

**Why PIBF?**

1. Exposure to **highly liquid Indonesian Government Bonds** with a variety of maturity buckets.
2. Use at the core of your portfolio to seek investment stability and pursue income
3. Actively managed with tactical (long/short) duration strategy to enhance yield and return with strict a risk management framework in various market conditions.
4. PIBF can be used as a portfolio hedge against risk-off market periods.
5. Benefits of Mutual Fund: professionally managed, diversification, liquidity, potential capital gain, transparency

**About Pinnacle**

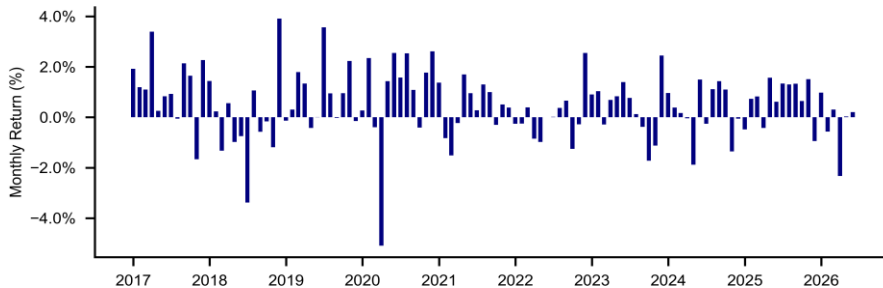
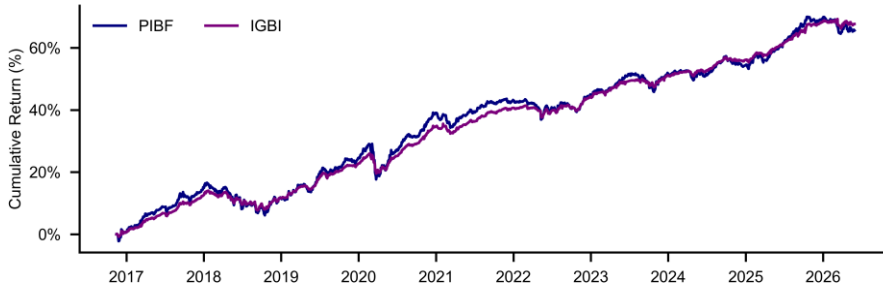
Pinnacle Investment (PT Pinnacle Persada Investama) is an independent, technology-driven investment management firm based in Indonesia. Our team has decades of global investing experience in managing investment funds both global and domestic. We offer an innovative and collaborative investment approaches,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

PIBF is an open-end fund mutual fund incorporated in Indonesia. The fund objective is to maximize a long term capital gain through an actively managed portfolio of predominantly liquid Indonesian Gov Bonds. The fund invests 80-100% of its assets in Indonesian Gov Bonds and 0-20% of its assets in money market instrument.

Performance (%)	1 Mo	3 Mo	6 Mo	YTD	1 Yr	3 Yr	5 Yr	SI
PIBF	0.21	-2.09	-1.39	-2.35	3.80	10.10	19.00	65.60
IGBI *	0.13	-0.69	0.23	-0.49	4.66	12.84	23.47	67.68

Benchmark: IGBI (Infovesta Government Bond Index)



<b>Highest Month</b>	November 2018	3.91%
<b>Lowest Month</b>	March 2020	-5.09%

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.

**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

**Risk Level**

Low		Medium		High	
1	2	3	4	5	
PIBF 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 1,655.96
<b>AUM Size</b>	IDR 88.46 B
<b>Inception Date</b>	15 Nov 2016
<b>Effective Date</b>	8 Sep 2016
<b>Effective Letter No</b>	S-600/D.04/2016
<b>Type of Fund</b>	Fixed Income / Bond
<b>Custodian Bank</b>	Bank BCA
<b>Base Currency</b>	IDR Rupiah
<b>Pricing Period</b>	Daily
<b>ISIN Code</b>	IDN000263209
<b>Bloomberg Ticker</b>	PINNIBFIJ
<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>Indonesia Government Bond</b>	90.07%
<b>Cash / Money Market</b>	1.91%
<b>Corporate Bond (Non-Infra)</b>	8.02%

**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 FR0058</b>	6.1%
<b>Obligasi FR0071</b>	6.0%
<b>Obligasi FR0073</b>	6.1%
<b>Obligasi FR0074</b>	5.9%
<b>Obligasi FR0078</b>	5.9%
<b>Obligasi FR0096</b>	11.4%
<b>Obligasi FR0103</b>	5.6%
<b>Obligasi FR0104</b>	13.4%
<b>Obligasi FR0106</b>	5.8%
<b>Obligasi PBS029</b>	5.6%

**MUTUAL FUND BANK ACCOUNT:**

PT Bank Central Asia (BCA) / KCU Thamrin  
**Account Name:**  
 Reksa Dana Pinnacle Indonesia Bond Fund  
 Account # 206 315 6566

**Pinnacle Investment**

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