

MANULIFE DANA BERIMBANG

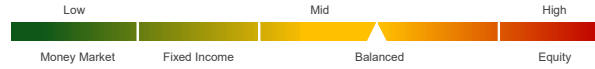
AUG 2026

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 115.60 bn
Number of unit	: 48,389,098.33
Net Asset Value/Unit ⁴⁾	: IDR 2,389.06
Fund Currency	: IDR
Type of fund	: Balanced
Valuation	: Daily
Custodian Bank	: Bank DBS Indonesia
Annual Management Fee	: 2.00%
Bloomberg Code	: MLLDBBG UJ
Fund Manager	: PT Manulife Aset Manajemen Indonesia

Allocation

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

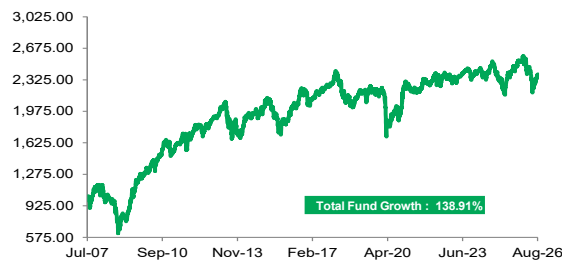
Portfolio

Equity	: 42.61%
Government Bond	: 54.82%
Corporate Bond	: 0.00%
Money Market	: 2.58%

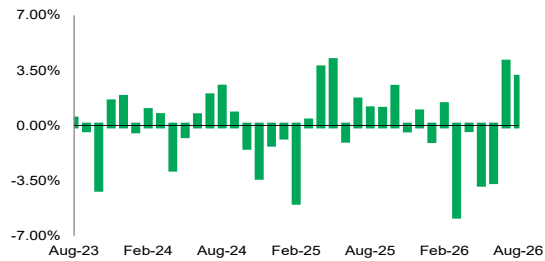
Note

- 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



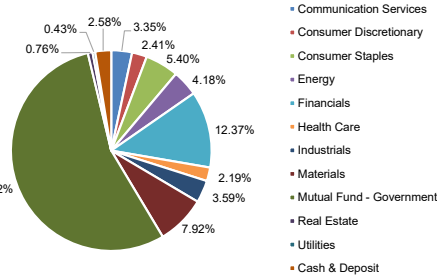
Fund Performance

Performance in IDR per (31/08/26)									Yearly Performance								
	1 mo	3 mo	6 mo	YTD	1 yr	3 yr ¹⁾	5 yr ¹⁾	Since Inception ¹⁾		2025	2024	2023	2022	2021	2020	2019	2018
MDB	3.04%	3.36%	-6.39%	-6.06%	-2.28%	-0.71%	1.39%	4.65%	MDB	8.11%	-2.52%	3.96%	1.86%	2.24%	0.75%	4.06%	-9.29%
BM ²⁾	3.40%	3.70%	-10.86%	-12.78%	-6.67%	2.26%	3.87%	7.75%	BM ²⁾	17.76%	1.09%	7.52%	4.02%	7.75%	-1.33%	7.96%	-2.36%

Top Holdings* & Sector Allocation ³⁾

Time Deposit - Bank CIMB Niaga
 Mutual Fund - Manulife Obligasi Negara Indonesia II Kelas I1
 Stock - Amman Mineral Internasional PT
 Stock - ANTAM Persero Tbk 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 - Cisarua Mountain Dairy PT TBK
 Stock - GoTo Gojek Tokopedia Tbk PT
 Stock - Indah Kiat Pulp & Paper Tbk PT
 Stock - Indofood Sukses Makmur Tbk PT
 *Non Affiliates

Stock - Indosat Tbk PT
 Stock - Mitra Keluarga Karyasehat Tbk PT
 Stock - Telkom Indonesia Persero Tbk PT
 Stock - United Tractors Tbk PT



Investment Manager Commentary

Indonesia equity and bond markets delivered positive performance in August, supported by improving risk perception towards Indonesian markets. Indonesia's economy expanded by 5.29% YoY in 2026, surpassing market expectations. Growth was driven by resilient household consumption, stronger investment activity, and continued expansionary government spending. Bank Indonesia maintained its policy rate at 5.75% in line with market expectations. BI emphasized that preserving Rupiah stability remains its key policy priority. In addition to keeping interest rates unchanged, BI indicated a reduced reliance on SRBI as a tool to support the Rupiah, while increasing the use of incentives for hedging instruments as part of its policy framework to safeguard currency stability. Market sentiment was also supported by the 2027 State Budget framework, which reinforced the government's commitment to maintaining a fiscal deficit below 3% of GDP. The government targets a fiscal deficit of 2.4% of GDP in 2027, lower than the 2026 deficit outlook of 2.85%, underscoring its continued focus on fiscal discipline.

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.