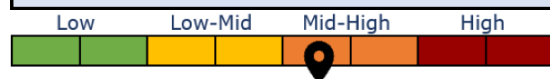


31 July 2024		Reksa Dana Campuran	
Effective Date	19 September 2023	Fund Manager	
Effective Number	S-2715/PM.02/2023	PT Henan Putihrai Asset Management is a full-fledged Fund Management Firm with deep comprehension and extensive experience in Indonesian capital market. Our humble start began in 1990 through the establishment of Henan Putihrai Sekuritas as one of IDX founding members of IDX. Our strategy and core competence have allowed us to consistently grow and survive the turbulence of economic cycle.	
Launch Date	16 January 2024	Fund Objective	
Currency	IDR	Memperoleh pertumbuhan nilai investasi dalam jangka panjang dan memperoleh pendapatan yang berkelanjutan dengan tingkat risiko yang relatif rendah.	
NAV/Unit (Rp)	1,027.3617	Investment Policy	
AUM (Rp bln)	180.927	Ekuitas	1-79%
Minimum Subs (Rp)	50,000	Kas & Deposito	1-79%
Current Unit NAV	306,923,956.2085	Pasar Uang	1-79%
Periodic Update	Harian	Portfolio Composite	
Subscription Fee	Maks. 5%	Equity	14%
Redemption Fee	Maks. 5%	Fixed Income	79%
Switching Fee	Maks. 5%	Time Deposit	6%
Management Fee	Maks. 3%	Cash & Equivalent	1%
Custodian Fee	Maks. 0.5%	Investment Product Benefits	
Risks	Market Risk Redemption Risk Liquidity Risk Liquidity Risk	Manajemen Profesional	
Custodian Bank	Standard Chartered Bank	Transparansi	
Bank ISIN Code	IDN000515707	Pertumbuhan Jangka Panjang	
Subs. Account No.	30681723685 Reksa Dana HPAM Balanced Fund Kelas A	Diversifikasi Asset	
		Kemudahan Pembelian/Penjualan	
		Top Holdings (Alphabetical)	
		1	BRPT02CCN2 6.5%
		2	MBMA01B 6.7%
		3	MEDC05BCN2 4.7%
		4	OPPM01BCN2 4.9%
		5	PALM02BCN2 8.6%
		6	SMINKP03BCN4 4.8%
		7	SMMA02ACN3 4.0%
		8	SSIA 4.8%
		9	SWMEDP01ACN1 4.8%
		10	TPIA04BCN4 4.8%
		Sectoral	
		1	Basic Materials 46.0%
		2	Consumer, Non-cyclical 8.6%
		3	Energy 12.9%
		4	Financial 14.4%
		5	Others 20.0%

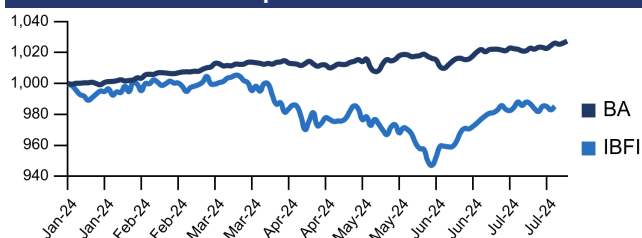
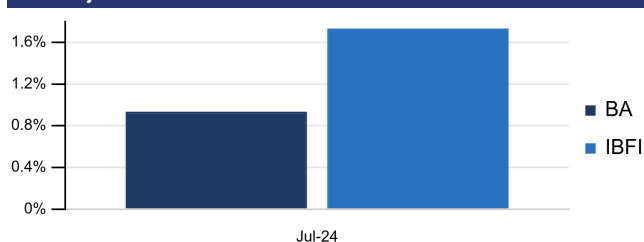
Risk Classification

Money Market Fixed Income **Balanced Fund** Equity

Notes: Produk ini diinvestasikan pada efek ekuitas dan pendapatan tetap dengan volatilitas rendah.

Fund Performance

	1M	3M	6M	YTD	1Y	3Y	5Y	Inception
HPAM BALANCED FUND KELAS A	0.94%	1.54%	2.61%	-	-	-	-	2.74%
Infovesta Balanced Fund Index	1.73%	0.43%	-0.99%	-1.16%	-2.84%	7.51%	2.85%	-1.81%
Best Monthly Return	0.94%	31-Jul-2024						
Worst Monthly Return	-0.11%	30-Apr-2024						

Performance Since Inception**Monthly Performance****Access for Investor**

Prospectus https://hpam.co.id	Fund Ownership https://akses.ksei.co.id/	Instagram @hpam.id
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Custodian Bank Profile

PT Standard Chartered Bank Indonesia received its current status to operate in Indonesia through Ministry of Finance's letter No.D.15.6.1.6.15 1 October 1968 and BI decree No.4/22/KEP.DIR 2 October 1968, it currently operate in more than 60 countries and 6 major Indonesian cities. It received its custodian permit through the letter KEP-35/PM.WK/1991 from Bapepam-LK.

