Reksa Dana Principal Total Return Bond Fund

Fixed Income Fund
Fund Fact Sheet
30-Jun-2026

Product Information

Effective Date	22-Oct-2004
No. of Effective Statement	S-3258/PM/2004
Inception Date	27-Oct-2004
Currency	RUPIAH
Custodian Bank	PT Bank Central Asia Tbk
NAV Per Unit	IDR 2622.43
AUM	IDR 10.09 BN
Minimum Initial Investment	IDR 10,000.00
Number of Offered Units	Max. 3,000,000,000.00 Offered Units
Valuation Period	Daily
Subscription Fee	Max. 1.00 %
Redemption Fee	Max. 1.00 %
Switching Fee	Max. 1.00 %
Management Fee	Max. 1.50 % per annum
Custodian Fee	Max. 0.25 % per annum
ISIN Code	IDN000005402
Fund's Account Number *	BCA A/C. 2063998982

* For more information, please refers to Fund's prospectus

Investment Objective

Maintain the investment value and gain a level of return in accordance with a tolerable level of risk in medium term through investments in debt securities, money market instruments, and/or equities-based securities, in accordance with the legislation in force in Indonesia.

About Principal Asset Management

PT Principal Asset Management (formerly known as PT CIMB-Principal Asset Management), is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia's leading universal banking groups. Principal offers a wide variety of solutions to help people and companies in building, protecting and advancing their financial well-being with the company's discretionary mandates and asset management expertise. With innovative ideas and real-life solutions, the company help achieving financial progress towards a more secure financial future possible for clients of all income and portofolio sizes. PT Principal Asset Management has obtained a business license from Financial Services Authority (OJK) as an Investment Manager based on the Decree of the Chairman of BAPEPAM Number: KEP-05 / PM / MI / 1997 dated May 7, 1997.

Fund's Benefit

- Professional management
- Investment Diversification
- Liquidity
- Ease of Investment
- Flexibility of Invesment
- Transparency

Main Risk Factor

- Risk of Diminishing Participation Unit
- Risk of Credit
- Risk of Changes in Economic and
- Risk of Liquidity
- Risk of Regulatory and Taxation

Risk Classification

Risk Classification Description

Low to moderate volatility with moderate investment growth potential

Top 10 Securities in Portfolio

BANK ALADIN SYARIAH	MM	4.95%
BANK NATIONAL NOBU	MM	6.54%
FR0075	FI	11.12%
FR0095	FI	4.88%
FR0096	FI	9.83%
FR0097	FI	4.89%
FR0100	FI	9.61%
FR0108	FI	18.98%
OBL BKLJT VI INDOMOBIL FINANCE TAHAP II TAHUN 2026 SERI A	FI	4.86%
SUKUK WKLH BI AL-ISTITSMAR BKLJT I CIMB NIAGA AF THP IV TH 2026 SR A	FI	4.91%

*EQ: Equity, FI: Fixed Income, MM: Money Market

Investment Policy

Bonds	Min. 80%
Equity	Max. 20%
Money Market	Max. 20%

Fund Allocation

Bonds	89.69%
Equity	
Money Market*	10.31%

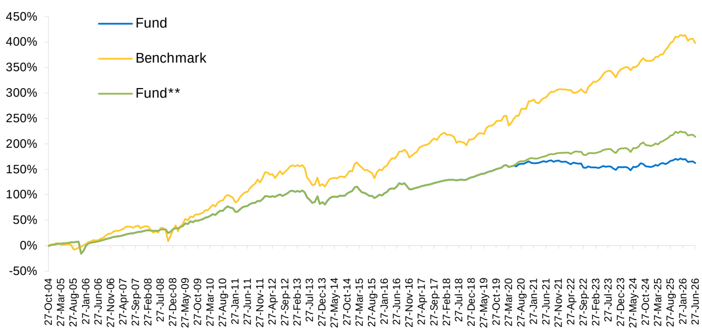
*Include Cash and equivalent

Distributed Income**	Dec-23*	Sep-24*	Jun-25*	Oct-25*
IDR (per unit)	25.87	41.27	49.02	26.83
% (annualy)	4.04%	6.24%	7.41%	3.96%

