

## Product Information

Effective Date	31-Oct-2016
No. of Effective Statement	S-627/D.04/2016
Inception Date	23-Dec-2016
Currency	IDR
Custodian Bank	PT Bank Central Asia Tbk
NAV Per Unit	IDR 1240.52
AUM	IDR 10.22 BN
Minimum Initial Investment	IDR 10,000.00
Number of Offered Units	Max. 5,000,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	0.00%
Redemption Fee	0.00%
Switching Fee	0.00%
Management Fee	Max. 1.00 % per annum
Custodian Fee	Max. 0.25 % per annum
ISIN Code	IDN000265709
Fund's Account Number *	BCA A/C. 206-326-2625

\* For more information, please refers to Fund's prospectus

## Fund's Benefit

- More attractive yield
- Investment can be disbursed every day
- Professional management

## Main Risk Factor

- Risk of Default
- Risk of Liquidity
- Risk of dissolution and liquidation
- Risks of Political, Economic, and
- Risk of Exchange Rate

## Top 10 Securities in Portfolio (%)

BANK ALADIN SYARIAH	MM	5.87%
BANK MEGA	MM	3.91%
BANK NATIONAL NOBU	MM	1.47%
BANK VICTORIA SYARIAH	MM	2.25%
FR0040	FI	4.07%
FR0081	FI	75.43%
PBS036	FI	4.86%

\*EQ: Equity, FI: Fixed Income, MM: Money Market

## Investment Objective

Maintain the value of investment, obtain liquidity, and a level of return in accordance with the tolerable level of risk in the short term through investment in domestic money market instruments and/or Debt Instruments issued with a maturity of not more than 1 year (one) year and/or the remaining maturity is not more than 1 (one) year and/or deposits in Rupiah and/or other foreign currencies.

## Fund Manager's Comment

The Fund's net performance for the month of October 2024 came in at +0.27%, slightly underperforming the benchmark's by -2bps. The average 1-month bank time deposits rates in Indonesia increased in October 2024. The rates increased by 9bps to 4.11% from 4.03% at the end of the previous month. The average 3-month bank time deposits rate in Indonesia increased from 4.27% to 4.29%.

1-year Govt Bond yield increased by 37.5bps to 6.561% from 6.186 % at the end of the previous month. The BI Rate at the end of October 2024 was steady at 6%. Going forward, we remain positive on the local bonds market. We expect the fund to benefit from the current rate cut cycle.

## Risk Classification



## Risk Classification Description

Low volatility with limited investment growth potential

## Investment Policy

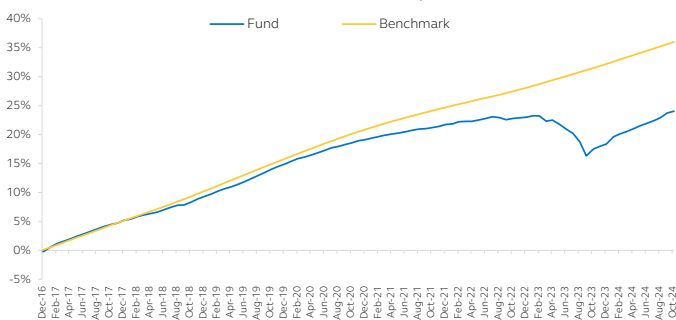
Money Market	Max. 100%
Bonds (Maturity ≤ 1 Year)	Max. 100%

## Fund Allocation

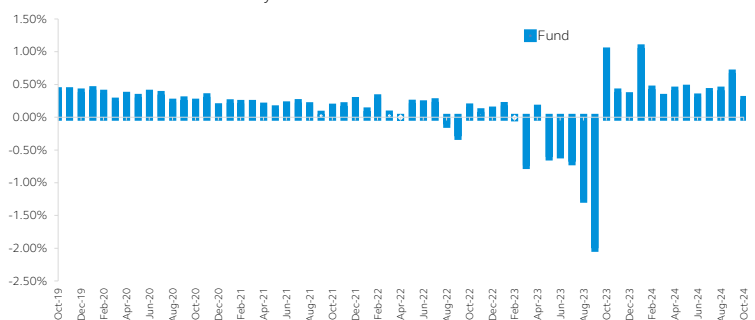
Money Market*	15.64%
Bonds (Maturity ≤ 1 Year)	84.36%

\*Include Cash and equivalent

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



## Performance Since Inception

Performance	Jan-2024	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Highest Monthly Performance	1.06%	Fund	4.82%	0.27%	1.37%	2.53%	5.57%	2.35%	8.80%	24.05%
Lowest Monthly Performance	-2.00%	Benchmark *	2.88%	0.29%	0.86%	1.72%	3.44%	9.58%	18.34%	36.01%

\*Fund performance Benchmark 100% Bank Indonesia 3 Months Time Deposit Index

## About Principal Asset Management

PT Principal Asset Management (formerly known as PT CIMB-Principal Asset Management), is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia's leading universal banking groups. Principal offers a wide variety of solutions to help people and companies in building, protecting and advancing their financial well-being with the company's discretionary mandates and asset management expertise. With innovative ideas and real-life solutions, the company help achieving financial progress towards a more secure financial future possible for clients of all income and portfolio sizes. PT Principal Asset Management has obtained a business license from the Capital Market authority as an Investment Manager based on the Decree of the Chairman of BAPEPAM Number: KEP-05/PM/MI/1997 dated May 7, 1997.

## About The Custodian Bank

PT Bank Central Asia Tbk obtained approval as a Custodian Bank in the capital market based on the Decree of the Chairman of Bapepam Decision Number: KEP-148/PM/1991 dated November 13, 1991 concerning Approval as a Place to Deposit Assets in the Capital Market to PT Bank Central Asia. BCA Custodian has provided various services to depositors, both local and overseas. Assets deposited in the form of stocks, bonds, warrants, pre-emptive rights, Bank Indonesia Certificates, Government Bonds, deposit certificates, debt recognition letters and land securities. Seeing positive capital market developments, BCA Custodian has also entered the mutual fund market as a custodian bank since August 2001.

## Mutual Fund Ownership

Based on the prevailing OJK regulations, confirmation letters for the implementation of transaction, purchases, transfer and redemption of mutual fund participation units are legal proprietary letters issued and set by custodian bank. Unit holders can see mutual fund ownership through the address <https://Akses.ksei.co.id>.

Futher information related to the Fund Prospectus can be accessed through our site: [www.principal.co.id](http://www.principal.co.id)

## Disclaimer

INVESTING THROUGH MUTUAL FUNDS CARRIES RISKS. BEFORE DECIDING TO INVEST, POTENTIAL INVESTORS ARE REQUIRED TO READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE/ REFLECT ANY INDICATION OF FUTURE PERFORMANCE. THE FINANCIAL SERVICES AUTHORITY DOES NOT PROVIDE A STATEMENT APPROVING OR DISAPPROVING OF THIS EFFECT, NOR DOES IT STATE THE CORRECTNESS OR ADEQUACY OF THE CONTENTS OF THE PROSPECTUS OF THIS MUTUAL FUND. ANY STATEMENT TO THE CONTRARY THEREOF IS AN UNLAWFUL ACT.

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