Disclaimer

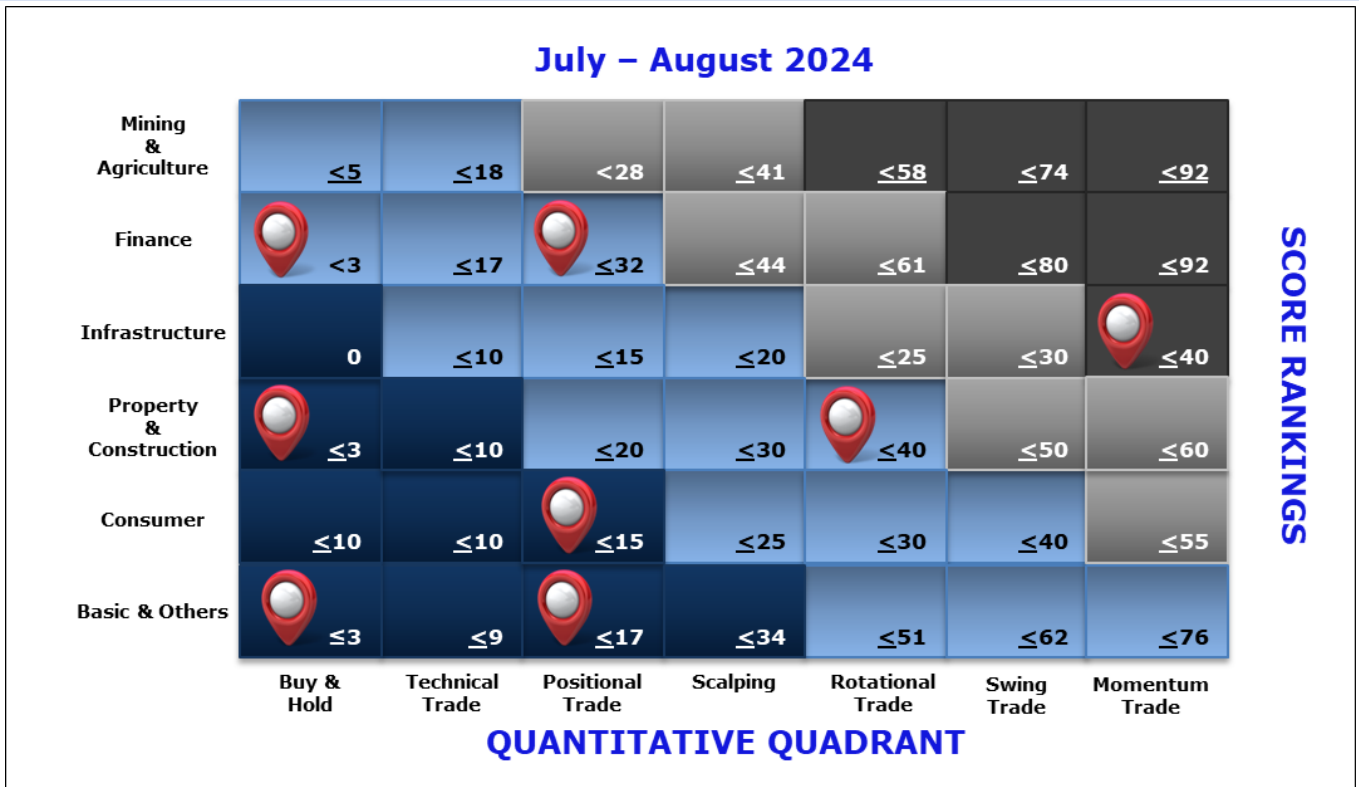
Before investing you should carefully consider the Fund's investment objectives, risks, charges and expenses. This fund may also allocate a portion of the portfolio to high risk assets which have high risk and return profile. This and other information are available through request for prospectus or at our company's website. The fund is subject to market risks (volatility) and may not be appropriate for short term investments. Holdings and Sector weightings are subject to constant changes without notice as deemed fit by the investment management team. This document is for sophisticated investor only and not intended for individual private investor. Performance data quoted represent past performance and is no guarantee of future results. Investment returns and principal values may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than that shown. All return assume reinvestment of all dividend and capital gain distributions. Index performance is shown for illustrative purpose only. Conventional Non-bank institutions are prohibited from investing directly in index.

31 July 2024 **Reksa Dana Campuran**

Intrinsic Assessment Value

No	Variables	Ranks				Intrinsic	≤10%	≤30%	≤60%	≤90%
		1	2	3	4					
1	GCG Scoring			3	4	Ownership & Management				
2	Product Strength	1		3	4	Barriers to Entry				
3	5 Year CAGRs	1			4	Growth vs. Industry				
4	ROE & ROIC	1		3	4	Ratios vs. Industry				
5	Yield Curve		2	3	4	Equal & Above the Curve				
6	Solvency		2	3	4	Debt Service Ratio				
7	Capital Structure	1		3	4	Equity vs. Debt Financing				
8	Banking BUKU	1		3	4	Min. Bank BUKU 2				
9	Net Foreign Flow	1	2	3		Foreign vs. Domestic Investors				
10	Investment Grade		2	3	4	BBB+ to AAA				
11	Relative Bond Price Performance	1	2		4	IDMA movement				
12	Market Liquidity		2	3	4	VWAP & MOSB				
13	Yield to Maturity		2	3	4	Above Fair Yield				
14	Interest Payment Cycle	1		3	4	Monthly & Quarterly & Semi Annual				
15	Settlement Date Target	1	2		4	Good Fund				

Value @ Risk Matrix



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