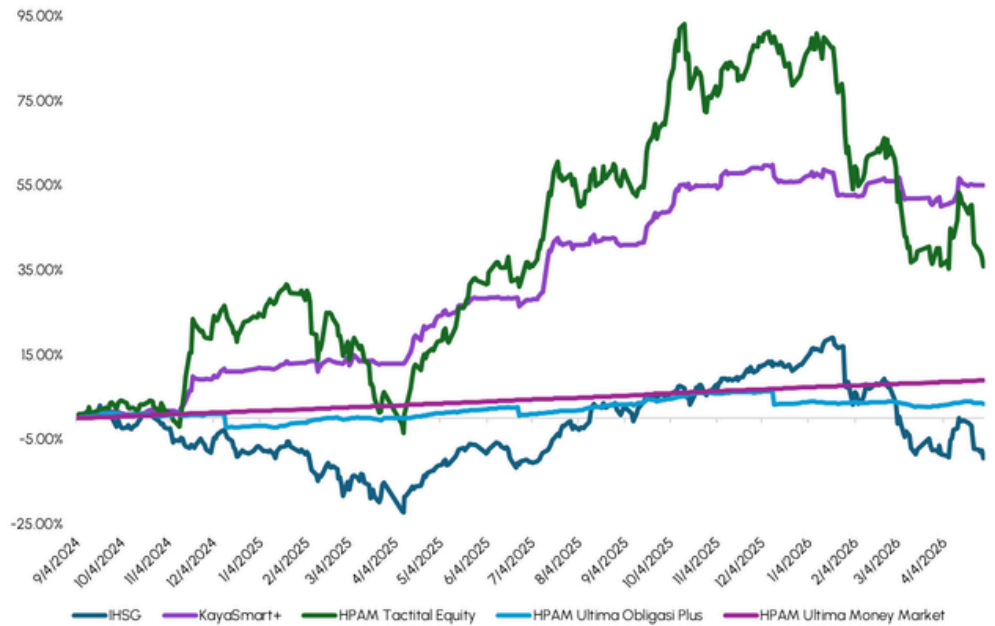
Custodian Bank

PT Bank Standard Chartered - Equity
PT Bank Mega Tbk - Fixed Income
PT Bank Standard Chartered - Money Market

*After 12 months, a 1.00% 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 11% performance target is reached. Additional fees may apply if performance reaches ≥2 times the target within the same period.

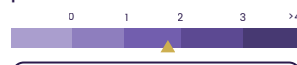
Return vs Benchmark



| Return | 1 Month | 3 Month | 9 Month | YTD | 1 Year | Since Inception | Max Drawdown |
|---------------------------------|---------|---------|---------|---------|---------|-----------------|--------------|
| Kaya Henan Aggressive Portfolio | +1.98% | +1.50% | +9.83% | -1.29% | +26.14% | +55.01% | -7.10% |
| IHSG | -1.90% | -16.48% | -7.86% | -20.48% | +2.81% | -9.33% | -24.50% |
| HPAM Tactical Equity | -2.97% | -17.15% | -13.32% | -26.85% | +16.21% | +35.97% | -29.92% |
| HPAM Ultima Obligasi Plus | +0.55% | -0.20% | +1.59% | -0.40% | +2.26% | +3.46% | -3.48% |
| HPAM Ultima Money Market | +0.40% | +1.16% | +3.96% | +1.52% | +5.33% | +8.95% | -0.03% |

Sharpe Ratio **1.89**

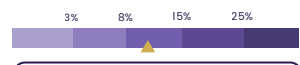
The Sharpe Ratio measures the excess return earned for each unit of risk taken. A higher Sharpe Ratio reflects more efficient fund performance.



<0 : Returns fall below the risk-free rate
0 - 1 : Relatively weak performance
1 - 2 : Solid performance
2 - 3 : Strong performance
>3 : Exceptional performance

Standard Deviation **10.18%**

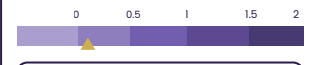
Standard Deviation measures the extent to which returns deviate from their average over a given period.



<3% : Stable
3% - 8% : Low Volatility
8% - 15% : Moderate Volatility
15% - 25% : High Volatility

Beta Portfolio **0.15**

Portfolio beta measures sensitivity of a portfolio's returns to market movements, indicating systematic risk relative to the market.



<0 : Moves Opposite To The Market
0 - 0.5 : Low Sensitivity
0.5 - 1.5 : Moderate to High Sensitivity
1.5 - 2 : Very High Sensitivity
>2 : Highly Leverage To Market Movements

Performance Comparison

| Indicator | KayaSmart+ | Equity Fund Category |
|-------------------------|------------|----------------------|
| Return (1Y) | +26.14% | +12.89% |
| Standard Deviation (1Y) | 10.18% | 22.12% |
| Sharpe Ratio | 1.89 | -12.71 |
| Max Drawdown* | -7.10% | -29.92% |

*KayaSmart+ Portfolio vs HPAM Tactical Equity

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 and 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.

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