

Kaya Trimegah Moderate Portfolio

April 2026

kaya
handsfree investing

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 Trimegah 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

Balanced Absolute Strategy A - 2.95%
TRAM Strategic Plus Kelas A - 1.50%
Trimegah Kas Syariah - 0.50%

Return Since Inception

Balanced Absolute Strategy A : +17.76%
TRAM Strategic Plus Kelas A : +4.67%
Trimegah Kas Syariah : +8.44%

Bloomberg Ticker

Balanced Absolute Strategy A : TRIMBAS.JJ
TRAM Strategic Plus Kelas A : TRAMSTP.JJ
Trimegah Kas Syariah : TRKSYAR.JJ

Asset Under Management (AUM)

Balanced Absolute Strategy A : 613.79B
TRAM Strategic Plus Kelas A : 135.08B
Trimegah Kas Syariah : 2,336.11B

Custodian Bank

PT Bank DBS Indonesia - Balanced
PT Bank HSBC Indonesia - Fixed Income
PT Bank Mandiri 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 Trimegah Moderate Portfolio	+2.57%	+2.43%	+14.59%	+5.87%	+30.70%	+42.39%	-4.21%
IHSIG	-1.90%	-16.48%	-7.86%	-20.48%	+2.81%	-9.33%	-24.50%
Trimegah Balanced Absolute Strategy A	+0.60%	-7.02%	+6.90%	-8.15%	+30.33%	+17.76%	-28.19%
TRAM Strategic Plus Kelas A	+0.18%	-1.80%	+0.52%	-2.65%	+3.22%	+4.67%	-3.51%
Trimegah Kas Syariah	+0.33%	+0.95%	+3.44%	+1.29%	+4.83%	+8.44%	0.00%
50% IHSIG + 30% ABF + 20% 1Y TD Rates	-0.63%	-8.50%	-2.38%	-10.82%	+4.00%	-0.63%	-12.73%

Sharpe Ratio **2.84**

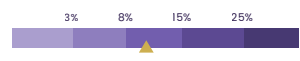
The Sharpe Ratio measures the excess return earned for each unit of risk taken. **A higher Sharpe Ratio reflects more efficient fund performance.**



<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 **8.38%**

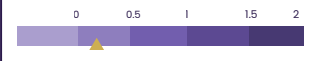
Standard Deviation measures the extent to which returns deviate from their average over a given period.



<3% : Stable
3%-8% : Low Volatility
8%-15% : Moderate Volatility
15%-25% : High Volatility

Beta Portfolio **0.26**

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+	Balanced Fund Category
Return (1Y)	+30.70%	+12.51%
Standard Deviation (1Y)	8.38%	11.46%
Sharpe Ratio	2.84	0.44
Max Drawdown*	-4.21%	-16.21%

*KayaSmart+ Portfolio vs Trimegah Balanced Absolute Strategy 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 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.

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