

Kaya Syailendra Moderate Portfolio

June 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 Syailendra Moderate Portfolio is designed to capturing growth opportunities from equities, through active selection of alpha generating stocks while maintaining stability through bonds and liquidity via money market assets. Through tactical asset allocation, the portfolio adjusts exposures based on market conditions to optimize returns without taking excessive risk. The objective is to achieve a well balanced risk-return profile, offering moderate growth potential with controlled volatility, making it suitable for investors seeking a mix of stability and capital appreciation.

Investment Policy:
Balanced Fund : 1% - 99%
Fixed Income Fund : 1% - 99%
Money Market Fund : 1% - 99%

General Information

Currency
Indonesian Rupiah (IDR)

Minimum Purchase
IDR 15,000,000

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
Syailendra Balanced Opportunity Fund A - 3.50%
Syailendra Fixed Income Plus A - 1.55%
Syailendra Dana Kas - 0.40%

Return Since Inception
Syailendra Balanced Opportunity Fund A : +17.40%
Syailendra Fixed Income Plus A : +4.90%
Syailendra Dana Kas : +9.10%

Bloomberg Ticker
Syailendra Balanced Opportunity Fund A : SYABLOPJ
Syailendra Fixed Income Plus A : SYAFIXLIJ
Syailendra Dana Kas : SYADAKAJJ

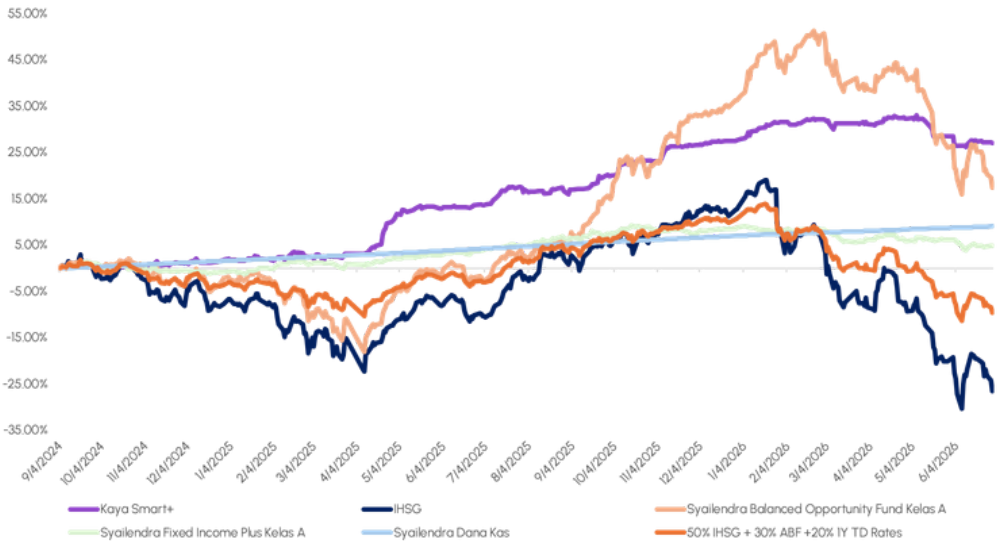
Asset Under Management (AUM)
Syailendra Balanced Opportunity Fund A : 1,291.39B
Syailendra Fixed Income Plus A : 139.02B
Syailendra Dana Kas : 3,209.86B

Custodian Bank
PT Bank Central Asia Tbk - Balanced
PT Bank Standard Chartered - Fixed Income
PT Bank CIMB Niaga Tbk - Money Market

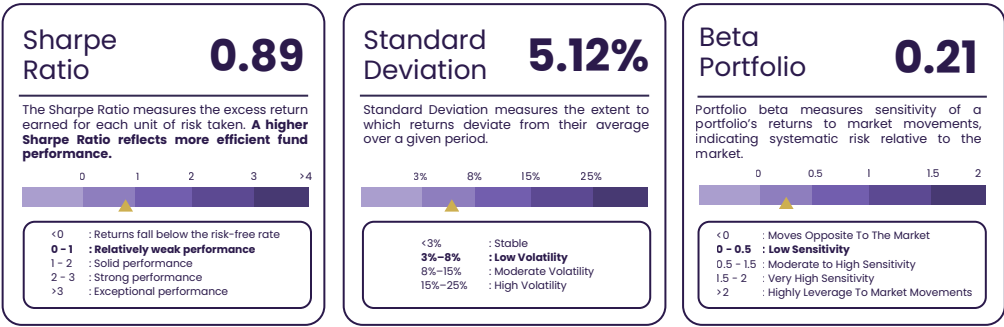
*After 12 months, a 1.00% fee will be charged if the holding period requirement is not met and the performance target has not been achieved.

**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 Syailendra Moderate Portfolio	-1.15%	-3.42%	+5.92%	-0.69%	+11.67%	+27.05%	-5.15%
IHSB	-7.90%	-20.43%	-29.99%	-35.49%	-18.54%	-26.45%	-41.52%
Syailendra Balanced Opportunity Fund A	-6.87%	-15.97%	+1.93%	-14.48%	+19.34%	+17.40%	-23.37%
Syailendra Fixed Income Plus A	-1.18%	-0.87%	-2.11%	-3.76%	+1.12%	+4.90%	-4.85%
Syailendra Dana Kas	+0.34%	+1.06%	+3.23%	+1.89%	+4.69%	+9.10%	0.00%
50% IHSB + 30% ABF + 20% 1Y TD Rates	-3.90%	-9.57%	-14.64%	-18.85%	-7.06%	-9.57%	-22.16%



Performance Comparison

Indicator	KayaSmart+	Balanced Fund Category
Return (1Y)	+11.67%	+2.83%
Standard Deviation (1Y)	5.12%	13.34%
Sharpe Ratio	0.89	-0.95
Max Drawdown*	-5.15%	-23.37%

*KayaSmart+ Portfolio vs Syailendra Balance Opportunity Fund Kelas A

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.

