

# Reksa Dana Syariah Principal Sukuk Syariah 3



Fixed Income Fund  
Fund Fact Sheet  
29-Nov-2024

## Product Information

|                            |                                     |
|----------------------------|-------------------------------------|
| Effective Date             | 24-Oct-2017                         |
| No. of Effective Statement | S-725/PM.21/2017                    |
| Inception Date             | 07-Nov-2017                         |
| Currency                   | RUPIAH                              |
| Custodian Bank             | Standard Chartered Bank             |
| NAV Per Unit               | IDR 1002.52                         |
| AUM                        | IDR 17.05 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                  | IDN000311503                        |
| Fund's Account Number *    | SCB A/C. 30681082434                |

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

## 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 Exchange Rate

## 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 Sukuk and/or Shariah Government Securities, as well as being able to invest in other Shariah-compliant securities in accordance with Shariah Principles in the Capital Market.

## Fund Manager's Comment

The Fund's net performance for the month of November 2024 came in positive at 0.53%, outperforming the benchmark by 3bps. Sharia bond prices generally fell in October 2024. This is indicated by the yield of 10 Years benchmark PBS029 that increased from 6.62% to 6.68% The yield of 5 Year benchmark price, PBS023 increased from level 6.49% to 6.57%. Currently, Sharia bond portfolio duration is 6.14 yr. We expect this fixed income fund to benefit under the current rate cut cycle.

## Risk Classification



## Risk Classification Description

Low to moderate volatility with moderate investment growth potential

## Top 10 Securities in Portfolio

|        |    |        |
|--------|----|--------|
| PBS012 | FI | 66.83% |
| PBS021 | FI | 32.03% |

## Investment Policy

|                     |          |
|---------------------|----------|
| Sukuk / SBSN        | Min. 85% |
| Equity Sharia       | Max. 15% |
| Money Market Sharia | Max. 15% |

## Fund Allocation

|                      |        |
|----------------------|--------|
| Sukuk / SBSN         | 98.85% |
| Equity Sharia        |        |
| Money Market Sharia* | 1.15%  |

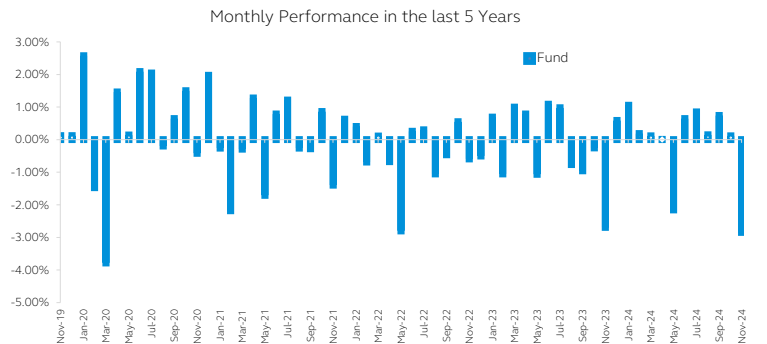
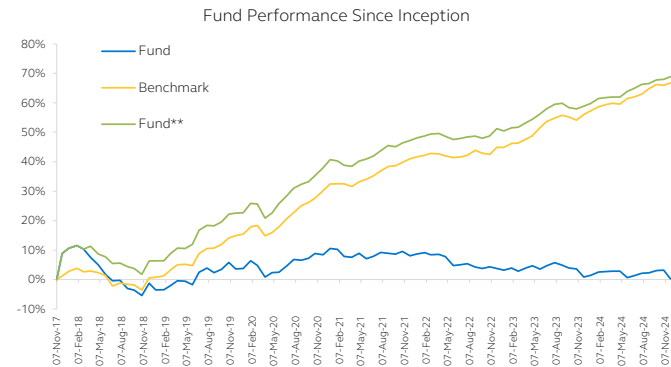
\*Include Cash and equivalent

| Distributed Income** | Aug-23* | Nov-23* | May-24* | Nov-24* |
|----------------------|---------|---------|---------|---------|
| IDR (per unit)       | 10.35   | 33.82   | 33.94   | 34.53   |
| % (annually)         | 3.92%   | 13.04%  | 13.06%  | 13.37%  |

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

\*\*Principal Sukuk Syariah 3 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



## Performance Since Inception

|                             | Nov-2017 | Performance | YTD   | 1 Month | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Inception |
|-----------------------------|----------|-------------|-------|---------|----------|----------|--------|---------|---------|-----------------|
| Highest Monthly Performance | 8.85%    | Fund **     | 5.68% | 0.52%   | 1.39%    | 3.07%    | 6.31%  | 14.72%  | 37.79%  | 68.87%          |
| Lowest Monthly Performance  | -3.78%   | Benchmark * | 6.02% | 0.49%   | 1.21%    | 3.28%    | 6.89%  | 18.27%  | 45.15%  | 66.77%          |

\*Fund performance Benchmark 100% Indonesia Government Sukuk Index Total Return

\*\*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>.

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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