

MANULIFE DANA BERIMBANG

NOV 2025

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.

Risk Classification

Risk classification is based on type of fund.



Fund Information

Inception Date	: 9 Jul 07
Inception Price	: IDR 1,000.00
Fund Size	: Rp 125.94 bn
Number of unit	: 49,933,715.12
Net Asset Value/Unit ⁽¹⁾	: IDR 2,522.23
Fund Currency	: IDR
Type of fund	: Balanced
Valuation	: Daily
Custodian Bank	: Bank DBS Indonesia
Annual Management Fee	: 2.00%
Bloomberg Code	: MLLDBBG IJ
Fund Manager	: PT Manulife Aset Manajemen Indonesia

Allocation

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

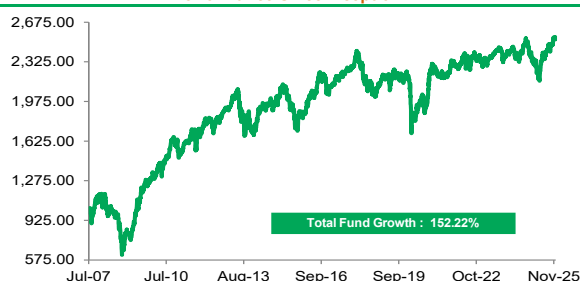
Portfolio

Equity	: 43.93%
Government Bond	: 50.32%
Corporate Bond	: 0.00%
Money Market	: 5.75%

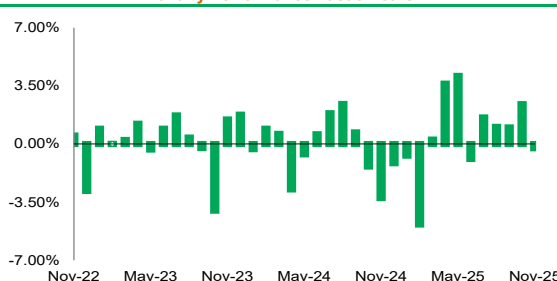
Note

- 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) 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

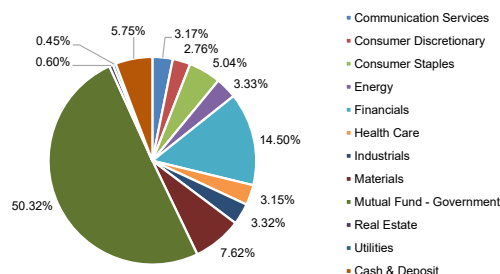
	Performance in IDR per (28/11/25)						
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ⁽¹⁾	5 yr ⁽¹⁾
MDB	-0.26%	3.16%	4.93%	7.22%	5.98%	1.83%	3.55%
BM ⁽²⁾	1.94%	5.66%	12.72%	16.29%	15.92%	7.76%	8.14%

	Yearly Performance						
	2024	2023	2022	2021	2020	2019	2018
MDB	-2.52%	3.96%	1.86%	2.24%	0.75%	4.06%	-9.29%
BM ⁽²⁾	1.09%	7.52%	4.02%	7.75%	-1.33%	7.96%	-2.36%

Top Holdings* & Sector Allocation⁽³⁾

Time Deposit - Bank Mega
Time Deposit - Bank Tabungan Negara
Mutual Fund - Manulife Obligasi Negara Indonesia II Kelas I1
Stock - Amman Mineral Internasional PT
Stock - Astra International Tbk PT
Stock - Bank Central Asia Tbk PT
Stock - Bank Mandiri Persero Tbk PT
Stock - Bank Negara Indonesia Persero Tbk PT
Stock - Bank Rakyat Indonesia Persero Tbk PT
Stock - Barito Pacific Tbk PT
Stock - GoTo Gojek Tokopedia Tbk PT
Stock - Indofood Sukses Makmur Tbk PT

Stock - Medikaloka Hermina Tbk PT
Stock - Mitra Keluarga Karyasehat Tbk PT
Stock - Telkom Indonesia Persero Tbk PT
Stock - Tripura Agro Persada PT
Stock - United Tractors Tbk PT



*Non Affiliates

Investment Manager Commentary

The equity and bond markets were volatile in November, caused by uncertainty on Fed Funds Rate cut in December overshadowed market sentiment early in the month, following hawkish comment from Fed Chair Powell. However the market rebounded as several Fed officials supports further rate cut in December amid weaker labor data. On the domestic front, GDP growth 3Q-2025 came at +5.04%, lower than 5.12% the previous quarter. Consumption is weaker with household consumption grew at +4.89%, its lowest growth since 4Q-2023. Bank Indonesia maintained BI Rate at 4.75% inline with market expectation. BI appears to be balanced its view, indicating the need to stabilize Rupiah while also indicating further room to cut interest rates. Going forward, the market will continue to monitor The Fed's policy outlook in December, and the acceleration in government spending, seen as a key factor to support growth in 2026.

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 are 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.