

# Reksa Dana Principal Cash Fund

Money Market Fund  
Fund Fact Sheet  
29-Nov-2024



## Product Information

|                            |                                     |
|----------------------------|-------------------------------------|
| Effective Date             | 16-Nov-2011                         |
| No. of Effective Statement | S-12405/BL/2011                     |
| Inception Date             | 23-Dec-2011                         |
| Currency                   | IDR                                 |
| Custodian Bank             | Deutsche Bank A.G.                  |
| NAV Per Unit               | IDR 1848.99                         |
| AUM                        | IDR 117.15 BN                       |
| Minimum Initial Investment | IDR 10,000.00                       |
| Number of Offered Units    | Max. 1,000,000,000.00 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                  | IDN000128402                        |
| Fund's Account Number *    | Deutsche Bank A/C. 84616009         |

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

## Fund's Benefit

- Professional management
- Benefits of Economics of Scale
- Investment Value Growth
- Ease of Investment Disbursement

## Main Risk Factor

- Risk of Changes in Economic and
- Risk of Default
- Risk of Liquidity
- Risk of Reduced Number of Participation
- Risk of Dissolution and liquidation

## Top 10 Securities in Portfolio (%)

|  |    |        |
|--|----|--------|
| BANK ALADIN SYARIAH  | MM | 3.84%  |
| BANK VICTORIA SYARIAH                                      | MM | 5.80%  |
| BPD SULAWESI TENGAH  | MM | 4.52%  |
| FR0040   | FI | 3.48%  |
| FR0081   | FI | 59.11% |
| OBL BKLJT V IMF DGN TKT BUNGA TETAP TAHAP III TH 2024 SR A | FI | 2.56%  |
| OBL BKLJT VI ADIRA FINANCE TAHAP III TAHUN 2024 SERI A     | FI | 3.41%  |
| OBL BKLJT VI TBI TAHAP II TAHUN 2023                       | FI | 5.98%  |
| OBL I BUMA TH 2023 SR A                                    | FI | 2.56%  |
| OBL I MERDEKA BATTERY MATERIALS TH 2024 SR A               | FI | 2.56%  |

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

## Investment Objective

Preserve investment value and gain a level of return in accordance with the tolerable level of risk in medium term through investments in domestic Money Market and Debt Instruments in IDR or other currencies with maturity below one year.

## Fund Manager's Comment

The Fund's net performance for the month of November 2024 came in at +0.29%, outperforming the benchmark by 2bps. The average 1-month bank time deposits rates in Indonesia decreased in November 2024. The rates decreased by 5bps to 4.06% from 4.11% at the end of the previous month. Meanwhile, the average 3-month bank time deposits rate in Indonesia increased from 4.29% to 4.33%.

1-year Govt Bond yield increased by 14.3bps to 6.704% from 6.561% at the end of the previous month. The BI Rate at the end of November 2024 was steady at 6%. 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        | Max. 100% |

(Maturity ≤ 1 Year)

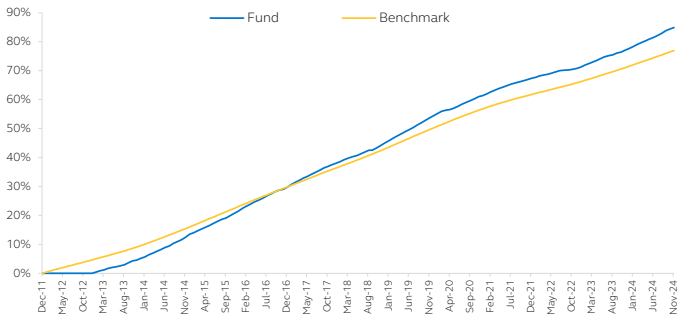
## Fund Allocation

|                |        |
|----------------|--------|
| Money Market * | 17.36% |
| Bonds          | 82.64% |

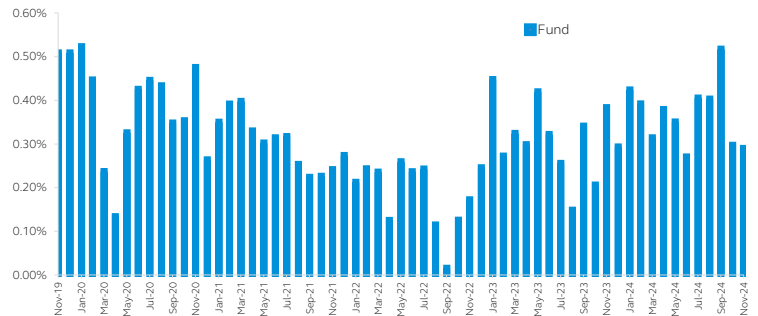
(Maturity ≤ 1 Year)

\*Include Cash and equivalent

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



## Performance Since Inception

| Performance                 | YTD            | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Inception |
|-----------------------------|----------------|---------|----------|----------|--------|---------|---------|-----------------|
| Highest Monthly Performance | Dec-2014 1.02% |         |          |          |        |         |         |                 |
| Lowest Monthly Performance  | Dec-2011 0.00% |         |          |          |        |         |         |                 |
| Fund                        | 4.12%          | 0.29%   | 1.11%    | 2.20%    | 4.42%  | 10.78%  | 20.32%  | 84.90%          |
| Benchmark *                 | 3.16%          | 0.27%   | 0.85%    | 1.71%    | 3.44%  | 9.61%   | 18.22%  | 76.91%          |

\*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 Financial Services Authority (OJK) 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

Deutsche Bank AG, Jakarta Branch has obtained the approval to be a Custodian in the capital market from the Capital Market authority pursuant to Chairman of Bapepam Decision No. Kep-07/PM/1994 dated January 19, 1994 and therefore Deutsche Bank A.G., Jakarta Branch is registered and supervised by OJK. Deutsche Bank AG, Jakarta Branch has been providing custodial services since 1994 and fund services, namely administration and custodian of funds since 1996. Deutsche Bank AG, Jakarta Branch is the first custodian bank which provides fund services for the first mutual fund product launched in 1996, namely closed Mutual Fund. Henceforth, Deutsche Bank AG, Jakarta Branch became the pioneer and has consistently provided fund services for mutual fund products and other products for the domestic market among others insurance products (linked fund unit), pension funds, discretionary fund, sharia fund and so forth.

## 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

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