

MANULIFE DANA BERIMBANG

NOV 2020

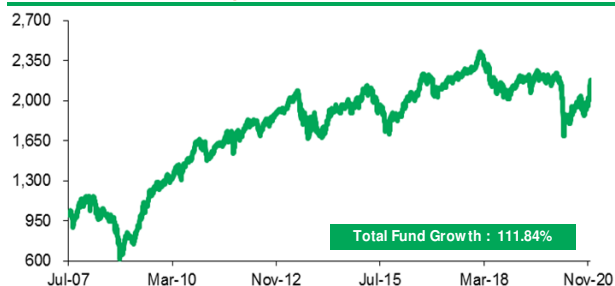
Investment Objective

To provide a high rate of capital growth over the long-term by investing in diversified portfolio of money market, fixed income securities including sovereign and state-backed bonds, and publicly listed Indonesian equities.

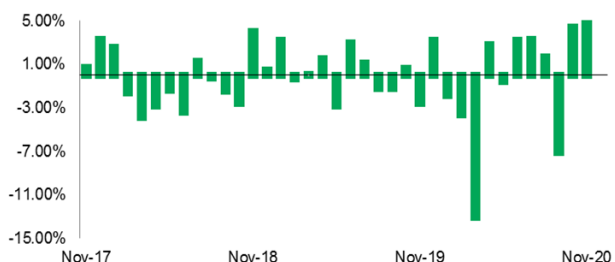
Fund Information

Inception Date	:	9 Jul 07
Fund Size	:	Rp 126.90 bn
Fund Currency	:	IDR
Type of fund	:	Balanced
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	2.00%
Net Asset Value/Unit ⁽³⁾	:	IDR 2,118.37
Bloomberg Code	:	MLLDBBG IJ

Performance Since Inception



Monthly Performance Last 3 Years



Risk Classification

Risk classification is based on type of fund.



Allocation

Equity	:	40 - 60 %
Bond	:	40 - 60 %
Money Market	:	0 - 20 %

Portfolio

Equity	:	40.19%
Government Bond	:	6.30%
Corporate Bond	:	47.77%
Money Market	:	5.74%

Top 5 Holdings

- 1 Obligasi II Kereta Api Indonesia Tahun 2019 Seri A
- 2 Obligasi Berkelanjutan II Bank Maybank Indonesia Tahap II Tahun 2018
- 3 Obligasi Berkelanjutan IV Adira Finance Tahap II Tahun 2018 Seri D
- 4 Obligasi I Pelindo IV Tahun 2018 Seri B
- 5 Obligasi I Angkasa Pura I Tahun 2016 Seri B

Fund Performance

	Performance in IDR per (30/11/20)							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ¹⁾	5 yr ¹⁾	Since Inception ¹⁾
MDB	8.52%	5.22%	13.99%	-4.25%	-1.19%	-2.27%	2.76%	5.76%
BM ²⁾	6.15%	5.84%	14.61%	0.89%	3.35%	-3.24%	3.76%	8.54%

	Yearly Performance							
	2019	2018	2017	2016	2015	2014	2013	2012
MDB	4.06%	-9.29%	11.57%	11.82%	-7.04%	16.51%	-9.31%	10.28%
BM ²⁾	7.96%	-2.36%	18.83%	15.00%	-4.53%	17.82%	-7.14%	12.96%

Note

- 1) Annualized (1 year = 365 days) and using compound method (for products that have been more than one year old since inception).
- 2) The Benchmark is 50% JCI + 50% BINDO Index.
- 3) The Net Asset Value / Unit has calculated the costs, including fees related to transaction and transaction settlement as well as administration and recording.

Investment Manager Commentary

Indonesia financial market strengthened in November driven by optimism for vaccine development and positive responses on US election results. After months of foreign outflow, foreign investors are starting to reenter Indonesia equity market recording monthly net purchase of IDR3.5 trillion. Strong foreign inflow together with ample domestic liquidity are driving Indonesia bond market. Indonesia 10 years government bond yield drop to 6.2% in the end of November from 6.6% in the end of October. Rupiah strengthened by 3.5%, outperforming other currencies in the region. Amid external and internal stability, Bank Indonesia lowered benchmark rate by 25 basis points to 3.75%. The current account in the third quarter posted a surplus of 0.4% from GDP which is the first surplus since 2011. Portfolio allocation in equities and bonds contributed positive attribution to portfolio performance.

Disclaimer: This report is prepared by PT Asuransi Jiwa Manulife Indonesia only for information purposes and not to be used as a sales offering or proposal. Although this report has been prepared meticulously, PT Asuransi Jiwa Manulife Indonesia does not guarantee its accuracy, sufficiency or completeness, and is not responsible for any consequences arising from any actions which are based on the information stated herein. Investments in capital market instruments are subject to various risks which include, but not limited to, market risk, credit risk, interest rate risk, exchange rate risk (particularly in Fund which has allocation in offshore investment instruments in different currencies than the Fund's currency), liquidity risk and other risks which could result in performance volatility. Therefore, the performance of this Fund is not guaranteed, the unit price of each Fund may go up or down and past performance does not necessarily indicative of future performance.

Manulife Indonesia

Established in 1985, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is part of Manulife Financial Corporation Group, a Canadian financial services group that operates in Asia, Canada and the United States. Manulife Indonesia offers a wide range of financial services, including life insurance, accident and health insurance, investment and pension plans to individual customers and group clients in Indonesia. Through a network of more than 9,000 employees and professional agents spread across 25 sales offices, Manulife Indonesia serves more than 2 million customers in Indonesia. PT Asuransi Jiwa Manulife Indonesia is registered and supervised by the Otoritas Jasa Keuangan (OJK). To learn more about Manulife Indonesia, follow us on Facebook, Twitter, Instagram, YouTube, or visit www.manulife.co.id.


www.manulife.co.id

[Manulife Indonesia](https://www.facebook.com/ManulifeIndonesia)

[@Manulife_ID](https://twitter.com/Manulife_ID)

[Manulife_ID](https://www.instagram.com/Manulife_ID)

[Manulife Indonesia](https://www.youtube.com/ManulifeIndonesia)