

MARKET REVIEW

- During March 2024 10-year government bond yield increased by 9.3 bps to 6.693%. JCI down by -0.54 % MoM, closed at 7,288.81. Sectors driving index performance include finance (0.12% MoM) dan infrastructure (-1.93% MoM).
- Indonesia's Balance of Trade in February fell to USD0.87B (Jan'24: USD2.00B) below consensus expectations of USD2.32B. With exports declining and imports rising, the trade surplus was the lowest since May of last year. Exports reached a 10-month low, with exports to China and Japan falling, coinciding with a downturn in the economies of trading partners.
- Inflation in March 2024 was slightly above consensus prediction, recorded at 3.05% YoY (0.52% MoM). Meanwhile, IDR depreciated by -0.88% MoM, against USD closed at 15,855 on 31 March 2024.

NET ASSET VALUE	Feb 29 th 2024	Mar 28 th 2024
Total NAV (Rp billion)	3,489.51	3,242.68
NAV per Unit (Rp)	1,141.07	1,134.04
Participation Unit (millions)	3,058.12	2,859.40

TOP HOLDINGS (%)

Obligasi II Wahana Inti Selaras Tahun 2023 Seri B	9.83%
Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023 Seri B	8.40%
Obligasi Berwawasan Lingkungan Berkelanjutan I Oki Pulp & Paper Mills Tahap I Tahun 2023 Seri B	6.36%
Obligasi Berwawasan Lingkungan I Arkora Hydro Tahun 2023 Seri A	6.18%
Obligasi Berkelanjutan III Lautan Luas Tahap II Tahun 2021 Seri A	5.64%
Obligasi Berkelanjutan II Lontar Papyrus Pulp & Paper Industry Tahap II Tahun 2023 Seri B	5.01%
Obligasi Berkelanjutan II Lontar Papyrus Pulp & Paper Industry Tahap I Tahun 2023 Seri A	4.95%
Obligasi Berkelanjutan IV Merdeka Copper Gold Tahap I Tahun 2022	4.70%
Obligasi Berkelanjutan I Provident Investasi Bersama Tahap I Tahun 2023 Seri B	4.22%
Obligasi Berkelanjutan IV Merdeka Copper Gold Tahap III Tahun 2023 Seri B	4.20%

Notes: This Information is based on data as of the 30th or 31st of each month or the following trading day.

FUND PERFORMANCE

	1 month	3 month	6 month	YTD	YOY	calendar year		Since Inception
						2	3	
Trimegah Fixed Income Plan	-0.62%	0.21%	-0.16%	0.21%	0.71%	3.40%	6.22%	13.40%
Trimegah Fixed Income Plan + Dividen*	0.39%	1.23%	1.87%	1.23%	4.84%	12.05%	19.83%	37.26%
Benchmark**	0.25%	0.80%	1.66%	0.80%	3.17%	6.16%	9.41%	18.79%
Highest Performance*	Jul '20	1.87%	Past performance does not reflect future performance					
Lowest Performance*	Mar '20	-2.51%	*) Total Investment Performance is calculated using the assumption that dividends distributed are reinvested into the mutual fund portfolio					
**) IDRE6MO (time deposit 6 month) source : Bloomberg								

PARTICIPATION UNIT TRANSACTION LETTER

Is a letter or written confirmation of ownership of Participation Units which confirms the implementation of the order to purchase and/or resell Participation Units and/or transfer of investment from the Participation Unit Holder and shows the number of Participation Units owned by the Participation Unit Holder and serves as proof of ownership of the Participation Units provided by the Custodian Bank for Participation Unit Holders electronically. If there is a Securities Ownership Reference (AKSes) facility, Participation Unit Holders can view Mutual Fund ownership via the page <https://akses.ksei.co.id/>.

PT Trimegah Asset Management

Gedung Artha Graha 19th Floor
Jl. Jend. Sudirman Kav 52-53, Jakarta 12190 Indonesia
t. +62-21 2924 8030 wa. +62 811-1282-999 e. cs_tram@trimegah.com

PRODUCT DESCRIPTION

Trimegah Fixed Income Plan is a Fixed Income Mutual Fund in the form of a Collective Investment Contract based on Law no. 8 of 1995 concerning Capital Markets and its implementing regulations and is managed by PT Trimegah Asset Management.

INVESTMENT MANAGER

PT Trimegah Asset Management was founded in January 2011 and is a subsidiary of PT Trimegah Sekuritas Indonesia, which has more than 30 years of experience in the Indonesian Capital Market. Trimegah has a business license from the OJK as an Investment Manager with Number KEP-02/BL/MI/2011.

CUSTODIAN BANK PROFILE

PT Bank Central Asia, Tbk obtained approval as Custodian Bank based on the Decree of the Head of the Agency Capital Market Supervisor No. KEP-148/PM/1991 on the 13th November 1991 on Approval as Venue Safekeeping of Assets in the Capital Market of PT Bank Central Asia.

