Manulife Syariah — FACT SHEET

MANULIFE DANA EKUITAS OPTIMA SYARIAH USD

SEP 2025

Investment Objective

To provide selected financial investments in accordance with the Syariah Islam principles on various instruments that have been chosen and approved by the Syariah Supervisory Board to suit the values and teachings of Islam.

Risk Classification

Risk classification is based on type of fund.

Low — Mid — High

Money Market — Fixed Income — Balanced — Equity

Fund Information

Inception Date	:	5 Oct 20
Inception Price	:	USD 0.0626
Fund Size	:	USD 687,834.14
Number of unit	:	9,958,440.72
Net Asset Value/Unit [4]	:	USD 0.0691
Fund Currency	:	USD
Type of fund	:	Equity
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	2.50%
Bloomberg Code	:	MADEOSU IJ
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

Allocation

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

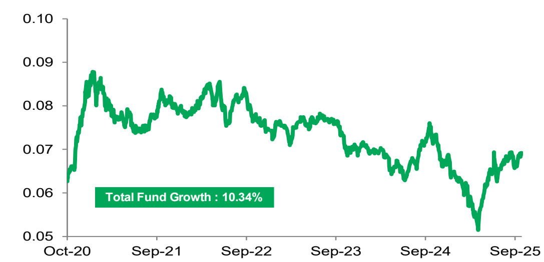
Portfolio

Equity	:	93.43%
Money Market	:	6.57%

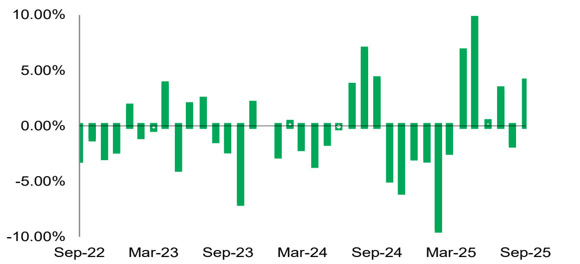
Note

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 80% Indeks Stock Syariah Indonesia + 20% net after tax of average 3-month mudharabah deposit's revenue sharing in USD terms.
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

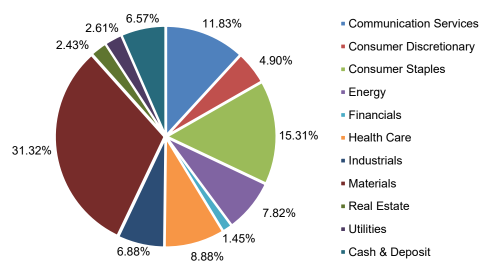
Performance in USD per (30/09/25)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MDEOS USD	4.00%	5.63%	24.06%	6.48%	-7.41%	-4.41%	n/a	1.99%
BM [2]	3.58%	15.66%	30.12%	20.97%	10.42%	6.53%	n/a	9.06%

Yearly Performance	2024	2023	2022	2021	2020	2019	2018	2017
MDEOS USD	-8.89%	-4.17%	-6.96%	-3.89%	n/a	n/a	n/a	n/a
BM [2]	-2.72%	-1.12%	4.91%	4.05%	n/a	n/a	n/a	n/a

Top Holdings* & Sector Allocation[3]

- Stock - Adaro Andalan Indonesia PT
- Stock - AKR Corporindo Tbk PT
- Stock - Amman Mineral Internasional PT
- Stock - Aneka Tambang Tbk
- Stock - Astra International Tbk PT
- Stock - Bank Syariah Indonesia Tbk PT
- Stock - Barito Pacific Tbk PT
- Stock - Bumi Resources Minerals Tbk PT
- Stock - Chandra Asri Pacific Tbk PT
- Stock - Ciputra Development Tbk PT
- Stock - Cisarua Mountain Dairy PT TBK
- Stock - Erajaya Swasembada Tbk PT
- Stock - Indah Kiat Pulp & Paper Tbk PT
- Stock - Indofood CBP Sukses Makmur Tbk PT
- Stock - Indofood Sukses Makmur Tbk PT
- Stock - Kalbe Farma Tbk PT
- Stock - Map Aktif Adiperkasa PT
- Stock - Mayora Indah Tbk PT
- Stock - Medikaloka Hermina Tbk PT
- Stock - Merdeka Copper Gold Tbk PT
- Stock - Mitra Adiperkasa Tbk PT
- Stock - Mitra Keluarga Karyasehat Tbk PT
- Stock - Perusahaan Gas Negara Tbk PT
- Stock - Telkom Indonesia Persero Tbk PT
- Stock - Triputra Agro Persada PT
- Stock - United Tractors Tbk PT
- Stock - Vale Indonesia Tbk PT
- Stock - XLSMART Telecom Sejahtera Tbk PT

Non Affiliates



Investment Manager Commentary

September was a month full of policy updates. In the beginning of the month the market was overshadowed by riots in several cities in Indonesia, and cabinet reshuffle that includes changes in finance minister post. The reshuffle of finance minister led to uncertainty in the market in regards to government's fiscal discipline outlook. Meanwhile the government introduced new measures that include liquidity injection of IDR200 trillion from cash reserve balance to SOE banks, and new stimulus package '8+4+5' worth IDR16.2 trillion, the third stimulus package this year, aiming to improve bank liquidity and supporting purchasing power and labor absorption. The government also revised 2026 budget by raising fiscal deficit target to 2.68% of GDP from 2.48% in the previous draft. Bank Indonesia surprised the market again by lowering BI Rate by 25bps to 4.75%, its third consecutive rate cuts. BI still sees further room to cut rate amid low domestic inflation and the need to boost domestic growth. From the global market, The Fed cut benchmark rate by 25bps inline with market expectation, and projects faster and bigger rate cuts in 4Q25 - 2026 period compared to previous estimates due to weaker labor sector. Portfolio allocations in material contributed positive attributions, meanwhile allocations in komunikasi contributed negative attributions to performance.

Manulife Indonesia

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