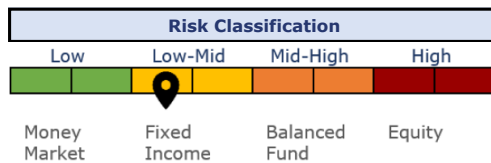


31 July 2025		Fixed Income Fund
Effective Date	29 Oktober 2018	Fund Manager PT Henan Putihrai Asset Management is a full-fledged Fund Management Firm with deep comprehension and extensive experience in Indonesian capital market. Our humble start began in 1990 through the establishment of Henan Putihrai Sekuritas as one of IDX founding members of IDX. Our strategy and core competence have allowed us to consistently grow and survive the turbulence of economic cycle.
Effective Number	S-1258/PM.21/2018	
Launch Date	17 December 2018	
Currency	IDR	
NAV/Unit (Rp)	1,076.4246	
AUM (Rp bln)	536.191	
Minimum Subs (Rp)	5,000,000	
Current Unit NAV	498,121,824.1985	
Maximum Unit	5,000,000,000	
Periodic Update	Daily	
Subscription Fee	≤1%	Fund Objective To achieve stable capital growth through investments in fixed income instruments issued by the Republic of Indonesia or corporations.
Redemption Fee	≤3%	
Switching Fee	≤5%	
Management Fee	≤1%	
Custodian Fee	≤0.15%	
Risks	Market Risk Redemption Risk Liquidation Risk Liquidity Risk	
Custodian Bank	Bank Rakyat Indonesia	
Bank ISIN Code	IDA0001024B9	
Subs. Account No.	020601009050309 BRI KCK Sudirman	
		Portfolio Composite Fixed Income 85% Time Deposit 13% Cash & Equivalent 2%
		Investment Product Benefits Professional management Transparency Long term capital growth Asset diversification Ease of subscription/redemption
		Top Holdings (Alphabetical) 1 TD - Bank ALADIN SYARIAH 9.0% 2 BVIC03SBCN2 4.5% 3 CUAN01BCN1 3.7% 4 INKP04BCN5 4.8% 5 MBMA01B 3.9% 6 MEDC06ACN1 3.7% 7 MEDP01ACN1 4.7% 8 SIBMTR05BCN1 3.7% 9 SIPTRO01CCN1 4.3% 10 TPIA04ACN2 4.4%
		Sectoral 1 Banking - TD 13.4% 2 Basic Materials 39.6% 3 Energy 14.7% 4 Industrial 11.4% 5 Others 20.1%



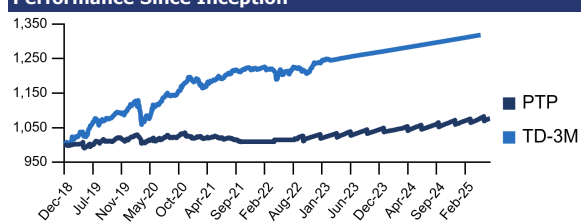
Notes: This product invests in fixed income securities in with low mid volatility

Fund Performance

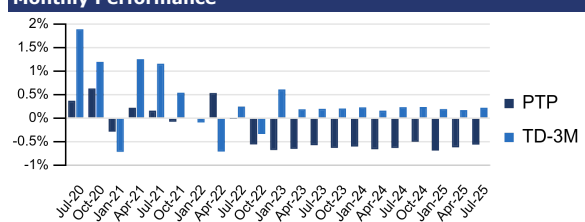
	1M	3M	6M	YTD	1Y	3Y	5Y	Inception
HPAM PENDAPATAN TETAP PRIMA	-0.56%	0.72%	1.14%	0.44%	2.44%	6.09%	5.34%	7.64%
HPAM PENDAPATAN TETAP PRIMA*	-0.56%	0.72%	2.40%	2.94%	6.28%	21.09%	20.22%	22.85%
Average TD Rate 3M	0.22%	0.58%	1.13%	1.33%	2.38%	8.44%	15.86%	31.92%
Best Monthly Return	0.9%	30-Sep-2022						
Worst Monthly Return	-1.76%	31-Mar-2020						

*Total return including cash dividend

Performance Since Inception



Monthly Performance



Access for Investor

Prospectus https://hpam.co.id	Fund Ownership https://akses.ksei.co.id/	Instagram @henanasset
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Custodian Bank Profile

PT Bank Rakyat Indonesia (Persero) Tbk is one of the oldest bank in Indonesia, established in 1895 and is the biggest bank in micro lending in Indonesia. Bank Rakyat BRI received the license as custodian bank based on Bapepam-LK no KEP-91/PM/1996

Disclaimer

Before investing you should carefully consider the Fund's investment objectives, risks, charges and expenses. This fund may also allocate a portion of the portfolio to high risk assets which have high risk and return profile. This and other information are available through request for prospectus or at our company's website. The fund is subject to market risks (volatility) and may not be appropriate for short term investments. Holdings and Sector weightings are subject to constant changes without notice as deemed fit by the investment management team. This document is for sophisticated investor only and not intended for individual private investor. Performance data quoted represent past performance and is no guarantee of future results. Investment returns and principal values may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than that shown. All return assume reinvestment of all dividend and capital gain distributions. Index performance is shown for illustrative purpose only. Conventional Non-bank institutions are prohibited from investing directly in index.

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 Jln. Jenderal Sudirman No.86, Jakarta Pusat 10220
 (021) 39716699
<https://hpam.co.id>