



Mandiri Investa Dana Utama (Class D)

Fixed Income Fund

NAV/Unit IDR 2.440,38

Reporting Date

29 November 2024

Effective Statement

S-2479/BL/2007

Effective Date

24 May 2007

Custodian Bank

Deutsche Bank AG

Inception Date

14 June 2024

Total AUM

IDR 1,11 Billion

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

IDN000531506

Bloomberg Code

MANIDUD : IJ

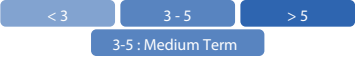
Benefits Of Mutual Fund

- 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 stateowned 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%

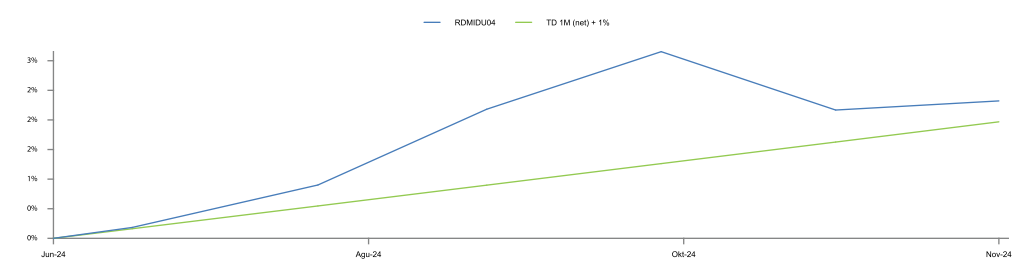
*) exclude deposit, cash and equivalent

Portfolio Allocation*

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

*) exclude cash and equivalent

Fund Performance

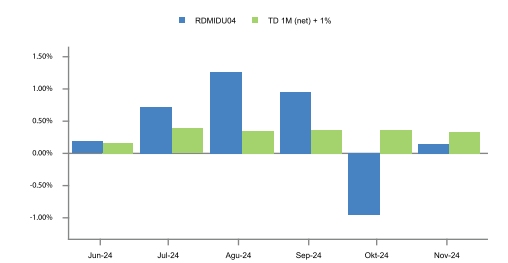


Top Holdings

(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%

Monthly Return



Performance - 29 November 2024

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
RDMIDU04	: 0,15%	0,14%	n.a.	n.a.	n.a.	n.a.	n.a.	2,32%
Benchmark*	: 0,34%	1,06%	n.a.	n.a.	n.a.	n.a.	n.a.	1,97%

*)Time Deposit 1 Month (nett) + 1%

Highest Month (August 2024)

1,27%

Lowest Month (October 2024)

-0,96%

This Mutual fund had the highest performance of 1,27% in August 2024 and reached the lowest performance of -0,96% in October 2024.

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
0085456-00-6

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

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