INVESTMENT OBJECTIVES

To provide investment alternatives by providing a competitive rate of return to Participation Unit Holders through investment in Debt Securities and can invest in equity Securities and/or domestic money market instruments and/or deposits.

INVESTMENT BENEFITS

- Professionally Managed
- Benefits of Economies of Scale
- Potential Growth in Investment Value

KEY RISK FACTORS

- Risk of Reducing the Net Asset Value of Each Unit
- Default Risk (credit)
- Risk of Regulatory Changes
- Liquidity Risk
- Risk of Dissolution and Liquidation
- Risk of Changes in Economic and Political Conditions
- Securities Portfolio Concentration Risk

INVESTMENT POLICY

Bonds : 80% - 100%
Equity and/or Money Market : 0% - 20%

ASSET ALLOCATION

Bonds : 98.87%
Others : 1.13%

MUTUAL FUND INFORMATION

Type of Fund : Fixed Income Mutual Fund
Inception Date : May 23, 2019
Effective Date : January 10, 2019
No. Effective Statement Letter : No. S-24/PM.21/2019
Custodian Bank : PT Bank Central Asia
ISIN Code : IDN000377900
Bloomberg Code : TRIMFIP.IJ
Valuation Period : Daily
Fund Currency : Rupiah (IDR)
Minimum Investment : Rp100.000,-
Number of Unit Offered : 5.000.000.000
Fitur Asuransi : Life Insurance

Life Insurance Terms :

- The Customer is in good health.
- Minimum investment balance position is 10 million rupiah at the end of each month
- Minimum age for participation is 18 years and the maximum is 69 years

INVESTMENT FEE

Deferred Sales Charge : First year : 1.25%
: Second year: 0.00%
Switching Fee : Max. 2%
Management Fee : Max. 3%
Custodian Fee : Max. 0,20%
Stamp Fee : If any
Monthly Report Distribution : If any
Fees and Transaction Confirmation Letters

RISK CLASSIFICATION

Low High

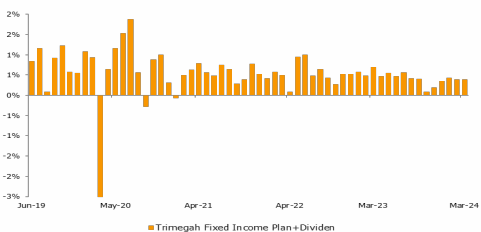


Description Risk : The Trimegah Fixed Income Plan Mutual Fund invests in debt securities and categorized as medium risk

PERFORMANCE SINCE INCEPTION



MONTHLY PERFORMANCE LAST 5 YEARS



TERMS AND PROCEDURES FOR SUBSCRIPTION

Can be seen via : <http://www.trimegah-am.com/how/retail-client/pembelian-unit-penyertaan>

PROSPECTUS

https://bit.ly/Pembaharuan_Prospektus_TFIP

AWARD

- Best Mutual Fund 2024, Fixed Income Category, 3 Year Period, AUM above IDR >1 trillion.
- Best Mutual Fund Award From Investortrust and Infovesta.
- Best Mutual Fund 2023, Fixed Income Mutual Funds, 1 Year Period, AUM above IDR 1 Trillion
- Best Mutual Fund Awards 2023 by Investor Magazine and Infovesta

SUBSCRIPTION ACCOUNTS

- Bank Central Asia, KCU Thamrin, Jakarta
AC 206-3045411
Name : Reksa Dana Trimegah Fixed Income Plan



www.trimegah-am.com



@trimegah.am



trimegah-am



DISCLAIMER: INVESTMENT THROUGH MUTUAL FUNDS CONTAINS RISKS. BEFORE DECIDING TO INVEST, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE/REFLECT ANY INDICATION OF FUTURE PERFORMANCE. THE FINANCIAL SERVICES AUTHORITY DOES NOT PROVIDE ANY STATEMENTS OF APPROVING OR DISAPPROVING THESE SECURITIES, NOR DOES IT REPRESENT THE CORRECTNESS OR ADEQUACY OF THE CONTENTS OF THIS MUTUAL FUND PROSPECTUS. ANY STATEMENT THAT CONTRADICTS THE FOREGOING IS A VIOLATION OF THE LAW.

Mutual funds are Capital Market products and not products issued by Selling/Banking Agents. The Mutual Fund Securities Selling Agent is 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 was prepared by PT Trimegah Asset Management only for informational purposes and does not constitute an offer to buy or a request to sell. All information contained in this document is presented correctly. If necessary, investors are advised to seek professional opinion before making investment decisions. Past performance is not necessarily indicative of future performance, nor are estimates made to provide an indication of future performance or trends. PT Trimegah Asset Management as the Investment Manager is licensed and supervised by the OJK.

