

## MANULIFE DANA PASAR UANG

JUL 2025

### Investment Objective

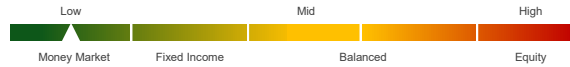
To achieve a high current income while ensuring capital preservation, maintaining a high degree of liquidity and minimizing investment risk.

### Fund Information

Inception Date	: 25 Jun 04
Inception Price	: IDR 1,000.00
Fund Size	: Rp 1.33 tn
Number of unit	: 581,169,034.41
Net Asset Value/Unit <sup>4)</sup>	: IDR 2,285.02
Fund Currency	: IDR
Type of fund	: Money Market
Valuation	: Daily
Custodian Bank	: Bank DBS Indonesia
Annual Management Fee	: 1.25%
Bloomberg Code	: MANLIUA.UJ
Fund Manager	: PT Manulife Aset Manajemen Indonesia

### Risk Classification

Risk classification is based on type of fund.



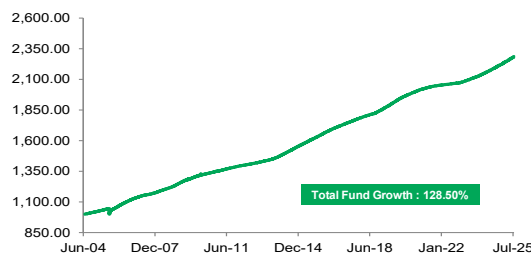
### Allocation

Money Market	: 100%	Portfolio	: 100.00%
--------------	--------	-----------	-----------

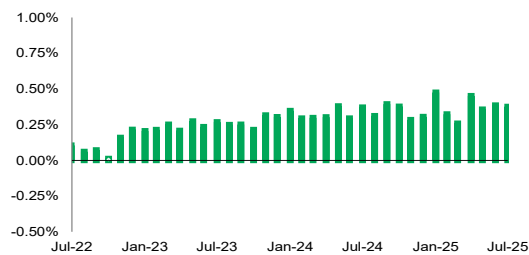
### Note

- 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 net after tax of average 3-months IDR time Time Deposit's interest rates.
- 3) Based on GICS (Global Industrials Classification Standard).
- 4) 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

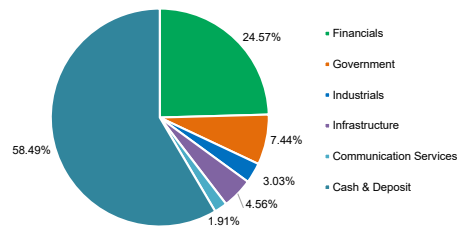


### Fund Performance

Performance in IDR per (31/07/25)									Yearly Performance								
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr <sup>1)</sup>	5 yr <sup>1)</sup>	Since Inception <sup>1)</sup>		2024	2023	2022	2021	2020	2019	2018	2017
MDPU	0.38%	1.12%	2.17%	2.66%	4.39%	3.41%	2.81%	3.99%	MDPU	4.04%	3.04%	1.13%	1.79%	3.73%	5.37%	3.47%	3.80%
BM <sup>2)</sup>	0.28%	0.87%	1.70%	2.01%	3.46%	3.21%	2.95%	3.98%	BM <sup>2)</sup>	3.43%	3.18%	2.26%	2.49%	3.80%	4.78%	3.83%	2.67%

### Top Holdings\* & Sector Allocation<sup>3)</sup>

Time Deposit - Allo Bank  
 Time Deposit - Bank Aladin Syariah  
 Time Deposit - Bank BSI  
 Time Deposit - Bank Jago  
 Time Deposit - Bank Mega  
 Time Deposit - Bank Panin Dubai Syariah  
 Time Deposit - Bank Pembangunan Daerah Jabar Dan Banten  
 Time Deposit - Bank Rakyat Indonesia  
 Time Deposit - Bank Tabungan Negara  
 Obligasi Berkelanjutan I Wahana Inti Selaras Tahap I Tahun 2025 Seri A  
 Obligasi Berkelanjutan IV Sarana Multi Infrastruktur Tahap II Tahun 2024 Seri A  
 Obligasi Berkelanjutan VI Adira Finance Tahap V Tahun 2025 Seri A  
 Obligasi Berkelanjutan VI Federal International Finance Tahap V Tahun 2025 Seri A  
 Obligasi Berkelanjutan VII Astra Sedaya Finance Tahap I Tahun 2025 Seri A  
 Obligasi Berkelanjutan VII Sarana Multigriya Finansial Tahap VII Tahun 2024 Seri A



\*Non Affiliates

### Investment Manager Commentary

Indonesia reached trade deal with the US, with tariff at 19%. Indonesia is committed to purchase more US goods and investment in the US. The deal is seen as positive by the market because of competitive tariff rate against peers, while higher imports from the US is not seen as hurdle due to the nature of US products are not competing with domestic industries. Bank Indonesia cut benchmark rate by 25bps to 5.25% in July, the third rate cut this year, amid low domestic inflation and the need to support growth. BI signals room for further rate cut, especially as uncertainty regarding US tariff has diminished. Amid weak domestic growth, the government expects fiscal deficit to widen in 2025 from 2.5% to 2.78% due to weak tax revenue and spending need for government's priority programs. The government will utilize excess cash balance (SAL) of IDR85.6 trillion to cover the shortfall and ease the burden on SBN issuance. S&P ratings maintained Indonesia sovereign rating at 'BBB' (stable), that reflect global investors' confidence on Indonesia's fiscal position.

**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 2015, 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 almost 11,000 employees and professional agents spread across more than 30 sales offices, Manulife Indonesia serves around 2 million customers in Indonesia.

PT Asuransi Jiwa Manulife Indonesia is licensed 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](http://www.manulife.co.id).