true friend **Korea Investment** Management Indonesia
Fix Income Mutual Fund

Effective Date	:	25 Juni 2025
Effective Statement Number	:	S-438/PM.02/2025
Inception Date	:	31 Juli 2025
Currency	:	IDR
Unit Price (NAV/Unit)	:	1,046.0012
Total NAV	:	554,306,000,000
Min. Subscription Limit	:	IDR 100.000,-
Number of Units Offered	:	5.000.000.000 Units
Valuation	:	Daily

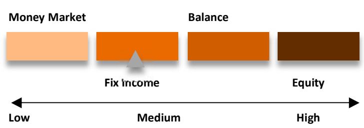
Fees

Subscription	:	Maks. 3% p.a
Redemption	:	Maks. 3% p.a
Switching	:	Maks. 3% p.a
MI fee	:	Maks. 2% p.a
Custodian	:	Maks. 0,20% p.a
Custodian Bank	:	BRI
ISIN Code	:	IDN000564804

Main Risk Factors

- Risk of Deteriorating Economic and Political Conditions
- Risk of Decrease in Investment Value
- Risk of Liquidity
- Risk of Decreasing Net Asset Value per unit
- Risk of Dissolution and Liquidation
- Risk of Regulation Changes

Risk Clasification



Mutual Fund Risk

KIM Fixed Income Sharia is a mutual fund that invests in fixed income securities and is intended for medium-term investors with a moderate risk profile.

Invetment Benefits

1. Professionally managed by an experienced Investment Manager.
2. Reduces risk through portfolio diversification.
3. NAV information and reports are available periodically.
4. Potential to generate optimal investment returns.
5. Can be redeemed on every Business Day.

Custodian Bank Profile

Bank Rakyat Indonesia (BRI) has been providing Custodian Bank services since 1996, covering various types of securities including money market instruments, fixed income instruments (government and corporate bonds), as well as equity instruments in the form of shares. BRI also provides custodial services for various investment products, including Mutual Funds, Protected Mutual Funds/Private Participation Funds, and Asset-Backed Securities (KIK-EBA and EBA-SP).

About PT Korea Investment Management Indonesia :

PT Korea Investment Management Indonesia (KIM Indonesia), formerly known as PT KISI Asset Management, was established in 2019 and is an investment management company registered with and supervised by the Financial Services Authority (OJK). Since 23 July 2019, KIM Indonesia has obtained its business license from OJK under Decree No. KEP-50/D.04/2019 and holds two licenses: as an Investment Manager Representative and as an Investment Advisor.

KIM Indonesia is a subsidiary of Korea Investment Management (KIM), one of the pioneering investment managers and among the top 10 asset management companies in South Korea, with nearly 50 years of experience. As of June 2025, KIM manages Assets Under Management (AUM) of KRW 69.6 trillion, equivalent to approximately IDR 818 trillion.

Product Description

KIM Fixed Income Sharia is managed by PT Korea Investment Management Indonesia in collaboration with BRI as the Custodian Bank, with a minimum initial investment of IDR 100,000. The Fund allocates at least 80% of its assets to Sharia-compliant fixed income securities to pursue optimal medium- to long-term returns. The management fee is capped at a maximum of 2% per annum, while the subscription, redemption, and switching fees are each capped at a maximum of 3%.

Investment Objective

KIM Fixed Income Sharia is designed to generate optimal investment returns over the medium to long term through an actively managed investment strategy, while adhering to Sharia principles and the Fund's established investment policies.

Investment Policy

Islamic Bonds	82.33%
Money Market Sharia	17.67%

Top Weighted Securities Allocation (In Alphabetical Order)

BJB Syariah	4.06%	Merdeka Battery Materials	15.65%
BJB Syariah*	16.78%	Oki Pulp & Paper Mills III	3.91%
Indah Kiat Pulp & Paper IV	3.92%	Oki Pulp & Paper Mills IV	10.61%
Indah Kiat Pulp & Paper V	11.08%	Petrindo Jaya Kreasi	3.66%
Lontar Papyrus Pulp & Paper	4.09%	Tower Bersama Infrastructure	4.37%

*Deposit

Product Benefits

- Professional Management
- Economies of Scale
- Investment Value Growth
- Easy Investment Redemption
- Investment Diversification

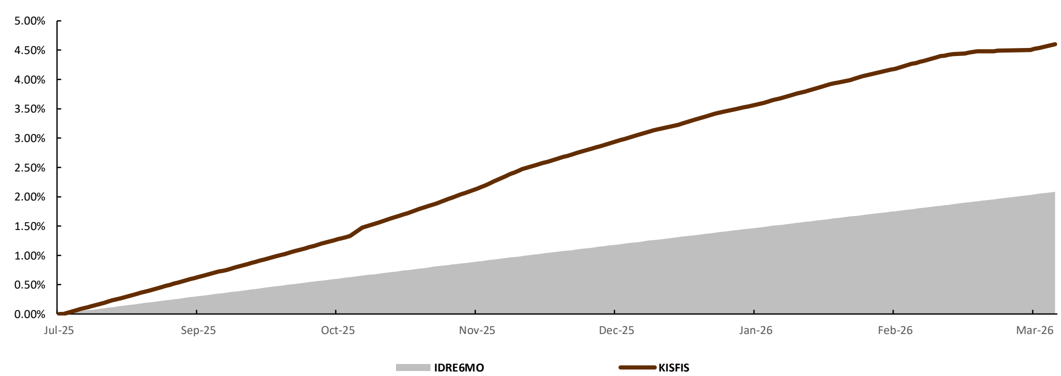
Performance

	YTD	1 Bln	3 Bln	6 Bln%	1 Thn	3 Thn%	5 Thn	SP**
KIM Fixed Income Sharia	**1.31%**	**0.27%**	**1.31%**	**3.42%**	**-**	**-**	**-**	**4.60%**
Benchmark*	0.75%	0.27%	0.75%	1.53%	-	-	-	2.08%

