Kaya Mandiri Aggressive USD 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 global equities, USD denominated bonds and term deposits.

Kaya's investment objective is to maximize risk-adjusted returns while preserving capital during adverse market conditions. The strategy emphasizes capturing alpha in global equities through disciplined security selection and thematic positioning, complemented by stable income generation from USD-denominated bonds and liquidity management via money market instruments. Through active and tactical asset allocation, the portfolio dynamically adjusts exposures to capitalize on market opportunities while maintaining downside protection—delivering a resilient and high-conviction USD portfolio across market cycles.

Investment Policy:

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

General Information

Currency
United States Dollar (USD)

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
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: +24.03%
Investa Dana Dollar Mandiri Kelas A : -3.77%
Mandiri Money Market USD : +5.99%

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

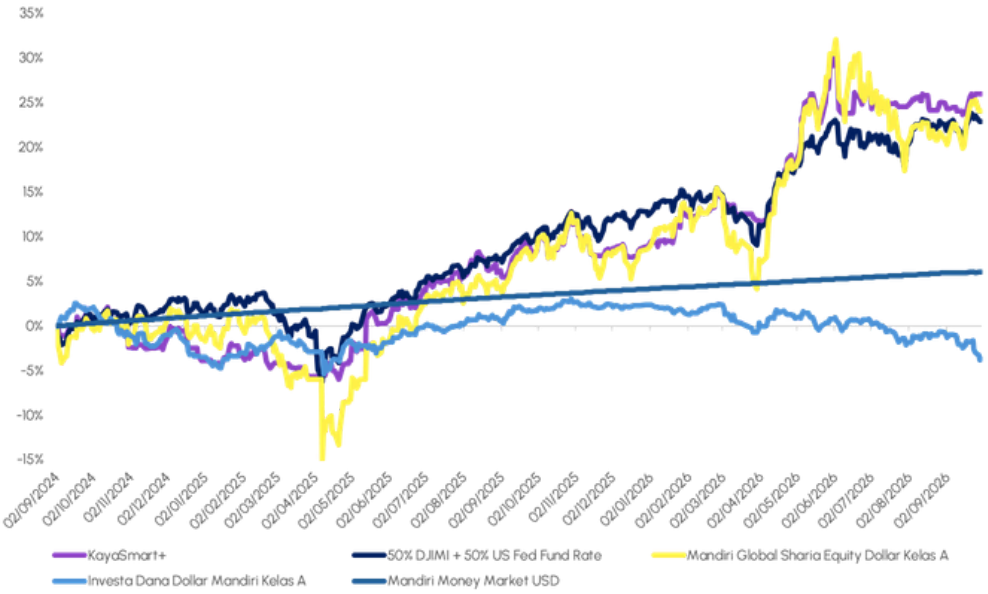
Asset Under Management (AUM)
Mandiri Global Sharia Equity Dollar Kelas A : 36.48M
Investa Dana Dollar Mandiri Kelas A : 9.70M
Mandiri Money Market USD : 288.34M

Custodian Bank
Bank Citibank - Equity
Bank Standard Chartered - Fixed Income
Bank DBS Indonesia - 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 Mandiri Aggressive USD Portfolio	+0.83%	-0.23%	+15.68%	+15.68%	+18.86%	+25.95%	-7.89%
50% DJIMI + 50% Fed Fund Rate	+0.26%	+1.10%	+9.27%	+9.27%	+14.31%	+22.83%	-9.56%
Mandiri Global Sharia Equity Dollar Kelas A	+2.61%	-3.31%	+14.22%	+14.22%	+19.07%	+24.03%	-16.85%
Investa Dana Dollar Mandiri Kelas A	-3.06%	-4.52%	-6.00%	-6.00%	-4.63%	-3.77%	-7.76%
Mandiri Money Market USD	+0.06%	+0.52%	+1.77%	+1.77%	+2.70%	+5.99%	-0.03%

Sharpe Ratio 1.66

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 8.32%

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 0.55

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)*	+18.86%	+19.07%
Standard Deviation (1Y)*	8.32%	14.77%
Sharpe Ratio*	1.66	0.95
Max Drawdown*	-7.89%	-16.85%

*KayaSmart+ Portfolio vs Mandiri Global Sharia Equity Dollar Kelas A

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