Manulife

FACT SHEET

MANULIFE PENDAPATAN TETAP NEGARA

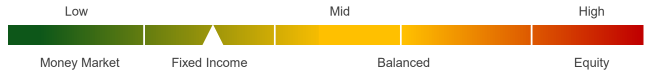
JUN 2025

Investment Objective

To provide a steady stream of income with focus on capital preservation over the medium to long-term, by investing the assets in a diversified portfolio of money market and the highest quality fixed income securities focusing primarily on sovereign issues.

Risk Classification

Risk classification is based on type of fund.



Fund Information

Inception Date	:	25 Jun 04
Inception Price	:	IDR 1,000.00
Fund Size	:	Rp 945.40 bn
Number of unit	:	255,593,877.31
Net Asset Value/Unit [3]	:	IDR 3,698.85
Fund Currency	:	IDR
Type of fund	:	Fixed Income
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	2.00%
Bloomberg Code	:	MANLINE IJ
Fund Manager	:	PT Asuransi Jiwa Manulife Indonesia

Allocation

Bond	:	80 - 100 %
Money Market	:	0 - 20 %

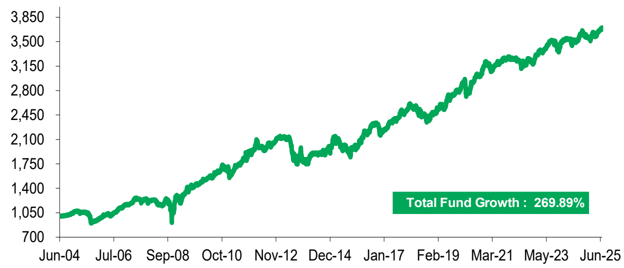
Portfolio

Bond	:	99.54%
Money Market	:	0.46%

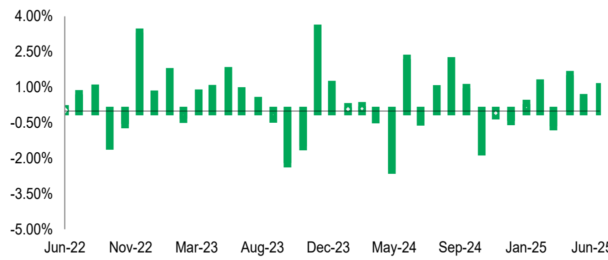
Note

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 BINDO Index starting 01-May-16.
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



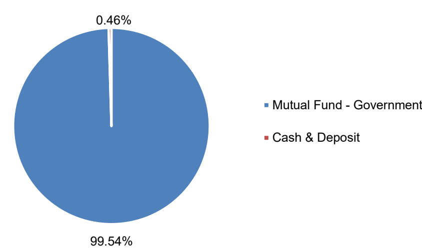
Fund Performance

Performance in IDR per (30/06/25)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MPTN	1.00%	3.07%	3.90%	3.90%	5.60%	4.95%	4.88%	6.42%
BM [2]	1.14%	3.55%	5.57%	5.57%	8.79%	7.85%	7.76%	6.99%

Yearly Performance	2024	2023	2022	2021	2020	2019	2018	2017
MPTN	0.87%	6.48%	1.49%	1.75%	14.24%	13.25%	-2.73%	15.48%
BM [2]	4.56%	8.65%	3.53%	5.43%	14.70%	14.23%	-2.18%	17.67%

Top Holdings* & Sector Allocation

Mutual Fund - Manulife Obligasi Negara Indonesia II



*Affiliates

Investment Manager Commentary

The bond market continued its positive performance, supported by expectation of further interest rate cuts amid global trade tariffs uncertainty and weak domestic economic growth. The Fed maintained interest rates at 4.25%-4.50%, in line with market expectations. Fed Chair Powell indicated that the Fed is not in a hurry to cut rates, citing uncertainty on the impact of tariffs to the economy. Meanwhile, the U.S. government stated that an extension of tariff negotiations is still possible for countries that have not yet completed negotiations. On the domestic front, the government issued new stimulus package worth IDR 24.4 trillion to boost economic growth. Bank Indonesia kept its interest rate at 5.5% and maintains the view of further rate cut, depending on global stability. The central bank reduced the issuance of SRBI, causing the average SRBI yield to decline to 6.19%. This condition is positive for market liquidity and supportive of the bond market. Short-term government bonds outperformed, with the 2-year tenor recording a yield decline of -21 bps, while long-term bonds (20-year tenor) saw a smaller decline of -1 bps.

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.

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