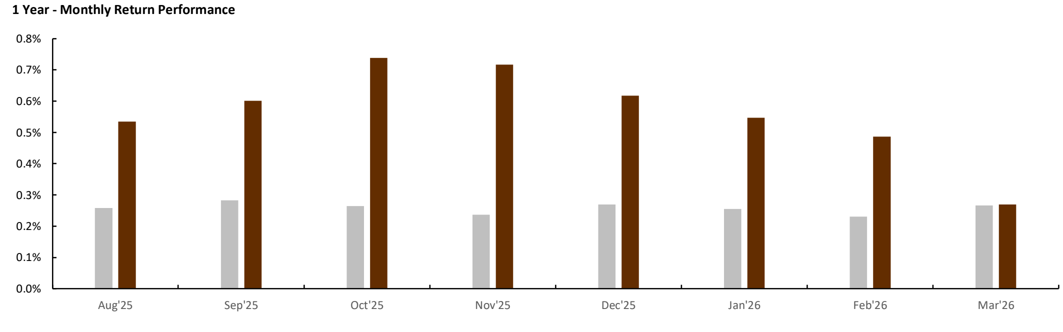
IDRE6MO** ****Sejak Peluncuran

Best Monthly Performance	:	Oct'25	0.74%
Worst Montly Performance	:	Mar'26	0.27%

Daily Cumulative Performance



1 Year - Monthly Return Performance

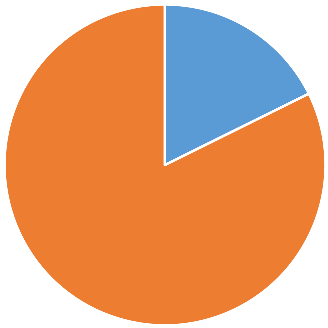


**Past performance does not reflect and cannot be used as a guarantee of future performance. Investments in mutual funds involve risks, and the value of investments may increase or decrease.*

PORTOFOLIO ALLOCATION

Portofolio Allocation
Money Market: 17.67 %
Bonds: 82.33 %
Equity: 0 %

Geographic Composition
Domestic: 100 %
Offshore: 0 %



ADDITIONAL INFORMATION

- The mutual fund products managed by KIM Indonesia are registered with and supervised by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) in accordance with the prevailing capital market regulations.
- All processes are carried out in accordance with the provisions stated in each respective Prospectus.
- The Net Asset Value per Unit (NAV/Unit) is published on every Business Day and is available on the official website, through distribution partners, or via mutual fund sales platforms.
- Transaction fees (if any) are subject to the terms of each respective product and distribution partner, as stated in the Prospectus.

CONTACT INFORMATION

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SUBCRIPTION ACCOUNT

Account Name	: RD SYARIAH KIM FIXED INCOME SHARIA
Account Number	: 037701002270309
Bank	: PT Bank Rakyat Indonesia (Persero) Tbk

Subscription Procedure for KIM Fix Income Sharia Units

1. Completion of Form: Prospective investors are required to complete and sign the Subscription Form for Units and submit the required supporting documents in accordance with the applicable regulations.

2. Submission of Application: The completed form must be submitted to the Investment Manager and/or the appointed Mutual Fund Selling Agent (APERD).

3. Payment of Investment Funds: Payment must be made in Indonesian Rupiah via transfer/book-entry to the account under the name of REKSA DANA KIM FIXED INCOME FUND at the Custodian Bank is PT Bank Rakyat Indonesia (Persero) Tbk

4. Subscription Status: A subscription order shall be deemed valid if the form has been duly completed (in good application) and the effective funds have been received in the Mutual Fund account (in good fund).

5. NAV Determination: The subscription of Units is based on the Net Asset Value (NAV) per Unit at the end of the relevant Business Day. If the application and/or funds are received on a non-Business Day, the transaction will be processed on the next Business Day.

6. Unit Issuance: Units will be issued and registered under the investor's name based on the amount of funds received and the applicable NAV on the transaction date.

7. Right of Rejection: The Investment Manager reserves the right to reject any subscription application if the requirements are not fulfilled in accordance with the Prospectus and prevailing laws and regulations.

Access the Prospectus for more complete information through the website www.koreainvestment.co.id

A letter or proof of confirmation of the purchase, sale and transfer of an Investment Fund is a legal proof of ownership of an Investment Fund issued and sent by the Custodian Bank. Mutual Fund ownership information can be viewed through the facility https://akses.ksei.co.id/.

true friend **Korea Investment**
Management Indonesia

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reksa dana

PT Korea Investment Management Indonesia is licensed and supervised by the FINANCIAL SERVICES AUTHORITY **(OTORITAS JASA KEUANGAN).**

Date Print Document
05-Apr-26