

# Mandiri Investa Dana Utama (Class A)

## Fixed Income Fund

NAV/Unit IDR 2.390,64

### Reporting Date

29 November 2024

### Effective Statement

S-2479/BL/2007

### Effective Date

24 May 2007

### Custodian Bank

Deutsche Bank AG

### Inception Date

17 September 2007

### Total AUM

IDR 1,35 Trillion

### Total AUM Share Class

IDR 1,39 Trillion

### Currency

Indonesian Rupiah (IDR)

### Pricing Frequency

Daily

### Minimum Initial Investment

IDR 10.000

### Number of Offered Units

5.000.000.000 (Five Billion)

### Management Fee

Max. 2,5% p.a

### Custodian Fee

Max. 0,25% p.a

### Subscription Fee

Max. 2%

### Redemption Fee

Max. 1%

### Switching Fee

Max. 1%

### ISIN Code

IDN000081007

### Bloomberg Code

MANIDUA : J

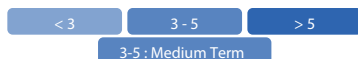
### Benefits Of Mutual Fund

- Professional Management
- Investment Diversification
- Investment Value Growth Potential
- Easy investment disbursement

### Main Risk Factor

- Risks of Changes in Economic and Political
- Risk of Default
- Risk of Liquidity
- Risk of Diminishing of NAV of Each Participation Unit
- Risk of Transactions Through Electronic Media
- Risk of Dissolution and Liquidation

### Investment Period



### Risk Period



### Description

MIDU Fund Investing in Bonds Instrument with Medium Term and categorized Low - Medium Risk. This Mutual Fund's Portfolio carries various risks for investors.

### Information on Mutual Fund Ownership

Confirmation letter for subscription, redemption and switching of mutual funds are valid legal proof of mutual fund ownership issued and delivered by the custodian bank. In case there is Securities Ownership (AKSES) facility, Participation Unit Holders could see Mutual Fund ownership through this page <https://akses.ksei.co.id/>.

## About Mandiri Investasi

PT Mandiri Manajemen Investasi (Mandiri Investasi) is a separate subsidiary of PT Mandiri Sekuritas established in October 26, 2004. PT Mandiri Sekuritas is Indonesia's leading investment bank and a subsidiary of PT Bank Mandiri (Persero) Tbk., the country's largest state-owned Bank. Mandiri Investasi and/or its predecessors have been managing investment portfolios since 1993, with Business License Number: No. Kep-11/PM/MI/2004. Mandiri Investasi is one of the Indonesia's largest domestic mutual fund, with total assets under management totaling Rp. 42,60 Trillion (as of 29 November 2024).

## Custodian Bank

Deutsche Bank AG, Jakarta Branch ("DB") is a branch office of Deutsche Bank AG, a banking institution domiciled and having its headquarter in Germany. DB has a license from the OJK to operate as a custodian in the capital market based on BAPEPAM Chairman Decision No. Kep-07/PM/1994 dated 19 January 1994 and therefore registered with and supervised by the Financial Services Authority (OJK).

## Investment Objective

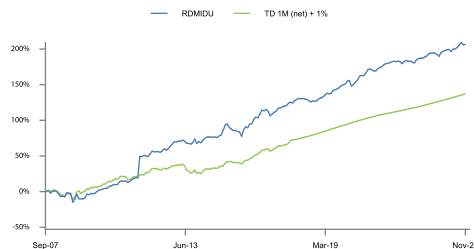
To obtain maximum added value in long term on investor's assets through active trading strategy in capital market and money market to obtain capital gain, discounts, interests, and dividends while considering risk level on particular investments.

