

MANULIFE KARYAWAN SEJAHTERA (MKS)

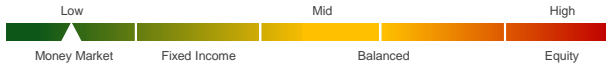
NOV 2023

Investment Objective

To achieve a high current income while ensuring capital preservation, maintaining a high degree of liquidity and minimizing investment risk.

Risk Classification

Risk classification is based on type of fund.



Fund Information

Inception Date	:	31 Dec 01
Inception Price	:	IDR 1,000.00
Fund Size	:	IDR 22.33 bn
Number of unit	:	5,276,398.03
Net Asset Value/Unit ³⁾	:	IDR 4,231.55
Fund Currency	:	IDR
Type of fund	:	Money Market
Valuation	:	Daily
Custodian Bank	:	Citibank, NA
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

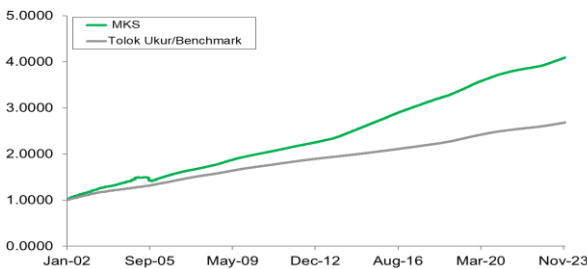
Investment Allocation

Money Market	:	100%	Portfolio per (30/11/23)	:	100.00%
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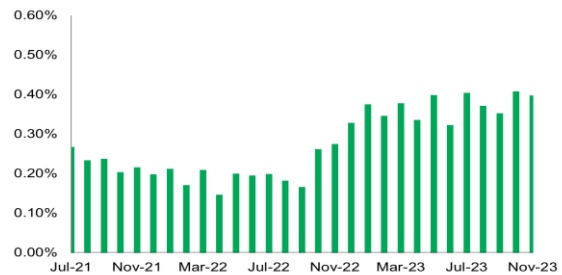
Note

- 1) Annualized and using compound method (for products more than one year since inception).
- 2) Benchmark: Net after tax of average 3-months IDR time deposit's interest rates.
- 3) The Net Asset Value / Unit has calculated the costs, including fees related to transaction and transaction settlement as well as administration and recording.

Performance Since Inception

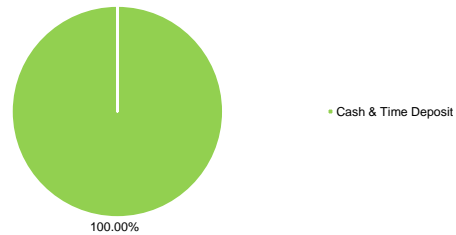


Monthly Performance Last 3 Years



Top Holdings* & Sector Allocation

Time Deposit - Bank BJB
Time Deposit - Bank BNI
Time Deposit - Bank BRI
Time Deposit - Bank BSI
Time Deposit - Bank BTN
Time Deposit - Bank CIMB Niaga Syariah
Time Deposit - Bank Commonwealth
Time Deposit - Bank Maybank
Time Deposit - Bank Mega
Time Deposit - Bank Panin Dubai Syariah



*Non Affiliates

Fund Statistic

	Performance in IDR per (30/11/23)							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ¹⁾	5 yr ¹⁾	Since Inception ¹⁾
MKS	0.39%	1.15%	2.25%	4.12%	4.46%	3.37%	4.42%	6.64%
Bm ²⁾	0.28%	0.81%	1.61%	2.90%	3.13%	2.63%	3.33%	4.60%

1 year = 365 days

	Yearly Performance							
	2023-YTD	2022	2021	2020	2019	2018	2017	2016
MKS	4.12%	2.52%	3.12%	5.20%	6.73%	5.32%	5.93%	7.06%
Bm ²⁾	2.90%	2.26%	2.50%	3.82%	4.88%	3.72%	3.15%	3.16%

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Manulife Indonesia

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