Manulife Syariah — FACT SHEET

MANULIFE DANA EKUITAS OPTIMA SYARIAH USD

AUG 2026

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 624,306.66
Number of unit	:	10,093,477.28
Net Asset Value/Unit [4]	:	USD 0.0619
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 %

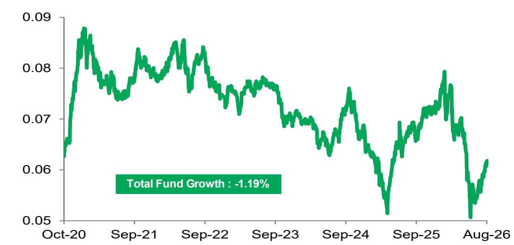
Portfolio

Equity	:	83.71%
Money Market	:	16.29%

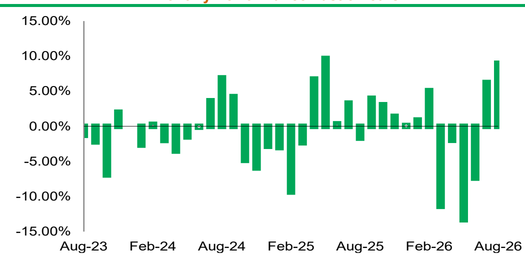
Note

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 (31/08/26)

	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MDEOS USD	8.96%	7.22%	-19.28%	-14.43%	-6.87%	-6.91%	-4.21%	-0.20%
BM [2]	6.49%	5.43%	-21.08%	-24.48%	-15.73%	-1.74%	0.99%	3.91%

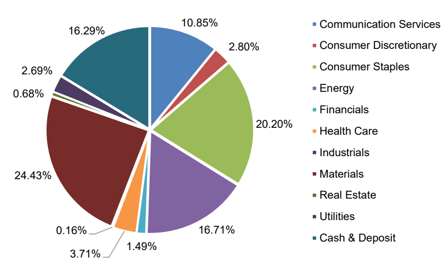
Yearly Performance

	2025	2024	2023	2022	2021	2020	2019	2018
MDEOS USD	11.44%	-8.89%	-4.17%	-6.96%	-3.89%	n/a	n/a	n/a
BM [2]	30.32%	-2.72%	-1.12%	4.91%	4.05%	n/a	n/a	n/a

Top Holdings* & Sector Allocation[3]

- Stock - Adaro Andalan Indonesia PT
- Stock - AKR Corporindo Tbk PT
- Stock - Alamtri Minerals Indonesia Tbk PT
- Stock - Alamtri Resources Indonesia Tbk PT
- Stock - ANTAM Persero Tbk PT
- Stock - Archi Indonesia Tbk PT
- Stock - Bank Syariah Indonesia Persero Tbk PT
- Stock - Bumi Resources Minerals Tbk PT
- Stock - Charoen Pokphand Indonesia Tbk PT
- Stock - Cikarang Listrindo Tbk PT
- Stock - Ciputra Development Tbk PT
- Stock - Cisarua Mountain Dairy PT TBK
- Stock - Energi Mega Persada Tbk PT
- Stock - Indah Kiat Pulp & Paper Tbk PT
- Stock - Indofood CBP Sukses Makmur Tbk PT
- Stock - Indofood Sukses Makmur Tbk PT
- Stock - Indosat Tbk PT
- Stock - Japfa Comfeed Indonesia Tbk PT
- Stock - Kalbe Farma Tbk PT
- Stock - Map Aktif Adiperkasa PT
- Stock - Mayora Indah Tbk PT
- Stock - Medco Energi Internasional Tbk PT
- Stock - Merdeka Copper Gold Tbk PT
- Stock - Pabrik Kertas Tjiwi Kimia Tbk PT
- Stock - Perusahaan Gas Negara Persero Tbk PT
- Stock - PT TIMAH Persero Tbk
- Stock - Siloam International Hospitals Tbk PT
- Stock - Telkom Indonesia Persero Tbk PT
- Stock - Triputra Agro Persada PT
- Stock - United Tractors Tbk PT
- Stock - XLSMART Telecom Sejahtera Tbk PT

*Non Affiliates



Investment Manager Commentary

Indonesia's equity market delivered a positive performance in August, supported by improving risk perception towards Indonesia markets. Indonesia's economy expanded by 5.29% YoY in 2Q26, 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. Portfolio allocations in communications contributed positive attributions, meanwhile allocations in energy contributed negative attributions to performance.

Manulife Indonesia

Established in 1985, 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.