## Investment Policy\*

Debt Securities	: 80% - 98%
Money Market	: 2% - 20%
Equity Securities	: 0% - 18%

\*I exclude deposit, cash and equivalent

## Fund Performance



## Top Holdings

(In Alphabetical Order)

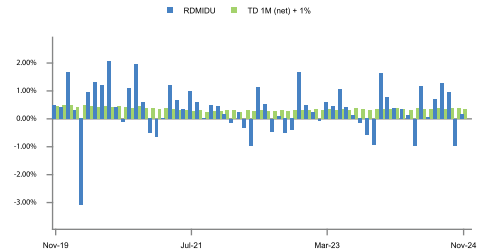
Bank Syariah Indonesia	Bonds	1,46%
Government	Bonds	65,08%
Indah Kiat Pulp & Paper Tbk.	Bonds	6,62%
Indomobil Finance Indonesia	Bonds	1,26%
Mandiri Tunas Finance	Bonds	1,65%
Mayora Indah Tbk.	Bonds	6,58%
Merdeka Copper Gold Tbk.	Bonds	1,45%
OKI Pulp & Paper Mills	Bonds	1,43%
Pupuk Indonesia	Bonds	2,71%
Summarecon Agung Tbk.	Bonds	2,36%

## Portfolio Allocation\*

Bonds	: 95,45%
Deposit	: 1,72%
Equity	: 0,00%

\*I exclude deposit, cash and equivalent

## Monthly Return



## Investment Profit Sharing

	Aug-24	Sep-24	Oct-24	Nov-24
In Rp (per Participation Unit)	: 8,18	8,74	7,41	8,12
% per annum	: 4,00	4,00	4,00	4,00

## Performance - 29 November 2024

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
<b>RDMIDU</b>	: 0,15%	0,13%	2,15%	4,03%	8,56%	22,62%	3,24%	206,45%
<b>Benchmark*</b>	: 0,34%	1,06%	2,13%	4,30%	12,39%	22,89%	3,95%	137,08%

\*Benchmark Description:

Since September 2017, Benchmark change to Time Deposit 1 Month (net) + 1%

Since September 2014 - August 2017 Benchmark using 40% MSGBI + 40% ICBI + 20% TD 1 Month

Since January 2013 - August 2014 Benchmark using 50% KSEI + 50% ICBI

Since November 2007 - December 2012 Benchmark using IDMA

This Total Return data is the result of the calculation of the NAV/UP simulation on Mutual Funds with a profit sharing feature for investors

### Highest Month

(July 2011)

24,95%

### Lowest Month

(October 2008)

-12,52%

This Mutual fund had the highest performance of 24,95% in July 2011 and reached the lowest performance of -12,52% in October 2008.

## Market Outlook

In November 2024, the global bond market experienced a correction driven by the U.S. election outcome and shifting expectations regarding Federal Reserve rate cuts. President-elect Trump plans to lower the corporate tax rate from 21% to 15%. However, these proposals could increase the deficit by \$7.5 trillion over the next decade, pushing U.S. debt to 142% of GDP. Rising government debt led to higher bond yields, while investor optimism about future U.S. economic growth encouraged a shift from bonds to equities. Additionally, stable macroeconomic data prompted the Federal Reserve chairman to signal a slower pace of rate cuts. The strengthening U.S. dollar put pressure on emerging market currencies, with the Indonesian Rupiah depreciating by about 5%. In response, Bank Indonesia maintained its benchmark rate and offered competitive SRBI rates to support Rupiah stability. Emerging market bond yields, including Indonesian government Rupiah bonds, adjusted to the rise in U.S. Treasury yields. The yield spread between Indonesian government bonds (IndoGBs) and U.S. Treasuries stood at around 250 basis points. Recent bond issuance in Indonesia has been reduced as the government met its issuance target for the year. Pre-funding initiatives have also resulted in attractive yields, suggesting continued strong investor interest in Indonesian bonds.

## Fund Bank Account

Deutsche Bank AG  
 REKSA DANA MANDIRI INVESTA DANA UTAMA  
 0085456-00-9

PT Bank Mandiri (Persero). Tbk. Cabang Bursa Efek Indonesia, Jakarta  
 RD MANDIRI INVESTA DANA UTAMA  
 104-000-441-3220

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## PT Mandiri Manajemen Investasi

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Further information and Fund Prospectus can be accessed through our site [www.mandiri-investasi.co.id](http://www.mandiri-investasi.co.id)