

General Information	
Currency	Indonesian Rupiah (IDR)
Minimum Purchase	Rp 15,000,000
Portfolio Fee	0.50%
Selling Fee	Free of charge*
Switching Fee	Stamp Duty (IDR 10K) for transactions above IDR 10M
Performance Fee**	0.50% (Standard)
Management Fee	Trimegah Kas Syariah - 0.50% TRAM Strategic Plus Kelas A - 1.50%
Return Since Inception:	TRAM Strategic Plus Kelas A : +6.52% Trimegah Kas Syariah : +7.43%
Bloomberg Ticker:	TRAM Strategic Plus Kelas A : TRAMSTP.IJ Trimegah Kas Syariah : TRKSYAR.IJ
Asset Under Management	TRAM Strategic Plus Kelas A : 220,57B Trimegah Kas Syariah : 1694,69B
Custodian Bank	PT Bank HSBC Indonesia - Fixed Income PT Bank Mandiri Tbk - 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.

Investment Policy

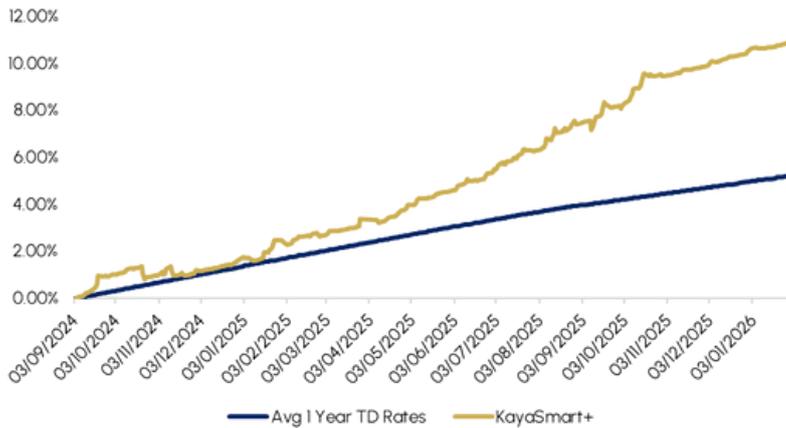
Fixed Income Fund : 1% - 99%
Money Market Fund : 1% - 99%

"At Kaya, we make smart investing effortless, so you can focus on what truly matters."

Optimized Portfolio Top Holdings:

Bank Syariah Bukopin (deposito)	10.08%
Sukuk Mudharabah Berkelanjutan I Lontar Papyrus Pulp & Paper Industry Tahap II Tahun 2025 Seri A	8.19%
Bank Aladin Syariah (deposito)	6.95%
Bank Jabar Syariah (deposito)	5.64%
Bank Riau Kepri Syariah (deposito)	5.05%
Bank Mega Syariah (deposito)	4.21%
Sukuk Mudharabah Berkelanjutan I Merdeka Battery Materials Tahap II Tahun 2025 Seri A	4.20%
Sukuk Mudharabah Berwawasan Sosial Berkelanjutan I Pegadaian Tahap III Tahun 2025 Seri A	3.70%
Obligasi Negara Republik Indonesia Seri FR0080	2.85%
Bank Sumut Syariah (deposito)	2.82%

Return vs Benchmark



Return	1 Month	6 Month	YTD	1 Year	Since Inception	CAGR 1Y
Kaya Trimegah Conservative Long Portfolio	0.27%	4.28%	0.18%	8.75%	10.83%	7.57%
Benchmark	0.26%	1.52%	0.23%	3.48%	5.23%	3.68%

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

Key Statistics

Standard Deviation	0.0120
Max Drawdown	-0.54%
Sharpe Ratio	2.41

Risk Parameter



Risk Assessment Overview:

Kaya Trimegah 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.

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.