

## 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

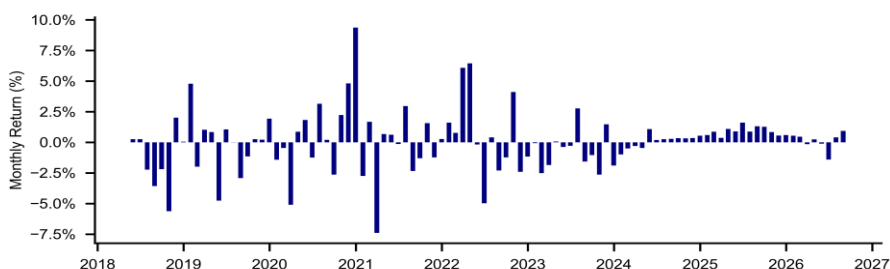
A pool of funds collected from multiple investors and managed by the Investment Manager by investing in various securities in the capital market.

## Investment Objective

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            | 0.94 | -0.08 | -0.09 | 0.92  | 4.23 | 9.00  | 11.03 | 2.02  |
| IRDCP           | 2.93 | 3.69  | -6.95 | -3.73 | 8.24 | 12.15 | 22.42 | 19.22 |

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



|                      |               |        |
|----------------------|---------------|--------|
| <b>Highest Month</b> | December 2020 | 9.36%  |
| <b>Lowest Month</b>  | 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](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

## 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.

**DISCLAIMER** INVESTING IN MUTUAL FUNDS INVOLVES RISKS. BEFORE MAKING AN INVESTMENT DECISION, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE OR REFLECT FUTURE PERFORMANCE. THE INDONESIAN FINANCIAL SERVICES AUTHORITY (OJK) HAS NOT APPROVED OR DISAPPROVED THESE SECURITIES, NOR HAS IT DECLARED THE ACCURACY OR ADEQUACY OF THE CONTENTS OF THIS MUTUAL FUND PROSPECTUS. ANY STATEMENT CONTRARY TO THESE MATTERS IS UNLAWFUL. PT Pinnacle Persada Investama (Pinnacle Investment), as the Investment Manager, is licensed and supervised by the Indonesian Financial Services Authority (OJK). The Investment Manager reserves the right to reject any investment application that does not comply with the applicable terms and conditions. Investors are required to read and understand the Product and/or Service Information Summary and the Prospectus before investing, and have the right to raise any questions regarding the offered product with the Mutual Fund Selling Agent (APERD). Mutual Funds are capital market products managed by the Investment Manager and are not products issued by the APERD. Therefore, the APERD is not responsible for the management of the portfolio or the investment risks associated with the Mutual Funds.

## Risk Level

| Low | Medium |   | High |   |
|-----|--------|---|------|---|
| 1   | 2      | 3 | 4    | 5 |

PBGF invests in equity, fixed income, and money market instruments. Investors are exposed to market and liquidity risks.

## Fund Information

|                     |                     |
|---------------------|---------------------|
| NAV / Unit          | IDR 1,020.19        |
| AUM Size            | IDR 28.00 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              | 2.58%  |
| Fixed Income        | 49.00% |
| Cash / Money Market | 48.42% |

## Geographic Allocation

|               |      |
|---------------|------|
| Domestic      | 100% |
| International | 0%   |

## 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 BCAP04BCN2        | 3.6% |
| Obligasi DAAZ01B           | 9.1% |
| Obligasi INKP05ACN1        | 3.6% |
| Obligasi SMMA02CN4         | 8.1% |
| Obligasi TOBA01BCN2        | 3.6% |
| TD Bank Capital Indonesia  | 5.4% |
| TD Bank Jabar Syariah      | 5.4% |
| TD Bank Kb Bukopin Syariah | 5.0% |
| TD Bank Mayapada           | 8.9% |
| TD Bpd Nusa Tenggara Timur | 8.9% |

## 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](mailto:inquiry@pinnacleinvestment.co.id)

**Instagram** : @pinnacleinvestment