Manulife Syariah

FACT SHEET

MANULIFE DANA PASAR UANG SYARIAH

JUL 2026

Investment Objective

To achieve a high current income while ensuring capital preservation, maintaining a high degree of liquidity and minimizing investment risk through financial investments that is in accordance with the Syariah Islam principles on various instruments that have been chosen and approved by the Syariah 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	:	15 Jun 09
Inception Price	:	IDR 1,000.00
Fund Size	:	Rp 21.65 bn
Number of unit	:	13,845,358.27
Net Asset Value/Unit [3]	:	IDR 1,563.78
Fund Currency	:	IDR
Type of fund	:	Money Market
Valuation	:	Daily
Custodian Bank	:	Bank DBS Indonesia
Annual Management Fee	:	1.25%
Bloomberg Code	:	MLLDPUS IJ
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

Allocation

Money Market	:	100%

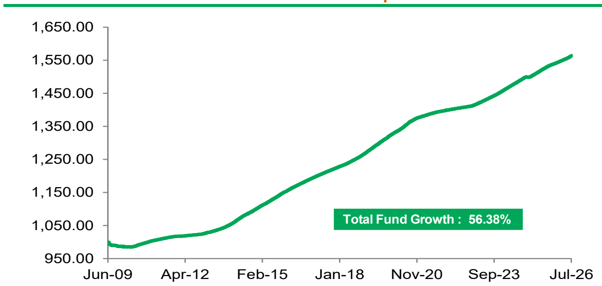
Portfolio

Cash & Deposit	:	100.00%

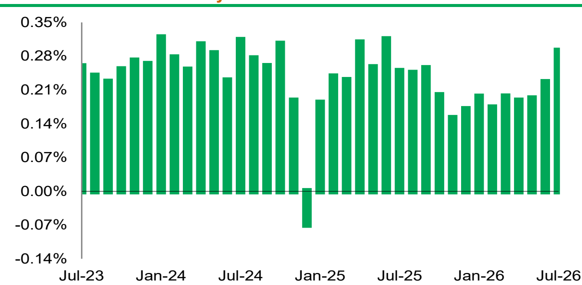
Note

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-month mudharabah deposit's revenue sharing.
3) 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

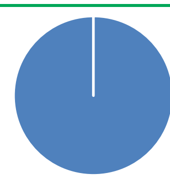
Performance in IDR per (31/07/26)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr [1]	5 yr [1]	Since Inception [1]
MDPUS	0.29%	0.71%	1.27%	1.47%	2.51%	2.85%	2.34%	2.64%
BM [2]	0.29%	0.83%	1.58%	1.84%	3.18%	2.66%	2.54%	3.24%

Yearly Performance	2025	2024	2023	2022	2021	2020	2019	2018
MDPUS	2.84%	2.98%	2.86%	1.12%	1.53%	3.74%	4.55%	3.48%
BM [2]	3.35%	1.93%	2.32%	2.17%	2.68%	3.16%	3.46%	3.47%

Top Holdings* & Sector Allocation

Time Deposit - Bank Aladin Syariah
Time Deposit - Bank CIMB Niaga Syariah
Time Deposit - Bank Jakarta Syariah
Time Deposit - Bank Muamalat
Time Deposit - Bank Panin Dubai Syariah
Time Deposit - Bank Syariah Indonesia
Time Deposit - Bank Syariah Nasional

**Non Affiliates*



Investment Manager Commentary

The domestic market was stable in July despite of renewed geopolitical tensions stemming from the escalating US-Iran conflict and the risk of higher oil prices to global inflation. Brent crude oil prices moved higher as the conflict disrupted key shipping routes through the Strait of Hormuz and the Bab el-Mandeb Strait. Meanwhile, The Fed kept its policy rate unchanged at 3.50%-3.75%, in line with market expectations. However, the FOMC consensus turned more hawkish, with three policymakers voting in favor of a rate hike. On the domestic front, S&P Global Ratings reaffirmed Indonesia's sovereign credit rating at 'BBB' with a Stable outlook, in contrast to Fitch and Moody's, which had previously revised Indonesia's outlook downward. Bank Indonesia maintained BI Rate at 5.75%, signaling a preference to preserve Rupiah stability around the 18,000 level for the time being. The government reported a fiscal deficit of 0.76% of GDP as of end-June and projected a 2026 fiscal deficit of IDR 734.3 trillion (2.85% of GDP), emphasizing its commitment to fiscal discipline. On the other hand, markets were surprised by the resignation of Perry Warjiyo as Governor of Bank Indonesia. Market reaction was relatively muted, as investors awaited clarity on the credibility and policy direction of the incoming central bank governor.

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.

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