Fund Factsheet – Fixed Income Fund

PIBF

Pinnacle Indonesia Bond Fund

August 2026

PINNACLE INVESTMENT

WHY PIBF?

1. Exposure to **highly liquid Indonesian Government Bonds** with a variety of maturity buckets.
2. Use at the core of your portfolio to seek investment stability and pursue income
3. Actively managed with tactical (long/short) duration strategy to enhance yield and return with strict a risk management framework in various market conditions.
4. PIBF can be used as a portfolio hedge against risk-off market periods.
5. Benefits of Mutual Fund: professionally managed, diversification, liquidity, potential capital gain, transparency

About Pinnacle

Pinnacle Investment (PT Pinnacle Persada Investama) is an independent, technology-driven investment management firm based in Indonesia. Our team has decades of global investing experience in managing investment funds both global and domestic. We offer an innovative and collaborative investment approaches, prioritizing our clients' interests first. Pinnacle Investment is registered and supervised by the Financial Services Authority (OJK) under license No. KEP-37/D.04/2015, issued on June 4, 2015.

Product Description

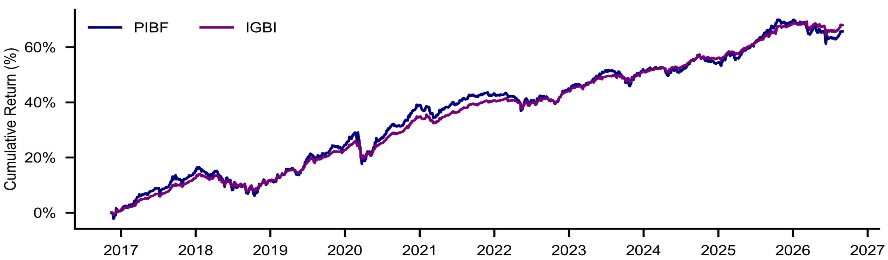
A pool of funds collected from multiple investors and managed by the Investment Manager by investing in various securities in the capital market.

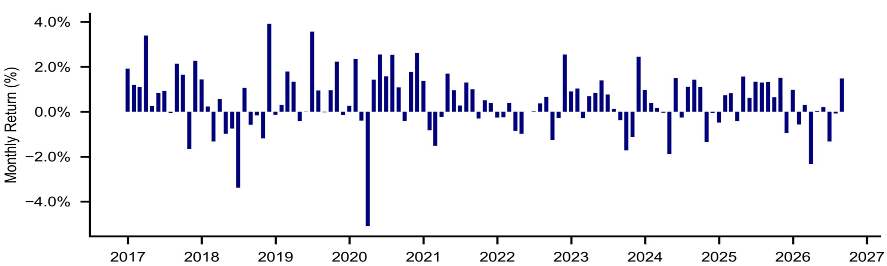
Investment Objective

PIBF is an open-end fund mutual fund incorporated in Indonesia. The fund objective is to maximize a long term capital gain through an actively managed portfolio of predominantly liquid Indonesian Gov Bonds.

Performance (%)	1 Mo	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	SI
PIBF	1.49	0.07	-2.02	-2.28	-0.14	9.62	16.07	65.71
IGBI *	1.23	0.19	-0.51	-0.30	2.13	12.12	20.83	68.00

Benchmark: IGBI (Infovesta Government Bond Index)





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

Based on the prevailing OJK regulation, subscription, switching, and redemption confirmation letters are valid proof of mutual fund unit ownership, which are issued and delivered by the custodian bank. 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.

About Custodian Bank
PT Bank Central Asia Tbk, obtained approval as a custodian bank on 13 November 1991 based on the Decree of The Chairman of BAPEPAM No. KEP-148/PM/1991. Since then, BCA Custodian has provided a variety of services to depositors, both locally and overseas.

Prospectus and further information can be accessed on www.pinnacleinvestment.co.id

Mutual Fund Risks: risk of deteriorating economic, market and political condition, risk of liquidity, risk of reduction of NAV of each participating unit, risk of default underlying assets, risk of regulation change, risk of dissolution and liquidation.

How to Invest:
1. Prepare the required supporting documents according to the investor's type and category.
2. Complete the Account Opening Form and/or Subscription Transaction Form.
3. Contact us using the details provided for further information and assistance.

Risk Level

Low		Medium		High
1	2	3	4	5

PIBF invest 80-100% in Indonesian Gov Bonds / Fixed Income Securities. Investors are exposed with the risk of interest rate change and market movement of the bond price.

Fund Information

NAV / Unit	IDR 1,657.07
AUM Size	IDR 91.14 B
Inception Date	15 Nov 2016
Effective Date	8 Sep 2016
Effective Letter No	S-600/D.04/2016
Type of Fund	Fixed Income / Bond
Custodian Bank	Bank BCA
Base Currency	IDR Rupiah
Pricing Period	Daily
ISIN Code	IDN000263209
Bloomberg Ticker	PINNIBFIJ
Total Unit Offered	Max 5 Billion units
Min Initial Subs	IDR 100.000,00
Min Subsequent Subs	IDR 100.000,00

Investment Policy

Fixed Income	80-100%
Cash / Money Market / Equity	0-20%

Investment Asset Allocation

Indonesia Government Bond	91.60%
Cash / Money Market	4.74%
Corporate Bond (Non-Infra)	3.66%

Geographic Allocation

Domestic	100%
International	0%

Fee Structure

Subscription Fee	Max 2.00%
Redemption Fee	Max 2.00%
Switching Fee	Max 1.00%
Management Fee	Max 2.00% p.a
Custodian Fee	Max 0.25% p.a

Top Portfolio Holdings

Obligasi FR0058	5.8%
Obligasi FR0071	5.8%
Obligasi FR0073	5.9%
Obligasi FR0074	5.6%
Obligasi FR0078	5.7%
Obligasi FR0090	15.2%
Obligasi FR0096	11.0%
Obligasi FR0103	5.4%
Obligasi FR0104	13.0%
Obligasi FR0106	5.5%

MUTUAL FUND BANK ACCOUNT:
PT Bank Central Asia (BCA) / KCU Thamrin
Account Name:
Reksa Dana Pinnacle Indonesia Bond Fund
Account # 206 315 6566

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