

About Pinnacle

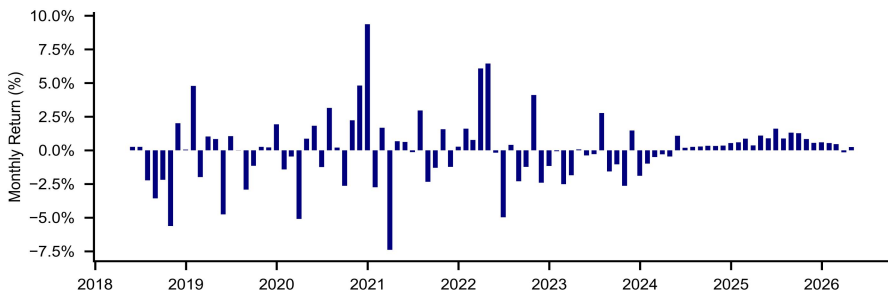
Pinnacle Investment (PT Pinnacle Persada Investama) is an independent, technology-driven investment management firm based in Indonesia. Our team has decades of global investing experience in managing investment funds both global and domestic. We offer an innovative and collaborative investment approaches, 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

Pinnacle Balanced Growth 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.

| Performance (%) | 1 Mo | 3 Mo | 6 Mo | YTD | 1 Yr | 3 Yr | 5 Yr | SI |
|-----------------|------|-------|------|------|-------|-------|-------|-------|
| PBGF | 0.25 | 0.56 | 2.28 | 1.11 | 9.43 | 9.75 | 12.40 | 2.22 |
| IRDGP | 3.23 | -1.00 | 7.86 | 0.93 | 20.48 | 18.96 | 29.91 | 24.99 |

Benchmark: Indeks Reksa Dana Campuran (Infovesta)
New strategy since July 2024



| | | |
|----------------------|---------------|--------|
| Highest Month | December 2020 | 9.36% |
| Lowest Month | March 2021 | -7.40% |

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.

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

Risk Level

| Low | Medium | High |
|-----|--------|------|
| 1 | 2 | 3 |

Fund Information

| | |
|----------------------------|---------------------|
| NAV / Unit | IDR 1,022.17 |
| AUM Size | IDR 89.28 B |
| Inception Date | 11 Apr 2018 |
| Effective Date | 12 Feb 2018 |
| Effective Letter No | S-167/PM.21/2018 |
| Type of Fund | Mixed allocation |
| Custodian Bank | Bank BCA |
| Base Currency | IDR Rupiah |
| Pricing Period | Daily |
| ISIN Code | IDN000328101 |
| Bloomberg Ticker | PINGDBF IJ |
| Total Unit Offered | Max 5 Billion units |
| Min Initial Subs | IDR 100.000,00 |
| Min Subsequent Subs | IDR 100.000,00 |

Investment Policy

| | |
|----------------------------|--------|
| Cash / Money Market | 0%-79% |
| Equity | 1%-79% |
| Fixed Income | 1%-79% |

Investment Asset Allocation

| | |
|----------------------------|--------|
| Equity | 1.60% |
| Fixed Income | 75.11% |
| Cash / Money Market | 23.29% |

Fee Structure

| | |
|-------------------------|---------------|
| Subscription Fee | Max 2.00% |
| Redemption Fee | Max 3.00% |
| Switching Fee | Max 1.00% |
| Management Fee | Max 3.50% p.a |
| Custodian Fee | Max 0.25% p.a |

Top Portfolio Holdings

| | |
|----------------------------------|------|
| Obligasi BUMI01CN4 | 5.5% |
| Obligasi BVIC04CN1 | 5.6% |
| Obligasi DAAZ01B | 5.8% |
| Obligasi ENRG01BCN2 | 5.6% |
| Obligasi IJEE02B | 9.4% |
| Obligasi MDKA05CN1 | 5.7% |
| Obligasi PIDL01BCN2 | 3.5% |
| Obligasi SMMA02CN4 | 6.4% |
| TD Bank Capital Indonesia | 9.0% |
| TD Bank Mayapada | 6.2% |

MUTUAL FUND BANK ACCOUNT:

PT Bank Central Asia (BCA) / KCU Thamrin
Account Name:
 Reksa Dana Pinnacle Balanced Growth Fund
 Account # 206 323 2661

Pinnacle Investment

PT Pinnacle Persada Investama
 Sudirman 7.8 – 8th Floor
 Jl Jend. Sudirman Kav 7-8
 Jakarta 10220, Indonesia
Phone : +62 21 3973 7500
Fax : +62 21 3973 1470
Email : inquiry@pinnacleinvestment.co.id
Instagram : @pinnacleinvestment

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