

## PINNACLE GRANDITAS DYNAMIC BALANCED FUND (PGDBF)

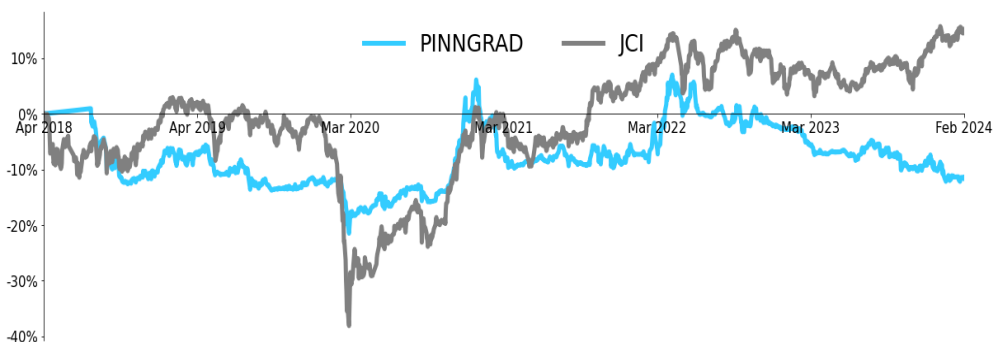
## ABOUT PINNACLE

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.

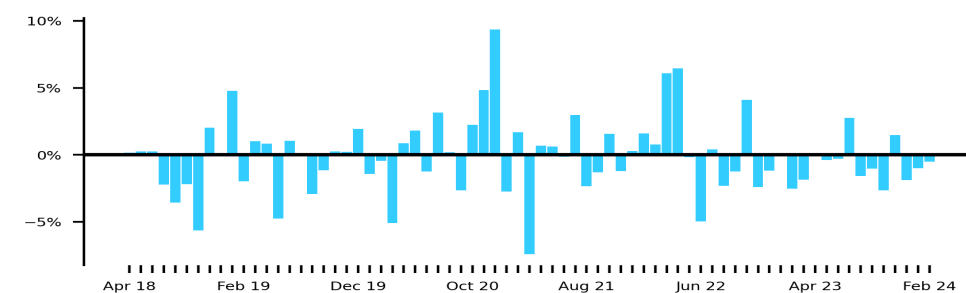
## INVESTMENT OBJECTIVE

Pinnacle Granditas Dynamic Balanced Fund is an open-end fund registered in Indonesia. The Fund aims to provide stable income and growth in the long term. The Fund invests 1%-79% of its assets in equity securities, 1%-79% of its assets in debt securities and 0-79% of its assets in money market instruments.

## FUND PERFORMANCE (%)



## MONTHLY RETURN



Performance	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	Since Inception
PINNGRAD	-0.51%	-3.35%	-5.52%	-1.49%	-6.76%	-9.35%	-3.72%	-11.57%
JCI	1.50%	3.32%	5.22%	0.60%	6.91%	17.21%	13.55%	15.02%
Highest Month	December 2020							9.36%
Lowest Month	March 2021							-7.40%

## 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 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/>.

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 884.28
Fund Size	IDR 5.38 B
Effective Date	12 February 2018
Effective Letter No.	S-167/PM.21/2018
Inception Date	11 April 2018
Type of Fund	Mixed Allocation
Custodian Bank	BCA
Fund Currency	IDR Rupiah
Pricing Period	Daily
ISIN Code	IDN000328101
Bloomberg Ticker	PINGDBF 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. 3.00%/transaction
Switching Fee	Max. 1.00%/transaction
Management Fee	Max. 3.50% p.a
Custodian Fee	Max. 0.25% p.a

## PORTFOLIO COMPOSITION (%)

Equity	40.15%
Fixed Income	38.22%
Cash&Money Market	21.63%

## PORTFOLIO POLICY (%)

Cash&Money Market	0%-79%
Equity	1%-79%
Fixed Income	1%-79%

## 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 HOLDINGS

(in Alphabetical Order)

Bank Rakyat Indonesia (Persero) Tbk (BBRI)	2.0%
Bank Syariah Indonesia Tbk (BRIS)	2.2%
Bfi Finance Indonesia Tbk (BFIN)	2.2%
Erajaya Swasembada Tbk (ERAA)	2.1%
Map Aktif Adiperkasa Tbk (MAPA)	2.0%
Mitra Keluarga Karya Sehat Tbk (MIKA)	1.9%
Obl Negara RI Seri FR0097	38.2%
Pantai Indah Kapuk Dua Tbk (PANI)	1.9%
TD Bank Syariah Bukopin	9.6%
TD Bank Victoria Syariah	9.6%

## Mutual Fund Account

PT Bank Central Asia, Cabang Thamrin (KCU)

Account Name :  
RD Pinnacle Granditas Dynamic  
Balanced Fund  
A/C 206 323 2661

## Investment Manager :

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