

PINNACLE INDONESIA BOND FUND (PIBF)



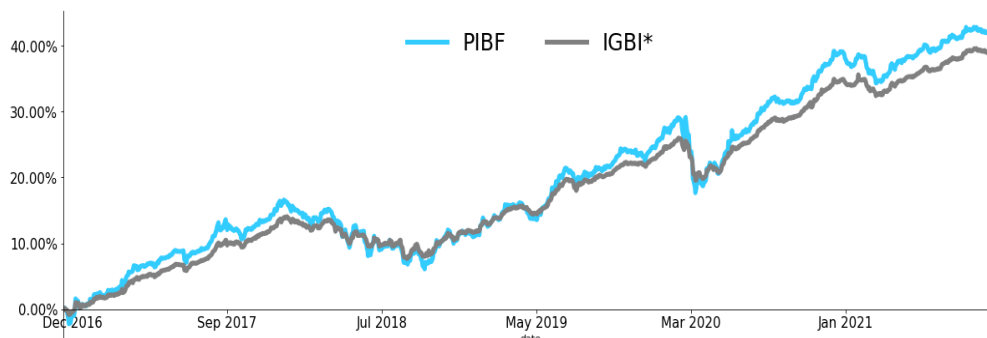
ABOUT PINNACLE

Pinnacle Investment (PT Pinnacle Persada Investama) is a stand alone quantitative-based investment management firm based in Indonesia. As the first technology driven investment firm in Indonesia, we bring different perspectives and approaches in investing where we value innovation, collaborative thinking, and passions for performance with a commitment to put our client's interests and needs first. Pinnacle Investment was established in 2014, is registered and supervised by The Financial Services Authority (OJK) based on permission letter No. KEP-37/D.04/2015 dated 04 June 2015.

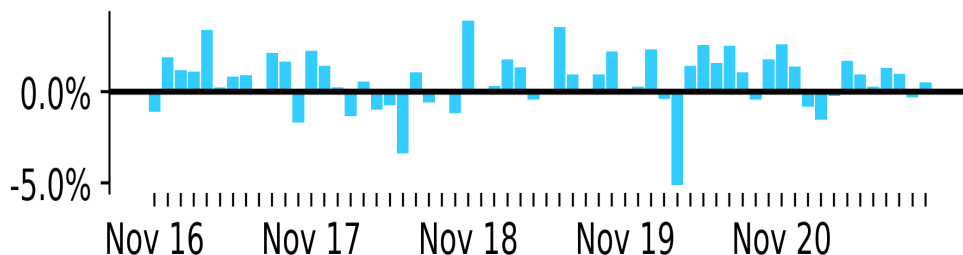
INVESTMENT OBJECTIVE

The fund seeks to maximize long term capital gain through an actively managed portfolio of predominantly liquid Indonesian Government Bond / Fixed Income securities. The fund has a flexible asset allocation strategy and invests between 80 - 100% of its assets in Indonesian Gov Bond and between 0% to 20% of its assets in money market instruments.

FUND PERFORMANCE (%)



MONTHLY RETURN



Performance	1 Month	6 Month	YTD	1 Year	2 Year	Since Inception
PIBF	0.51%	3.79%	2.86%	7.00%	15.04%	43.06%
IGBI*	0.50%	3.84%	3.82%	7.00%	14.82%	39.86%

*Infovesta Government Bond Index

The Highest Month	November 2018	3.91%
The Lowest Month	March 2020	-5.09%

CUSTODIAN BANK

PT Bank Central Asia Tbk, obtained approval as a custodian bank on November 13, 1991 based on the Decree of The Chairman of BAPEPAM No. KEP-148/PM/1991. Since then, the BCA Custodian has provided a variety of services to depositors, both locally and overseas. Assets deposited in the form of shares, bonds, warrant, pre-emptive rights, Bank Indonesia Certificates, Government Securities, Bilyet Deposits, Debt Recognition Letters and Land Letters.

Based on the prevailing OJK regulation, subscription, switching, and redemption confirmation letters are valid proof of mutual fund units ownership, which are issued and delivered by the Investment Manager. In the event that there has been a reference of securities ownership facility (Acuan Kepemilikan Sekuritas - AKSES) of the participation, unit holder can see the ownership of mutual fund through the <https://akses.ksei.co.id/>.

Prospectus and further information can be accessed on <https://www.pinnacleinvestment.co.id/>

DISCLAIMER

Investment Through Mutual Funds Contains Risk, Prior To Deciding To Invest, Prospective Investors Must Read And Understand The Prospectus, Past Performance Does Not Guarantee / Reflect Indication Of Future Performance. Financial Services Authority ("Ojk") Does Not Give Any Statement Of Approving Or Disapproving These Effects, Nor Stating The Truth Or The Adequacy Of The Contents Of This Mutual Fund Prospectus. Every Statement Contradicting These Stipulations Is A Breach Of Law.

Mutual funds are Capital Market products and not products issued by Selling Agent / the Bank. The Mutual Fund Selling Agent is not responsible for the lawsuit and risks of managing the mutual fund portfolio being carried out by the Investment Manager. This product information summary does not replace the Mutual Fund Prospectus and was prepared by PT Pinnacle Persada Investama (Pinnacle Investment) only for information needs and does not constitute an offer to buy or sell. All information contained in this document is presented correctly. If necessary, investors are advised to seek 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 future performance or trends

FUND INFORMATION

NAV Unit Price	IDR 1,430.59
Fund Size	IDR 59.4 B
Effective Date	18 October 2016
Effective Letter No.	S-600/D.04/2016
Inception Date	15 November 2016
Type of Fund	Fixed Income
Custodian Bank	BCA
Fund Currency	IDR Rupiah
Pricing Period	Daily
ISIN Code	IDN000263209
Bloomberg Ticker	PINNIBF IJ
Total Units Offered	Max. 5 Billion units
Min. Initial Subs.	IDR 100.000,00
Min. Subsequent Subs.	IDR 100.000,00
Subscription Fee	Max. 2.00%/transaction
Redemption Fee	Max. 2.00%/transaction
Switching Fee	Max. 1.00%/transaction
Management Fee	Max. 2.00% p.a
Custodian Fee	Max. 0.25% p.a

PORTFOLIO COMPOSITION (%)

Government Bond	87.72%
Infrastructure Bond	2.71%
Cash&Money Market	9.57%

PORTFOLIO POLICY (%)

Government Bond	80%-100%
Infrastructure Bond	80%-100%
Corporate (non-Infra) Bond	80%-100%
Cash&Money Market	0%-20%
Equity	0%-20%

RISK CLASSIFICATION



MAIN RISKS

- Risk of deteriorating economic and political condition
- Risk of Liquidity
- Risk of reduction in NAV of each participation unit
- Risk of dissolution and liquidation

TOP 10 HOLDINGS

Oblig Negara RI Seri FR0058
Oblig Negara RI Seri FR0064
Oblig Negara RI Seri FR0070
Oblig Negara RI Seri FR0071
Oblig Negara RI Seri FR0073
Oblig Negara RI Seri FR0074
Oblig Negara RI Seri FR0075
Oblig Negara RI Seri FR0077
Oblig Negara RI Seri FR0078
TD Bank Syariah Mega Indonesia

Mutual Fund Account

PT Bank Central Asia, Cabang Thamrin (KCU)
 Account Name :
 RD Pinnacle Indonesia Bond Fund
 A/C 206 315 6566

Investment Manager :

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