Manulife

FACT SHEET

MANULIFE PENDAPATAN TETAP DOLLAR

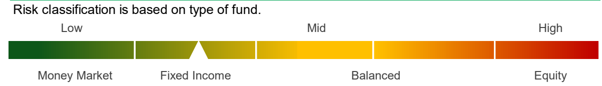
JUL 2026

Investment Objective

To provide a steady stream of income and currency diversification mainly through US Dollar fixed income instruments.

Risk Classification

Risk classification is based on type of fund.



Fund Information

Inception Date	:	8 Jun 04
Inception Price	:	USD 1.0000
Fund Size	:	USD 12,327,433.49
Number of unit	:	8,276,135.55
Net Asset Value/Unit 3)	:	USD 1.4895
Fund Currency	:	USD
Type of fund	:	Fixed Income
Valuation	:	Daily
Custodian Bank	:	Standard Chartered Bank
Annual Management Fee	:	2.00%
Bloomberg Code	:	MANLIDO IJ
Fund Manager	:	PT Manulife Aset Manajemen Indonesia

Allocation

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

Portfolio

Government Bond	:	97.71%
Money Market	:	2.29%

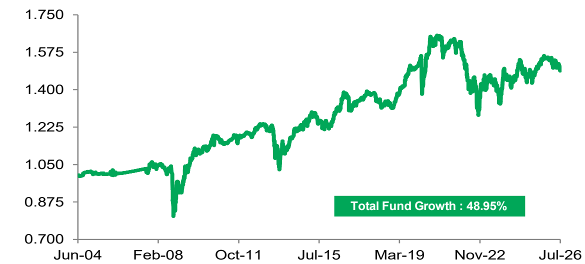
Note

1) Annualized (1 year = 365 days) and using compound method (for products that have been more than one year old since inception).

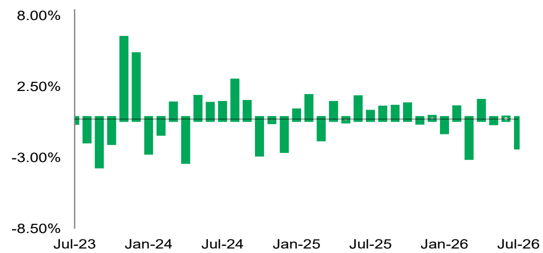
2) The benchmark is Bloomberg Barclays EM I01378US Index.

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



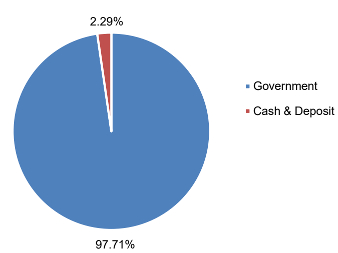
Fund Performance

Performance in USD per (31/07/26)	1 mo	3 mo	6 mo	YTD	1 yr	3 yr 1)	5 yr 1)	Since Inception 1)
MPTD	-2.13%	-2.34%	-3.13%	-4.05%	-1.49%	1.00%	-1.70%	1.81%
BM 2)	-2.40%	-2.05%	-2.04%	-2.79%	0.48%	3.16%	-0.08%	2.51%

Yearly Performance	2025	2024	2023	2022	2021	2020	2019	2018
MPTD	6.76%	-3.07%	6.34%	-13.11%	-1.59%	9.35%	12.43%	-2.99%
BM 2)	8.87%	-0.62%	8.28%	-13.36%	0.79%	11.61%	14.69%	-0.92%

Top Holdings* & Sector Allocation

Eurobonds Indonesia 2029	Eurobonds Indonesia 2030
Eurobonds Indonesia 2032-2	Eurobonds Indonesia 2030
Eurobonds Indonesia 2032-3	Eurobonds Indonesia 2033-2
Eurobonds Indonesia 2033	Eurobonds Indonesia 2034
Eurobonds Indonesia 2035	Eurobonds Indonesia 2034
Eurobonds Indonesia 2037	Eurobonds Indonesia 2035
Eurobonds Indonesia 2038	Eurobonds Indonesia 2035
Eurobonds Indonesia 2042	Eurobonds Indonesia 2036
Eurobonds Indonesia 2043	
Eurobonds Indonesia 2044	
Eurobonds Indonesia 2046	
Eurobonds Indonesia 2047	



Non Affiliates

Investment Manager Commentary

The bond market was volatile in July amid 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. The INDON yield curve steepen in the month, where the 2-year yield rose +20bps, and the 10-year yield rose +35bps.

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.

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