

Pinnacle Sharia Money Market Fund



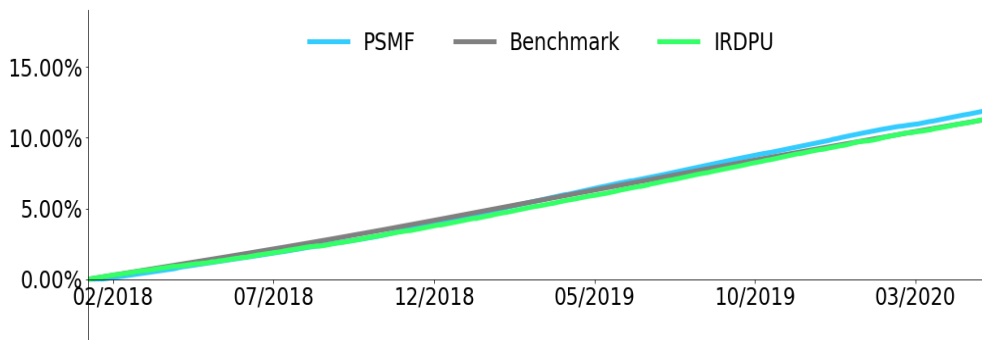
ABOUT PINNACLE

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.

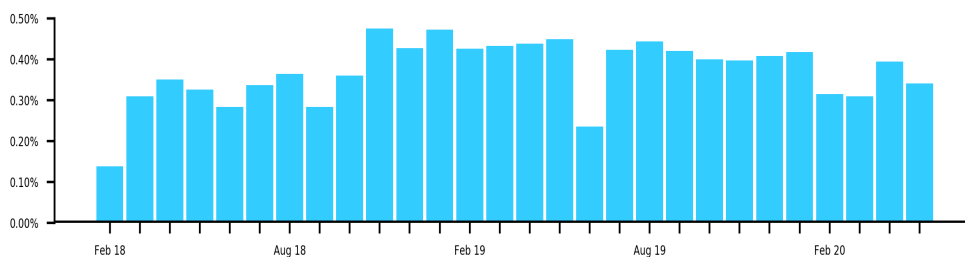
INVESTMENT OBJECTIVE

Pinnacle Sharia Money Market Fund is a sharia open-end fund incorporated in Indonesia. The fund objective is to obtain high level of current income with focus on preservation of principal and liquidity. The fund invests 100% of asset in sharia money market instrument and short term debt securities with maturity less than 1 (one) year that comply with sharia regulations.

FUND PERFORMANCE (%)



MONTHLY RETURN



Performance	1 Month	3 Month	6 Month	YTD	1 Year	Since Inception
PSMF	0.38%	1.13%	2.42%	1.95%	5.12%	12.02%
Benchmark*	0.34%	1.08%	2.21%	1.81%	4.65%	11.39%
IRDPU [^]	0.38%	1.11%	2.34%	1.92%	5.06%	11.41%

* Average rate of 1-month Time Deposit IDR from Banks in Indonesia (available at: pusatdata.kontan.co.id), published by Pusat Informasi Pasar Uang (PIPU) Central Bank of Indonesia.)

[^] Indeks Reksa Dana Pasar Uang Infovesta

The Highest Month	November 2018	0.47%
The Lowest Month	February 2018	0.14%

CUSTODIAN BANK

As part of the business expansion plan of Bank DBS Limited Singapore in expanding its business network in Asia, in 2006, through PT. Bank DBS Indonesia (DBSI) applied for a license to open a business and operational custodian to the Capital Market and Financial Institution Supervisory Agency (BAPEPAM & LK). After a process of inspection and testing of the appropriateness of the Custodian operating system and location, on August 9, 2006 BAPEPAM and LK issued a Custodian license to PT. Bank DBS Indonesia with Decree Number KEP-02 / BL / Kstd / 2006.

Confirmation proof/letter of mutual fund subscription, redemption, switching is legal proof that is provided by the custodian bank. <https://aks.ksei.co.id> can be accessed to check the ownership of mutual fund.

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

DISCLAIMER

INVESTMENT IN MUTUAL FUND CONTAINS RISKS. PRIOR TO INVESTING IN MUTUAL FUND, INVESTOR MUST READ AND UNDERSTAND THE FUND PROSPECTUS. PAST PERFORMANCE DOES NOT INDICATE FUTURE PERFORMANCE.

Mutual fund is product of Capital Market and is not created by the Sales Agent/Bank. Sales Agent of the mutual fund stock does not responsible for the charges and risks of mutual fund portfolio management which is done by Investment Manager. This Summary does not replace the Mutual Fund Prospectus and was prepared by PT Pinnacle Persada Investama (PT PPI) in order to fulfill the information needs. It should not be considered as an offer to sell, or a solicitation of an offer to buy. All reasonable care has been taken to ensure that the information contained herein is not misleading, but no representation as to its accuracy or completeness. It is recommended for investor to get advice from professionals before investing if necessary. Past performance does not indicate future performance nor future tendency. PT Pinnacle Persada Investama is registered and supervised by OJK based on permission from OJK No. KEP-37/D.04/2015 dated June 4 2015

FUND INFORMATION

NAV Unit Price	IDR 1120.21
Fund Size	IDR 6.19 B
Fund Type	Sharia Money Market
Effective Date	20 December 2017
Effectivity Ref. Numb.	S-1005/PM.21/2017
Listing Date	2 February 2018
Currency	IDR Rupiah
Min. Init. Investment	IDR 100.000
Unit Offered	Max. 5 Bill IU
Scoring Period	Monthly
Subscription Fee	0.00% p.a
Redemption Fee	0.00% p.a
Switching Fee	0.00% p.a
Management Fee	Max. 1.50% p.a
Custodian Bank	DBS
Custodian Fee	Max. 0.25%
ISIN Code	IDN00323508
Bloomberg Ticker	PINSMMF IJ

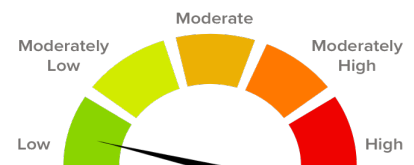
PORTFOLIO COMPOSITION (%)

Cash&Money Market	32.08%
Bond	67.92%

PORTFOLIO POLICY (%)

Cash&Money Market	100%
Bond	100%
Total	100%

RISK CLASSIFICATION



MAIN RISKS

Risk of deteriorating economic and political condition
 Risk of decreasing NAV
 Liquidity risk
 Risk of dissolution and liquidation

TOP 10 HOLDINGS

BANK PANIN SYARIAH
 Sukuk Bank CIMB Niaga
 Sukuk Eximbank
 Sukuk Sarana Multi Instruktur
 Sukuk Sarana Multigriya Finance

SUBSCRIPTION ACCOUNT INFO

Bank DBS
 Account Name :
 Reksa Dana Syariah Pinnacle Sharia Money
 Market Fund
 Bank Account # 332 006 9100

Investment Manager :

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