

**Rangkuman Reksa Dana / Fund Highlights:**

Mengelola Pertumbuhan. Fokus investasi pada saham, obligasi, dan pasar uang. Berfokus pada pertumbuhan jangka panjang yang stabil.

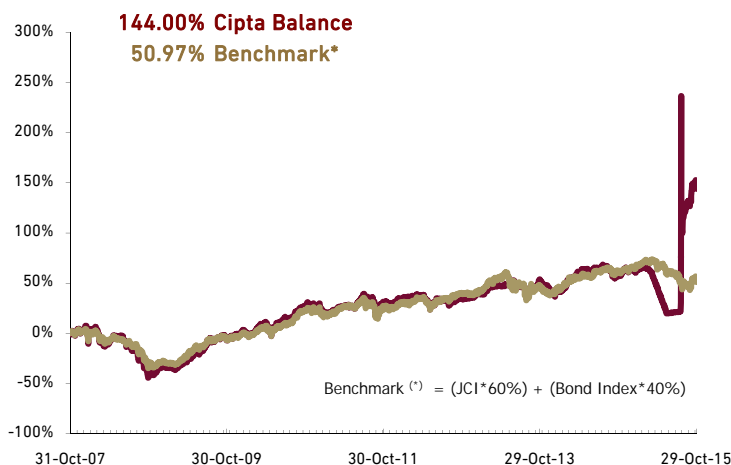
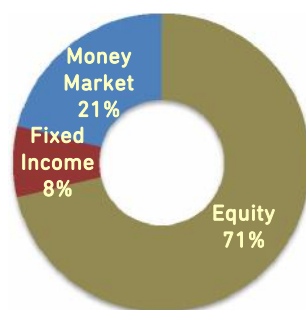
Managing Growth. Investment focus on equities, bonds, and money. Focusing on stable long-term growth.

Mengelola Resiko. Memiliki gaya pengelolaan menerapkan prinsip kehati-hatian. Dengan fleksibilitas yang tinggi untuk dapat berpindah antara saham, obligasi, dan pasar uang; Cipta Balance lebih mudah beradaptasi terhadap keadaan pasar yang lebih luas.

Managing Risk. More passive management style and applying a prudent principle. Moreover, with high flexibility to move between equities, bonds, and money market; Cipta Balance is more adaptive to broad market condition.

Grafik Pertumbuhan Imbal Hasil / Investment Growth Chart

Periode Sejak Pendirian / Since Inception

**Alokasi Ketentuan Investasi / Allocation of Investment Policy:**

Nama Rekening / Account Name: Cipta Balance


 No Rek: 00.85605.00.9
Cabang Jakarta
Custodian Bank: Deutsche Bank, AG
Management Fee: Max 2.50%Subscription Fee: Max 2.00%
Redemption Fee: Max 1.00% (6 mo); 0% (> 6mo)

Nama Rekening / Account Name: Reksa Dana Cipta Balance


 No. Rek: 4583013434
Cabang BEI


 No Rek: 480-01-012-23000
Cabang Sudirman - Jakarta


 No. Rek: 101-30-77377-1
Cabang Plaza Semanggi
Resiko Potensial / Potential Risk :**Tujuan Investasi / Investment Objective :**

Memberikan tingkat pertumbuhan investasi yang optimal dalam jangka panjang melalui diversifikasi investasi pada Efek Utang, Efek Ekuitas, Efek Pasar Uang, dan Kas.

To provide an optimal long-term growth rate through diversification of investment in equity securities, debt securities and money market securities.

Tanggal Sejak Penawaran / Inception Date : 31 October 2007**Dana Kelolaan / Asset Under Management (AUM):**

Rp37.70 Miliar / Rp37.70 Bilion

	5% - 75%	Equity Securities
Investment Policy	5% - 75%	Fixed Income
	5% - 75%	Money Market Instrument and or cash

Tingkat Imbal Hasil / Investment Return :

	30-Oct-15	30d	3Mo	YTD	1Yr
CB		5.97%	101.25%	48.03%	53.97%
Benchmark*		3.81%	-3.17%	-8.96%	-6.51%

*Benchmark = (IHSG * 60%) + (Bond Index * 40%)

Kepemilikan Terbesar / TOP HOLDING :

Asset	Holding %
KREN Kresna Graha Sekurindo	9.11%
PPGD12B Obl XII Perum Pegadaian Thn 2007 B	7.66%
BBCA Bank Central Asia	5.72%
TLKM Telekomunikasi Indonesia	5.52%
UNVR Unilever Indonesia	9.11%

Alokasi Industri / Allocation of Industrial Sectors: