PDOU

Fund Factsheet – Fixed Income Fund

Pinnacle Dana Obligasi Unggulan Kelas B

October 2026

PINNACLE INVESTMENT

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

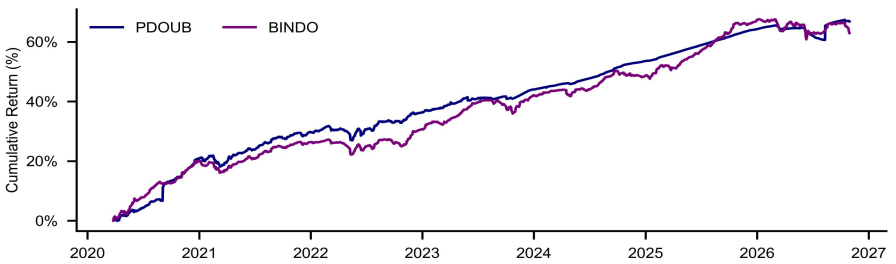
A pool of funds collected from multiple investors and managed by the Investment Manager by investing in various securities in the capital market.

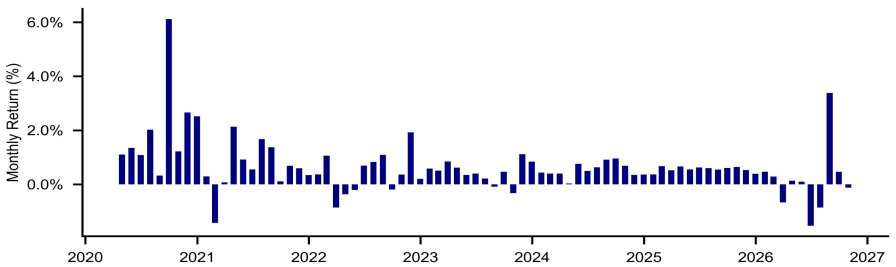
Investment Objective

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	-0.12	3.74	1.37	1.60	2.54	18.14	29.73	66.84
BINDO	-1.99	0.02	-1.44	-2.51	-1.96	19.41	29.81	62.96

Benchmark: BINDO (Bloomberg EM Local Currency Indonesia)





Highest Month	September 2020	6.11%
Lowest Month	June 2026	-1.53%

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

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

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

NAV / Unit	IDR 1,668.43
AUM Size	IDR 650.71 M
Inception Date	26 Mar 2020
Inception Date Class B	8 May 2026
Effective Date	26 Feb 2020
Effective Letter No	S-232/PM.21/2020
Type of Fund	Fixed Income / Bond
Custodian Bank	Bank CIMB Niaga
Base Currency	IDR Rupiah
Pricing Period	Daily
ISIN Code	IDN000431103
Bloomberg Ticker	-
Total Unit Offered	Max 5 Billion units
Min Initial Subs	IDR 100,000
Min Subsequent Subs	IDR 100,000
Min Balance	IDR 100,000

Investment Policy

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

Investment Asset Allocation

Fixed Income	96.59%
Cash / Money Market	3.41%

Geographic Allocation

Domestic	100%
International	0%

Fee Structure

Subscription Fee	Max 2.00%
Redemption Fee	Max 2.00%
Switching Fee	Max 1.00%
Management Fee	Max 2.00% p.a
Custodian Fee	Max 0.50% p.a

Top Portfolio Holdings

Obligasi ADHI03CCN3	6.2%
Obligasi ASDF07CCN2	7.9%
Obligasi BBKP03BSBCN1	4.1%
Obligasi INKP04BCN3	4.0%
Obligasi LPPI03CCN3	6.6%
Obligasi PIDL03B	3.8%
Obligasi PTHK01BCN3	6.1%
Obligasi SMARMA01CN2	6.7%
Obligasi SMMA02ACN3	5.5%
Obligasi WIKA02CCN1	5.4%

MUTUAL FUND BANK ACCOUNT:
CIMB Niaga
Account Name:
Reksa Dana Pinnacle Dana Obligasi Unggulan Kelas B
Account # 800210169900

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