

General Information

Currency
Indonesian Rupiah (IDR)

Minimum Purchase
Rp 15.000.000

Portfolio Fee **Selling Fee**
0.50% Free of charge*

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

Performance Fee**
0.50% (Standard)

Management Fee
Pinnacle Indonesia Bond Fund - 1.50%
Pinnacle Money Market Fund - 0.50%

Return Since Inception:
Pinnacle Indonesia Bond Fund : +8.65%
Pinnacle Money Market Fund : +8.41%

Bloomberg Ticker :
Pinnacle Indonesia Bond Fund : PINNIBF.IJ
Pinnacle Money Market Fund : PINNMMF.IJ

Asset Under Management
Pinnacle Indonesia Bond Fund : 107,15B
Pinnacle Money Market Fund : 867,15B

Custodian Bank
PT Bank Central Asia - 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 conditions.

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.”

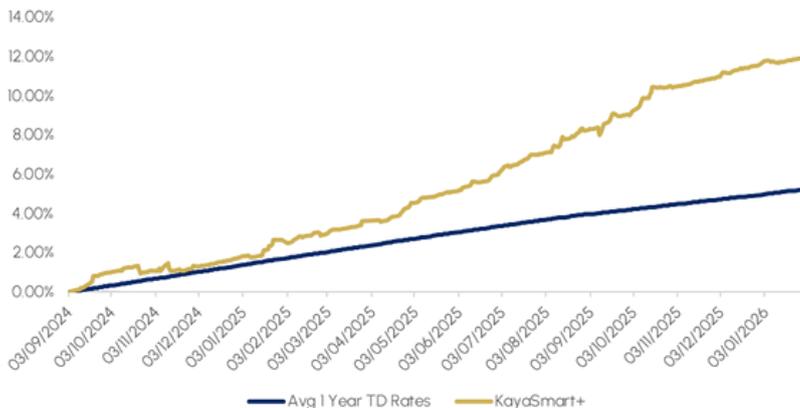
Investment Policy

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

Optimized Portfolio Top Holdings:

TD Bank Capital Indonesia	6.36%
TD Bank Amar Indonesia	5.96%
TD Bank Aladin Syariah	5.89%
TD BPD Nusa Tenggara Timur	5.48%
TD Krom Bank Indonesia	5.48%
TD Bank Mayapada	5.35%
TD Bank National Nobu	5.35%
TD Bank Sahabat Sampoerna	5.28%
TD Bank MNC International	4.94%
Obligasi FR0104	3.71%

Return vs Benchmark



Key Statistics

Standard Deviation	0.011
Max Drawdown	-0.39%
Sharpe Ratio	3.58

Risk Parameter



Risk Assessment Overview:

Kaya Pinnacle Conservative Long 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.

Return	1 Month	6 Month	YTD	1 Year	Since Inception	CAGR 1Y
Kaya Pinnacle Conservative Long Portfolio	0.30%	4.56%	0.14%	9.67%	11.92%	8.31%
Benchmark	0.26%	1.52%	0.23%	3.48%	5.23%	3.68%

*All returns presented above are net of fees. This means that the returns shown have already been adjusted to reflect the deduction of any applicable management fees, transaction fees, or other charges.

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.