

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 1187.05
AUM	IDR 9.54 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. 1.50 % 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	2.10%
FR0070	FI	47.72%
FR0077	FI	31.86%
OBL. BKLJT. III WASKITA KARYA THP II TH 2018 SR B	FI	5.38%
SR-013	FI	10.48%

*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 average interest rate on bank deposits in Indonesia with a 1-month tenor increased in August 2023. This is indicated by an increase in the average interest rate of 0.01% to a level of 3.73%, higher than the previous month's level of 3.72%. The average interest rate on bank deposits in Indonesia with a 3-month tenor in August 2023 has increased, as indicated by the increase in the average interest rate from 3.93% to 3.99%. The movement in yields on 1-year tenor SUN increased in August 2023. This is indicated by the increase in yields by 0.37% to a level of 6.34% from 5.97% at the end of the previous month. The BI-7DRRR reference rate in August 2023 did not change and remained at 5.75%. We estimate that the BI-7DRRR reference rate will not change until the end of the year.

Risk Classification



Risk Classification Description

Low volatility with limited investment growth potential

Investment Policy

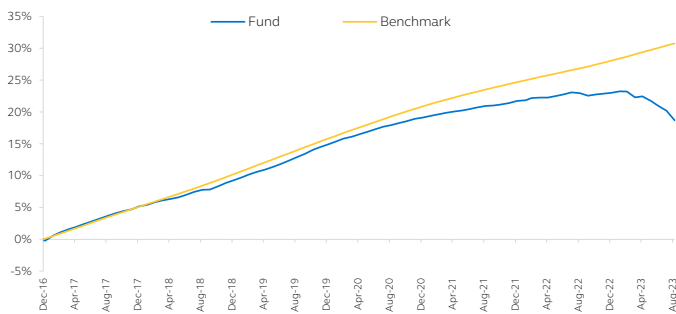
Money Market	Max. 100%
Bonds	Max. 100%
(Maturity ≤ 1 Year)	

Fund Allocation

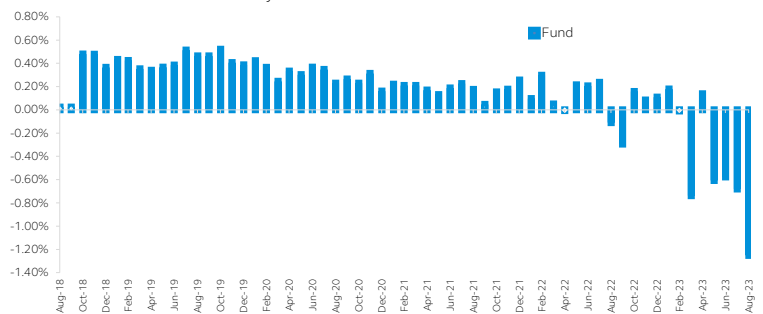
Money Market*	4.54%
Bonds	95.46%
(Maturity ≤ 1 Year)	

*Include Cash and equivalent

Fund Performance Since Inception



Monthly Performance in the Last 5 Years



Performance Since Inception

	Jan-2017	Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Highest Monthly	0.79%									
Lowest Monthly	Aug-2023									
Performance										
		Fund	-3.50%	-1.25%	-2.49%	-3.66%	-3.44%	0.62%	10.11%	18.71%
		Benchmark *	-1.25%	0.27%	0.80%	1.60%	3.07%	9.61%	20.61%	30.78%

*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>. For more information about prospectus can be seen through the address: www.principal.co.id.

Further information related to the Fund Prospectus can be accessed through our site: www.principal.co.id

Disclaimer

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PT Principal Asset Management
Revenue Tower, District 8, Lantai 5 Jl. Jend. Sudirman No.52-53 Jakarta 12190
Telepon : +(6221) 5088 9988 Fax : +(6221) 5088 9999
Website: www.principal.co.id

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[@principal.id](https://www.instagram.com/principal.id) 
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