

# Reksa Dana Principal Prime Income Fund 4

Fixed Income Fund  
Fund Fact Sheet  
31-Jul-2025



## Product Information

|                            |                                     |
|----------------------------|-------------------------------------|
| Effective Date             | 02-Aug-2017                         |
| No. of Effective Statement | S-386/PM.21/2017                    |
| Inception Date             | 29-Aug-2017                         |
| Currency                   | RUPIAH                              |
| Custodian Bank             | Standard Chartered Bank             |
| NAV Per Unit               | IDR 2326.72                         |
| AUM                        | IDR 63.77 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                  | IDN000299005                        |
| Fund's Account Number *    | SCB A/C. 30681045431                |

\* 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
- Risk of Changes in Economic and
- Risk of Exchange Rate

## Top 10 Securities in Portfolio

|  |    |        |
|--|----|--------|
| FR0040                                     | OB | 23.68% |
| FR0054                                     | OB | 66.75% |
| OBL BKLJT II PLN TAHAP I TAHUN 2017 SERI C | OB | 8.16%  |

## Investment Objective

Maintain the investment value and obtain a level of return in accordance with the level of risk acceptable in medium term through investments in fixed -income Debt securities and can invest in equity Securities and/or Money Market Instruments.

## Fund Manager's Comment

The Fund's net performance for the month of July 2025 came in positive at +0.78%. Currently, IDR bond portfolio duration is 3.86 yr. IDR denominated Government bonds prices rose in July 2025. This is indicated by the decline in yield of 10 year benchmark from 6.84% to 6.57%, a steep decline of 27 bps. Rupiah depreciated against USD from 16,290 to 16,455 per USD. Annual inflation rose to 2.37% YoY compared to 1.87% YoY in the previous month. Foreign ownership in government bond reached 14.59% of total government bonds, dropped from the previous month level at 14.60%. Going forward, we remain positive on the local bonds market. We expect this fixed income fund to benefit under current rate cut cycle and supported by better liquidity as a result of lower SRBI Issuances by Bank Indonesia. Additionally, we are also aware that the global financial markets continues to be volatile and we therefore continue to monitor the situation and adjust our allocations as needed.

## Risk Classification



## Risk Classification Description

Low to moderate volatility with moderate investment growth potential

## Investment Policy

|              |           |
|--------------|-----------|
| Bonds        | Min. 80%  |
| Equity       | Maks. 20% |
| Money Market | Maks. 20% |

## Fund Allocation

|               |        |
|---------------|--------|
| Bonds         | 98.59% |
| Equity        |        |
| Money Market* | 1.41%  |

\*Include Cash and equivalent

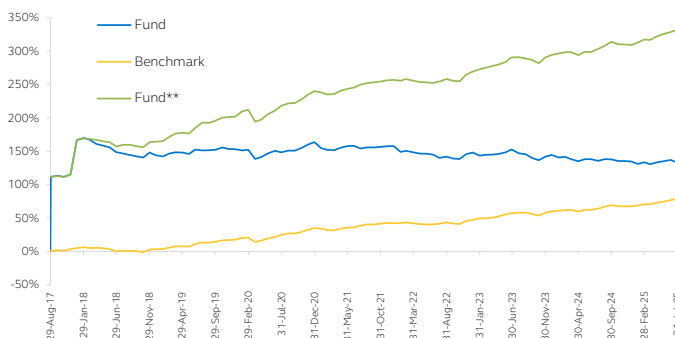
| Distributed Income** | Jan-25* | Mar-25* | Apr-25* | Jul-25* |
|----------------------|---------|---------|---------|---------|
| IDR (per unit)       | 57.67   | 26.35   | 3.34    | 59.39   |
| % (annually)         | 9.84%   | 4.51%   | 0.58%   | 9.99%   |

\*The presented distributed income is the last 4 (four) period of distribution.

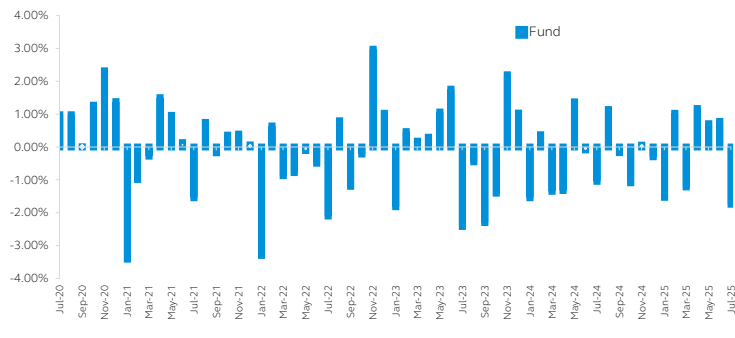
\*\*Principal Prime Income Fund 4 aims to distribute quarterly income. Investors should note that there is no guarantee or assurance on the frequency or quantum of income distribution payments. The distribution of quarterly income is dependent on the performance of the fund and will be at the discretion of the Investment Manager. Any income pay out will result in corresponding reduction in NAV and at times impact investor's initial investments.

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

Fund Performance Since Inception



Monthly Performance in the last 5 Years



## Performance Since Inception

| Highest Monthly Performance | Aug-2017 | 111.50% | Performance | YTD   | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Inception |
|-----------------------------|----------|---------|-------------|-------|---------|----------|----------|--------|---------|---------|-----------------|
| Lowest Monthly Performance  | Mar-2020 | -5.42%  | Fund **     | 5.60% | 0.78%   | 2.29%    | 4.61%    | 7.09%  | 21.48%  | 35.51%  | 331.87%         |
|                             |          |         | Benchmark * | 6.81% | 1.17%   | 3.31%    | 6.04%    | 8.88%  | 26.31%  | 42.91%  | 78.68%          |

\*Fund performance Benchmark 100% Indonesian Government IDR Bonds Index

\*\*Fund performance with the assumption that the distributed income is reinvested into the fund.

## 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

Standard Chartered Bank, Jakarta Branch has a license from the OJK to operate as a custodian in the capital market based on BAPEPAM Chairman Decision No. Kep 35/PM.WK/1991 dated 26 June 1991, and Standard Chartered Bank is registered and supervised by the OJK. Standard Chartered Securities Services started operations in Indonesia in 1991 as the first foreign Custodian Bank to be awarded with the license from BAPEPAM (now OJK) and started fund services since 2004 which has grown very rapidly until now as one of the major fund services providers and is quite calculated in the local market.

## 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>.

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.

Mutual funds are Capital Market products and not products issued by Selling Agents/Banks. Mutual Fund Selling Agents are not responsible for the demands and risks of mutual fund portfolio management carried out by the Investment Manager. This product information summary does not replace the Mutual Fund Prospectus and is prepared by PT Principal Asset Management only for informational needs and does not constitute a form of offer to buy or a request to sell. All information contained in this document is presented correctly. If necessary, investors are advised to seek a professional opinion before making an investment decision. Past performance is not necessarily a clue to future performance, nor is it an estimate made to give an indication of its future performance or tendencies. PT Principal Asset Management as an Investment Manager registered and supervised by OJK.

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](http://www.principal.co.id)

Find us on:  
[@principal.id](https://www.principal.co.id)   
Principal Indonesia   
Principal Indonesia 