

Kaya Pinnacle Conservative Long Portfolio

April 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 bonds and term deposits.

Kaya's Long Portfolio is designed to generate enhanced returns through a higher allocation to bonds, complemented by selective exposure to term deposits for liquidity management. The strategy adopts a more tactical allocation to capture market opportunities, while maintaining a disciplined risk management framework to mitigate downside risks. Through active and tactical asset allocation, the portfolio seeks to optimize return potential while preserving portfolio resilience, making it suitable for investors with a higher risk tolerance and longer investment horizon.

Investment Policy:

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

General Information

Currency

Indonesian Rupiah (IDR)

Minimum Purchase

IDR 15,000,000

Portfolio Fee

0.50%

Selling Fee

Free of charge*

Switching Fee

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

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 : +6.55%
Pinnacle Money Market Fund : +9.72%

Bloomberg Ticker

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

Asset Under Management (AUM)

Pinnacle Indonesia Bond Fund : 85.83B
Pinnacle Money Market Fund : 888.20B

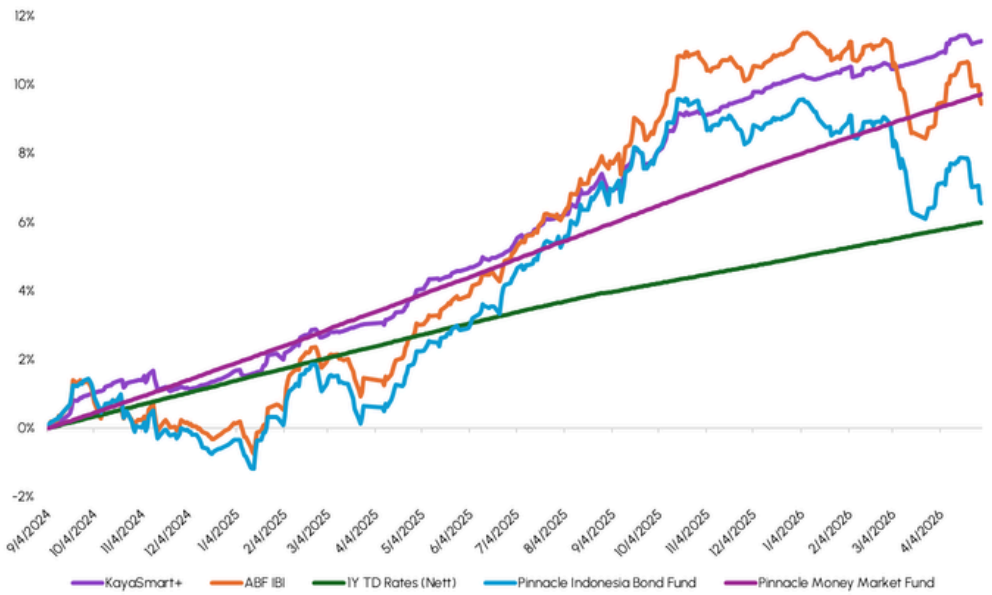
Custodian Bank

PT Bank Central Asia Tbk - Fixed Income and 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.

Return vs Benchmark



| Return | 1 Month | 3 Month | 9 Month | YTD | 1 Year | Since Inception | Max Drawdown |
|---|---------|---------|---------|--------|--------|-----------------|--------------|
| Kaya Pinnacle Conservative Long Portfolio | +0.40% | +0.76% | +4.83% | +0.93% | +6.97% | +11.27% | -0.59% |
| ABF IBI | +0.61% | -1.31% | +3.04% | -1.77% | +6.22% | +9.45% | -2.76% |
| 1 Year TD Rates (Nett) | +0.25% | +0.74% | +2.27% | +0.97% | +3.23% | +6.00% | 0.00% |
| Pinnacle Indonesia Bond Fund | +0.11% | -2.00% | +1.05% | -2.74% | +4.22% | +6.55% | -3.20% |
| Pinnacle Money Market Fund | +0.41% | +1.22% | +4.12% | +1.62% | +5.67% | +9.72% | 0.00% |

Sharpe Ratio **1.10**

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 **1.11%**

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 **0.29**

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+ | Fixed Income Fund Category |
|-------------------------|---------------|----------------------------|
| Return (1Y) | +6.97% | +4.04% |
| Standard Deviation (1Y) | 1.11% | 2.25% |
| Sharpe Ratio | 1.10 | 0.35 |
| Max Drawdown* | -0.59% | -3.20% |

*KayaSmart+ Portfolio vs Pinnacle Indonesia Bond Fund

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.