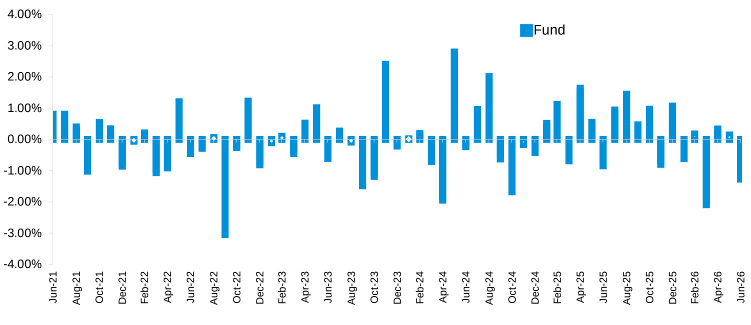
**The presented distributed income is the last 4 (four) period of distribution.*

***Principal Total Return Bond Fund aims to distribute quarterly income. Investors should note that there is no guarantee or assurance on the frequency or quantum of income distribution payments. The distribution of quarterly income is dependent on the performance of the fund and will be at the discretion of the Investment Manager. Any income pay out will result in corresponding reduction in NAV and at times impact investor's initial investments.*

Fund Performance Since Inception



Monthly Performance in the last 5 Years



Performance Since Inception

Highest Monthly Peformance	Jan-2006 11.52%
Lowest Monthly Performance	Nov-2005 -21.79%

Performance	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Fund **	-3.30%	-1.27%	-0.80%	-3.30%	1.73%	8.57%	13.56%	213.89%
Benchmark *	-3.09%	-1.76%	-0.90%	-3.09%	2.75%	12.84%	27.28%	398.09%

**Benchmark is 100% Indonesian Government IDR Bonds Index (BINDO Index), net of tax.

**Fund performance with the assumption that the distributed income is reinvested into the fund.

In alliance with CIMB

Please refer to page 2 for further information and disclosures

Disclaimer

INVESTING THROUGH MUTUAL FUNDS CARRIES RISKS. BEFORE DECIDING TO INVEST, POTENTIAL INVESTORS ARE REQUIRED TO READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE/ REFLECT ANY INDICATION OF FUTURE PERFORMANCE. THE FINANCIAL SERVICES AUTHORITY DOES NOT PROVIDE A STATEMENT APPROVING OR DISAPPROVING OF THIS EFFECT, NOR DOES IT STATE THE CORRECTNESS OR ADEQUACY OF THE CONTENTS OF THE PROSPECTUS OF THIS MUTUAL FUND. ANY STATEMENT TO THE CONTRARY THEREOF IS AN UNLAWFUL ACT.

Mutual funds are Capital Market products and not products issued by Selling Agents/Banks. Mutual Fund Selling Agents are not responsible for the demands and risks of mutual fund portfolio management carried out by the Investment Manager. This product information summary does not replace the Mutual Fund Prospectus and is prepared by PT Principal Asset Management only for informational needs and does not constitute a form of offer to buy or a request to sell. All information contained in this document is presented correctly. If necessary, investors are advised to seek a professional opinion before making an investment decision. Past performance is not necessarily a clue to future performance, nor is it an estimate made to give an indication of its future performance or tendencies. PT Principal Asset Management as an Investment Manager registered and supervised by OJK.

About The Custodian Bank

PT Bank Central Asia Tbk obtained approval as a Custodian Bank in the capital market based on the Decree of the Chairman of Bapepam Decision Number: KEP-148/PM/1991 dated November 13, 1991 concerning Approval as a Place to Deposit Assets in the Capital Market to PT Bank Central Asia. BCA Custodian has provided various services to depositors, both local and overseas. Assets deposited in the form of stocks, bonds, warrants, pre-emptive rights, Bank Indonesia Certificates, Government Bonds, deposit certificates, debt recognition letters and land securities. Seeing positive capital market developments, BCA Custodian has also entered the mutual fund market as a custodian bank since August 2001.

Mutual Fund Ownership

Based on the prevailing OJK regulations, confirmation letters for the implementation of transaction, purchases, transfer and redemption of mutual fund participation units are legal proprietary letters issued and set by custodian bank. Unit holders can see mutual fund ownership through the address https://Akses.ksei.co.id. Futher information related to the Fund Prospectus can be accessed through our site: www.principal.co.id.

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