Fund Factsheet – Balanced Fund

PBGF

Pinnacle Balanced Growth Fund

August 2026

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

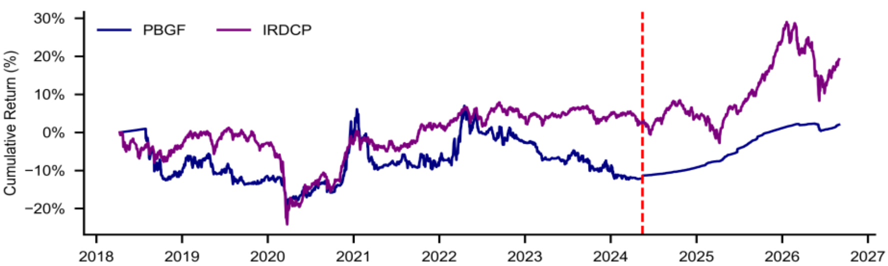
A pool of funds collected from multiple investors and managed by the Investment Manager by investing in various securities in the capital market.

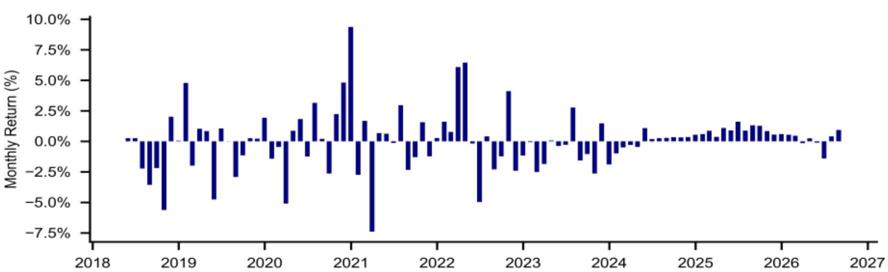
Investment Objective

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





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

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.

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
Instagram : @pinnacleinvestment