

# Reksa Dana Syariah Principal Income Fund Syariah

Fixed Income Fund  
Fund Fact Sheet  
30-Aug-2024



## Product Information

Effective Date	08-Sep-2020
No. of Effective Statement	S-856/PM.21/2020
Inception Date	18-Mar-2021
Currency	IDR
Custodian Bank	PT Bank Syariah Indonesia, Tbk
NAV Per Unit	IDR 1137.14
AUM	IDR 10.83 BN
Minimum Initial Investment	IDR 100,000.00
Number of Offered Units	Max. 2,000,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	Max. 1.00 %
Redemption Fee	Max. 1.00 %
Switching Fee	Max. 1.00 %
Management Fee	Max. 1.50 % per annum
Custodian Fee	Max. 0.25 % per annum
ISIN Code	IDN000446309
Fund's Account Number *	BSI A/C. 7139787565

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

## Investment Objective

Aims to obtain attractive and optimal investment returns in the long run while still providing adequate income through investments in fixed income Sharia Securities in the Capital Market, including Sukuk and Sharia money market instruments.

## Fund Manager's Comment

Sharia bond prices generally fell in August 2024. This is indicated by the yield of 10 Years benchmark PBS029 that increased from 6.68% to 6.70%. The yield of 5 Year benchmark price, PBS023 decreased from 6.63% to 6.55%. Currently, Sharia bond portfolio duration is 5,95 yr.

## Fund's Benefit

- Professional management
- More attractive yield
- Ease of Investment Disbursement
- Benefits of Economies of Scale
- Investment Value of Growth
- Compliance with Sharia Principles

## Main Risk Factor

- Risk of Defaults
- Risk of Liquidity
- Risk of dissolution and liquidation
- Risk of Changes in Economic and
- Risk of Diminishing of Net Asset Value
- Risk of Exchange Rate

## Top 10 Securities in Portfolio (%)

SBSN SERI PBS004	FI	26.30%
SBSN SERI PBS029	FI	13.99%
SBSN SERI PBS032	FI	39.81%
SBSN SERI PBS033	FI	18.36%

## Risk Classification



## Risk Classification Description

Low to moderate volatility with moderate investment growth potential

## Investment Policy

Sharia Bonds / Sukuk	80%-100%
Money Market Sharia	0%-20%

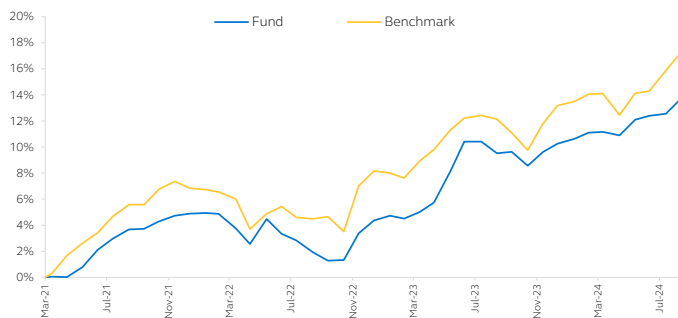
## Fund Allocation

Sharia Bonds / Sukuk	98.46%
Money Market Sharia*	1.54%

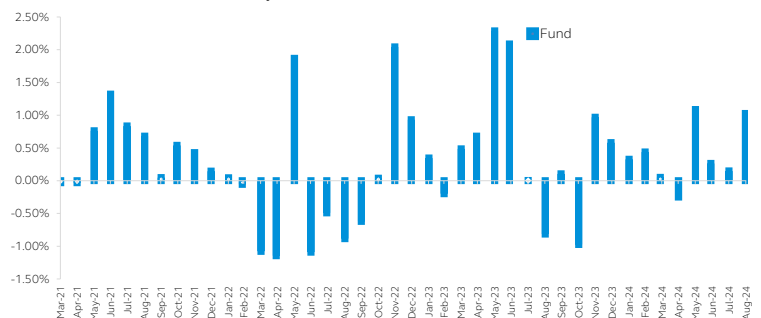
\*Include Cash and equivalent

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

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



## Performance Since Inception

Performance	Period	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Highest Monthly Performance	May-2023									
	2.29%									
Lowest Monthly Performance	Apr-2022	Fund	3.13%	1.03%	1.45%	2.35%	3.83%	9.68%	-	13.71%
	-1.15%	Benchmark *	3.60%	1.19%	2.76%	2.80%	4.57%	11.07%	-	17.26%

\*Fund performance Benchmark 100% 5 Year Bond 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

PT Bank Syariah Indonesia Tbk obtained approval from OJK based on the Board of Commissioners Decree Number 4/KDK.03/2021. Prior to the merger, Custodian service activities were carried out by PT Bank Syariah Mandiri since 2019 with Core Custody services for customers from various segments, starting from the Corporate segment (among others Banks and Insurance Companies), the Institution/Public Legal Entity segment to the individual/individual customer segment. PT Bank Syariah Mandiri also has experience in acting as a Custodian Bank for a number of Sharia Mutual Funds in the form of Collective Investment Contracts. After the merger, all Custodian services that were originally carried out by PT Bank Syariah Mandiri were then carried out by PT Bank Syariah Indonesia Tbk, using the core custody system previously used by PT Bank Syariah Mandiri and supported by employees who had experience in the capital market industry.

## 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>. For more information about prospectus can be seen through the address: [www.principal.co.id](http://www.principal.co.id).

Further 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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