

MANULIFE PENDAPATAN TETAP KORPORASI

NOV 2025

Investment Objective

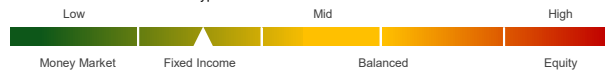
To provide a steady stream of income with focus on capital preservation over the medium to long-term, by investing the assets in a diversified portfolio of money market and fixed income securities focusing primarily on high quality of corporate and sovereign issuances.

Fund Information

Inception Date	: 25 Jun 04
Inception Price	: IDR 1,000.00
Fund Size	: Rp 117.91 bn
Number of unit	: 32,539,948.32
Net Asset Value/Unit ⁴⁾	: IDR 3,623.47
Fund Currency	: IDR
Type of fund	: Fixed Income
Valuation	: Daily
Custodian Bank	: Bank DBS Indonesia
Annual Management Fee	: 2.00%
Bloomberg Code	: MANLIKO IJ
Fund Manager	: PT Manulife Aset Manajemen Indonesia

Risk Classification

Risk classification is based on type of fund.



Allocation

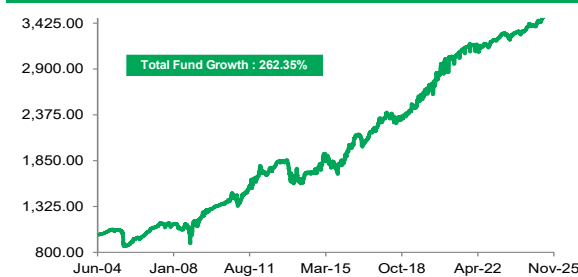
Bond	: Corp : 0 - 60 %	Government Bond	: 59.89%
	: Gov : 40 - 100 %	Corporate Bond	: 34.48%
Money Market	: 0 - 20 %	Money Market	: 5.64%

Portfolio

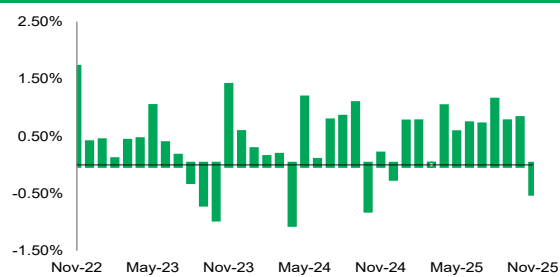
Note

- 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 deposit's interest rates + 2% starting 01-Jun-18.
- 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

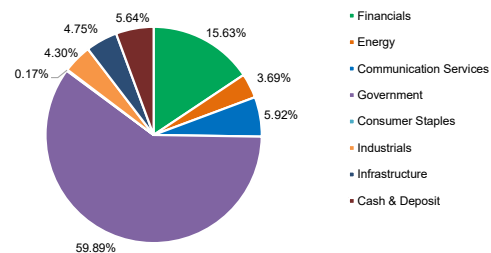
	Performance in IDR per (28/11/25)								Yearly Performance							
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ¹⁾	5 yr ¹⁾	Since Inception ¹⁾	2024	2023	2022	2021	2020	2019	2018	2017
MPTK	-0.49%	1.05%	3.61%	6.79%	6.55%	4.18%	4.45%	6.19%	2.53%	2.88%	1.34%	4.60%	14.71%	11.26%	0.79%	15.22%
BM ²⁾	0.28%	0.92%	1.86%	3.40%	3.72%	3.72%	3.66%	5.83%	3.76%	3.71%	3.30%	3.79%	5.21%	6.38%	2.16%	17.67%

Top Holdings* & Sector Allocation³⁾

Time Deposit - Bank Mega

Obligasi Berkelanjutan II KB Bank Tahap II Tahun 2025 Seri B
 Obligasi Berkelanjutan III Sarana Multi Infrastruktur Tahap III Tahun 2023 Seri C
 Obligasi Berkelanjutan IV Medco Energi Internasional Tahap III Tahun 2022 Seri B
 Obligasi Berkelanjutan VI Tower Bersama Infrastructure Tahap I Tahun 2023 Seri B
 Obligasi II Wahana Inti Selaras Tahun 2023 Seri B
 Obligasi Negara Republik Indonesia Seri FR0071
 Obligasi Negara Republik Indonesia Seri FR0087
 Obligasi Negara Republik Indonesia Seri FR0098
 Obligasi Negara Republik Indonesia Seri FR0103
 Obligasi Negara RI Seri FR0054
 SBSN Seri IFR0006
 Sukuk Mudharabah Berkelanjutan V Adira Finance Tahap I Tahun 2023 Seri B
 Sukuk Musyarakah Berkelanjutan I Sarana Multigriya Finansial Tahap I Tahun 2023

*Non Affiliates



Investment Manager Commentary

The bond market fell in November, where 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 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. Moderate-long term government bonds outperformed in the month, with the 15-year tenor recording a yield rise of +7bps, while short tenor bonds (5-year) yield rose higher +39bps.

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