

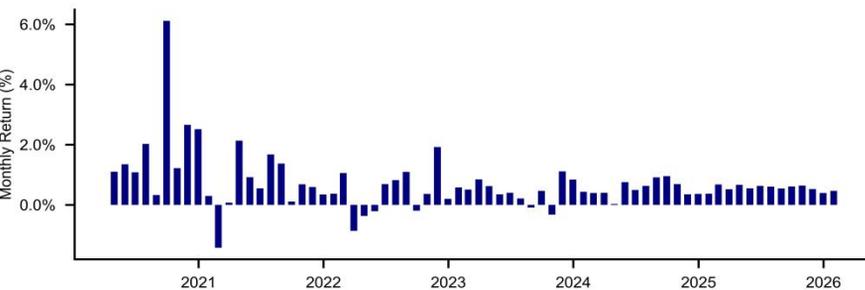
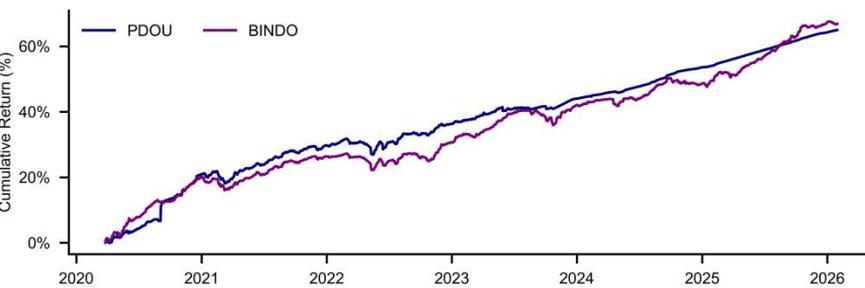
**About Pinnacle**

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.

**Investment Objective**

The fund seeks to maximize long term capital gain through an actively managed portfolio of predominantly liquid Indonesian Government Bond and selective highly rated State Owned Enterprise (SOE) and Corporate Bonds. The fund has a flexible asset allocation strategy and invests between 80% and 100% of its assets in Fixed Income securities and between 0% and 20% of its assets in money market instruments.

Performance (%)	1 Mo	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	SI
PDOU	0.47	1.40	3.23	0.47	7.06	20.36	36.27	64.99
BINDO	-0.16	0.40	5.22	-0.16	11.57	25.69	40.32	66.88



<b>Highest Month</b>	September 2020	6.11%
<b>Lowest Month</b>	February 2021	-1.43%

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 CIMB Niaga Tbk is the first private national bank to obtain approval as a Custodian Bank in the Capital Market based on the Decree of the Chairman of Bapepam No. KEP-71/PM/1991 dated 22 August 1991.

Prospectus and further information can be accessed on [www.pinnacleinvestment.co.id](http://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.

**Mutual Fund Benefits:** professionally managed, diversification, liquidity, potential capital gain, transparency

**Risk Level**

Low	Medium	High
1	2	3

PDOU 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**

<b>NAV / Unit</b>	IDR 1,649.89
<b>AUM Size</b>	IDR 909.13 B
<b>Inception Date</b>	26 Mar 2020
<b>Effective Date</b>	26 Feb 2020
<b>Effective Letter No</b>	S-232/PM.21/2020
<b>Type of Fund</b>	Fixed Income / Bond
<b>Custodian Bank</b>	Bank CIMB Niaga
<b>Base Currency</b>	IDR Rupiah
<b>Pricing Period</b>	Daily
<b>ISIN Code</b>	IDN000431103
<b>Bloomberg Ticker</b>	-
<b>Total Unit Offered</b>	Max 5 Billion units
<b>Min Initial Subs</b>	IDR 100.000,00
<b>Min Subsequent Subs</b>	IDR 100.000,00

**Investment Policy**

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

**Investment Asset Allocation**

<b>Fixed Income</b>	87.81%
<b>Cash / Money Market</b>	12.19%

**Fee Structure**

<b>Subscription Fee</b>	Max 2.00%
<b>Redemption Fee</b>	Max 2.00%
<b>Switching Fee</b>	Max 1.00%
<b>Management Fee</b>	Max 2.00% p.a
<b>Custodian Fee</b>	Max 0.25% p.a

**Top Portfolio Holdings**

<b>Obligasi ADHI03CCN3</b>	6.9%
<b>Obligasi ASDF07CCN2</b>	8.2%
<b>Obligasi BBKP03BSBCN1</b>	4.1%
<b>Obligasi FR0090</b>	4.4%
<b>Obligasi INKP04BCN3</b>	4.0%
<b>Obligasi LPP103CCN3</b>	6.7%
<b>Obligasi PTHK01BCN3</b>	6.1%
<b>Obligasi SMMA02ACN3</b>	5.5%
<b>Obligasi WIKA02CCN1</b>	5.9%
<b>TD Bank Bukopin Syariah</b>	4.8%

**MUTUAL FUND BANK ACCOUNT:**

CIMB Niaga  
**Account Name:**  
 Reksa Dana Pinnacle Dana Obligasi Unggulan  
 Account # 800201838300

**Pinnacle Investment**

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