FACT SHEET

MANULIFE PENDAPATAN TETAP KORPORASI

SEP 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.

Risk Classification

Risk classification is based on type of fund.

Low		Mid	High
Money Market	Fixed Income	Balanced	Equity

Fund Information

Inception Date	:	25 Jun 04
Inception Price	:	IDR 1,000.00
Fund Size	:	Rp 116.60 bn
Number of unit	:	32,279,330.79
Net Asset Value/Unit [4]	:	IDR 3,612.30
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

Allocation

Bond	:	Corp : 0 - 60 %
	:	Gov : 40 - 100 %
Money Market	:	0 - 20 %

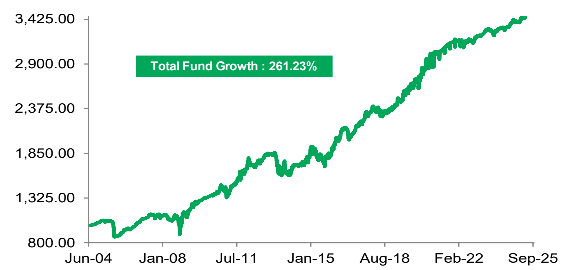
Portfolio

Government Bond	:	55.05%
Corporate Bond	:	42.79%
Money Market	:	2.16%

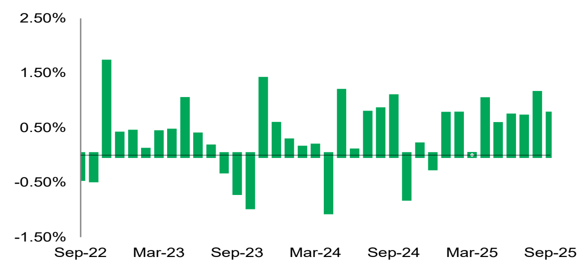
Note

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

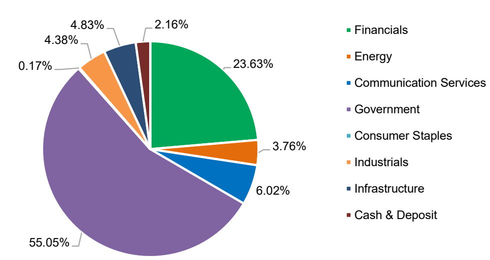
Performance in IDR per (30/09/25)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MPTK	0.74%	2.57%	4.90%	6.46%	5.58%	4.50%	4.13%	6.22%
BM [2]	0.32%	0.93%	1.90%	2.79%	3.73%	3.71%	3.68%	5.84%

Yearly Performance	2024	2023	2022	2021	2020	2019	2018	2017
MPTK	2.53%	2.88%	1.34%	4.60%	14.71%	11.26%	0.79%	15.22%
BM [2]	3.76%	3.71%	3.30%	3.79%	5.21%	6.38%	2.16%	17.67%

Top Holdings* & Sector Allocation[3]

- 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 Indonesia Eximbank IV Tahap III Tahun 2018 Seri D
- Obligasi Berkelanjutan IV Medco Energi Internasional Tahap III Tahun 2022 Seri B
- Obligasi Berkelanjutan VI Astra Sedaya Finance Tahap IV Tahun 2024 Seri A
- 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 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

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. 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. Short-term government bonds outperformed, with the 2-year tenor recording a yield decline of -29bps, while long-term bonds (10-year tenor) saw a smaller rise of +1bps.

Manulife Indonesia

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