

**General Information**

**Currency**  
United States Dollar (USD)

**Minimum Purchase**  
USD 30.000

**Portfolio Fee** 1.00%      **Selling Fee** Free of Charge\*

**Switching Fee**  
Stamp Duty (IDR 10K) for transactions above IDR 10M

**Performance Fee\*\***  
1.00% (Standard)

**Management Fee**  
Mandiri Global Sharia Equity Dollar Kelas A - 2.50%  
Investa Dana Dollar Mandiri Kelas A - 1.25%  
Mandiri Money Market USD - 0.37%

**Return Since Inception**  
Mandiri Global Sharia Equity Dollar Kelas A : +8.58%  
Investa Dana Dollar Mandiri Kelas A : +2.37%  
Mandiri Money Market USD : +4.13%

**Bloomberg Code**  
Mandiri Global Sharia Equity Dollar Kelas A : MANGSED.IJ  
Investa Dana Dollar Mandiri Kelas A : MANDODA.IJ  
Mandiri Money Market USD : REKHSAS.IJ

**Asset Under Management**  
Mandiri Global Sharia Equity Dollar Kelas A : USD 38,93M  
Investa Dana Dollar Mandiri Kelas A : USD 20,29M  
Mandiri Money Market USD : USD 794,99M

**Custodian Bank**  
Bank Citibank - Equity  
Bank Standard Chartered - Fixed Income  
Bank DBS Indonesia - Money Market

\*After 12 months, a 1% 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.

**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 objective is to maximize returns while preserving capital during unfavorable market conditions. This is achieved through strategic investment in a diversified portfolio of equity, bonds, and money market instruments, with a strong emphasis on tactical asset allocation to optimize returns and protect portfolios in challenging environments.

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

**Investment Policy**

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

**Optimized Portfolio Top Holdings:**

Nvidia Corp	7.14%
Apple Inc	6.99%
Microsoft Corp	6.91%
Alphabet Inc-CI A	5.02%
Amazon.com Inc	5.02%
Pemerintah RI	4.90%
Meta Platforms Inc-Class A	4.48%
Taiwan Semiconductor Manufacturing Co Ltd	4.43%
Visa Inc	1.91%
Broadcom Inc	1.70%

**Return vs Benchmark**



**Key Statistics**

Standard Deviation	0.0748
Max Drawdown	-4.84%
Sharpe Ratio	1.79

**Risk Parameter**



**Risk Assessment Overview:**

Kaya Mandiri Aggressive USD Portfolio targets growth through a balanced mix of equities, government bonds, and money market instruments. Designed for investors focused on building wealth with a strong emphasis on risk management, this fund seeks to deliver substantial returns while safeguarding your investments.

Return	1 Month	6 Month	YTD	1 Year	Since Inception	CAGR 1Y
<b>Kaya Mandiri Aggressive USD Portfolio</b>	1.12%	7.22%	1.14%	17.59%	19.44%	13.42%
<b>Benchmark</b>	2.58%	13.52%	2.75%	18.40%	23.71%	16.29%

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

**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.