

## General Information

**Currency**  
Indonesian Rupiah (IDR)

**Minimum Purchase**  
Rp 15.000.000

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

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

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

**Management Fee**  
Trimegah Kas Syariah - 0.50%  
TRAM Strategic Plus Kelas A - 1.50%  
TRIM Kapital - 4.00%

**Return Since Inception:**  
Trimegah Kas Syariah : +7.43%  
TRAM Strategic Plus Kelas A : +6.52%  
TRIM Kapital : -0.35%

**Bloomberg Ticker:**  
TRAM Strategic Plus Kelas A : TRAMSTP.JJ  
Trimegah Kas Syariah : TRKSYAR.IJ  
TRIM Kapital : TRSMKPI.IJ

**Asset Under Management**  
TRAM Strategic Plus Kelas A : 220,57B  
Trimegah Kas Syariah : 1694,69B  
TRIM Kapital : 418,29B

**Custodian Bank**  
PT Bank HSBC Indonesia - Fixed Income  
PT Bank Mandiri Tbk - Money Market  
PT Deutsche Bank Indonesia - Equity

\*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:

Bank Syariah Bukopin (deposito)	7.63%
Sukuk Mudharabah Berkelanjutan I Lontar Papyrus Pulp & Paper Industry Tahap II Tahun 2025 Seri A	6.20%
Bank Aladin Syariah (deposito)	5.26%
Bank Jabar Syariah (deposito)	4.27%
Bank Riau Kepri Syariah (deposito)	3.82%
Bank Mega Syariah (deposito)	3.19%
Sukuk Mudharabah Berkelanjutan I Merdeka Battery Materials Tahap II Tahun 2025 Seri A	3.18%
Sukuk Mudharabah Berwawasan Sosial Berkelanjutan I Pegadaian Tahap III Tahun 2025 Seri A	2.80%
Bank Central Asia Tbk	2.42%
Bank Rakyat Indonesia (Persero) Tbk	2.21%

## Return vs Benchmark



Return	1 Month	6 Month	YTD	1 Year	Since Inception	CAGR 1Y
<b>Kaya Trimegah Aggressive Portfolio</b>	1.25%	7.26%	1.01%	21.06%	26.18%	17.93%
<b>Benchmark</b>	-3.67%	10.33%	-4.78%	17.76%	9.36%	6.55%

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

## Key Statistics

Standard Deviation	0.0514
Max Drawdown	-1.82%
Sharpe Ratio	2.87

## Risk Parameter



## Risk Assessment Overview:

Kaya Trimegah Aggressive 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.

**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.