

Prospera Kaya Aggressive Portfolio

September 2026



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 Aggressive Portfolio aims to maximize returns through a combination of high equity exposure and a data driven investment approach. The strategy blends index-based (beta) and alpha-generating stocks, enhanced by quantitative methods to improve portfolio positioning. Supported by tactical asset allocation, the portfolio dynamically adjusts to market conditions to optimize returns while maintaining disciplined risk management. It is suited for investors with high risk tolerance and a long-term horizon.

Investment Policy:
Equity Fund : 1% - 99%
Money Market Fund : 1% - 99%

General Information

Currency
Indonesian Rupiah (IDR)

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**
2.00% (Standard)

Management Fee
Prospera Kaya Balanced Fund - 3.00%
Prospera Dana Lancar - 0.50%

Return Since Inception
Prospera Kaya Balanced Fund : +1.47%
Prospera Dana Lancar : +1.53%

Bloomberg Ticker
Prospera Kaya Balanced Fund : PROKBID:IJ
Prospera Dana Lancar : PRODLAN:IJ

Asset Under Management (AUM)
Prospera Kaya Balanced Fund : 58.85B
Prospera Dana Lancar : 100.71B

Custodian Bank
PT Bank CIMB Niaga Tbk - Balanced and Money Market

*After 12 months, no redemption fee will be charged if the investment gain <1.00%. 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 12% 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
Prospera Kaya Aggressive Portfolio	-5.28%	+2.40%	-	-	-	+1.47%	-7.39%
IHSG	-6.96%	+7.58%	-	-	-	-2.40%	-9.28%
Prospera Dana Lancar	+0.43%	+1.34%	-	-	-	+1.53%	-0.03%

Sharpe Ratio

-

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

0 1 2 3 >4

<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

13.08%

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

3% 8% 15% 25%

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

Beta Portfolio

0.50

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

0 0.5 1 1.5 2

<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)	-	-8.95%
Standard Deviation (1Y)	13.08%	27.04%
Sharpe Ratio	-	-16.84
Max Drawdown*	-7.39%	-9.28%

*KayaSmart+ Portfolio vs IHSG

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