ADDITIONAL FEATURES: TRIMEGAH LIFE INSURANCE FIXED INCOME PLAN

Type of Insurance	AVA GROUP PROTEKSI DINAMIS							
Insurance company	PT ASURANSI JIWA ASTRA							
Currency	Indonesian Rupiah (IDR)							
Insurance Benefits	If the insurance participant experiences the risk of death during the period of participation in the policy period, the insurer will pay the sum insured for the term life insurance benefit to the beneficiary							
Participation Requirements	Individual customers with Indonesian citizenship (WNI) who are unit holders of the Trimegah Fixed Income Plan Mutual Fund							
Membership/Insurance Period	1 (one) month; and can be automatically extended for the next 1 (one) month and so on if the balance of the insurance participant's mutual funds at the end of the previous month is at least IDR 5,000,000 (five million rupiah)							
Participant's Entry Age Requirements (Nearest Birthday)	18 – 69 years old Note: The participant's entry age when enrolled in insurance protection is calculated based on the closest age on the Participation Effective Date, a maximum of 69 Years 6 Months.							
Maximum Age of Insured	Up to 70 years old							
Insurance Coverage	<p>The amount of Insurance Coverage from Term Life Insurance Benefits that will be received by the Beneficiary if the Insurance Participant dies is adjusted to the balance at the end of the month prior to the Effective Date of Participation or renewal of participation, whichever is the last recorded with the Insurer with the conditions as listed in the table below. Insurance Companies have the exclusive authority to make decisions based on risk selection (underwriting) to approve or reject applications for Life Insurance products or submission of insurance claims, including carrying out any necessary checks for that purpose</p> <table border="1"> <thead> <tr> <th>Participant's Mutual Fund Balance at the end of the previous month</th> <th>Insurance Coverage</th> </tr> </thead> <tbody> <tr> <td>< Rp10.000.000,-</td> <td>-</td> </tr> <tr> <td>≥ Rp10.000.000,-</td> <td>According to the participant's mutual fund balance at the end of the previous month recorded at the insurer, a maximum of IDR 1,000,000,000 (one billion Rupiah)</td> </tr> </tbody> </table>		Participant's Mutual Fund Balance at the end of the previous month	Insurance Coverage	< Rp10.000.000,-	-	≥ Rp10.000.000,-	According to the participant's mutual fund balance at the end of the previous month recorded at the insurer, a maximum of IDR 1,000,000,000 (one billion Rupiah)
Participant's Mutual Fund Balance at the end of the previous month	Insurance Coverage							
< Rp10.000.000,-	-							
≥ Rp10.000.000,-	According to the participant's mutual fund balance at the end of the previous month recorded at the insurer, a maximum of IDR 1,000,000,000 (one billion Rupiah)							
Exclusions	<p>The Insurer will not pay Claims for Term Life Insurance Benefit for Participants caused directly or indirectly, wholly or partly due to one or more of the following conditions:</p> <ol style="list-style-type: none"> Participate in warfare (whether declared or not), conditions such as war, occupation, disruptive movements, rebellions, power struggles, strikes, riots, riots, criminal acts, unlawful activities; Suicide or attempted suicide, whether conscious or not. If the Participant dies due to an illness other than COVID-19 during the Participation Period. The exclusion provisions as referred to in letter (c) do not apply from the 7th (seventh) month onwards if the Participant's Membership Period has been extended for a minimum of 6 (six) consecutive months without interruption before the claim of death due to an illness other than COVID occurs. -19; or If the Participant dies due to COVID-19 during the Participation Period. The exclusion provisions as intended in letter (d) do not apply from the 2nd (second) month onwards if the Participant's Membership Period has been extended for the next period without interruption before the claim of death due to COVID-19 occurs. 							
SOURCE OF PREMIUM PAYMENT	Funds for payment of insurance premiums are taken from the Investment Manager's service fees received by the Investment Manager amounting to a maximum of 25% (twenty five percent) and will be paid by the Investment Manager to the Insurance Company. Costs that arise outside of insurance premium costs, such as claim costs which include admin costs and inter-bank transfer costs (if any) are the responsibility of the insurance beneficiary.							
Insurance Claim Procedure	<p>Heirs (via APERD or directly to Trimegah AM Customer Service (CS)) can contact Trimegah AM to submit an insurance claim process. CS will ask for the following documents to be completed by the heirs:</p> <ol style="list-style-type: none"> Fill in the Claim Form from the Insurance Death Certificate Certificate of Inheritance from the Kelurahan / Notary / Religious Fatwa (depending on the religion and condition of the relevant Customer) Death Certificate from the Hospital (original/photocopy legalized by the Hospital) Death Certificate from Kelurahan (original/photocopy legalized by Kelurahan) Original Death Certificate from Police (if death due to accident) Customer ID card dies Family Card KTP of all heirs <p>Ensure that the Claim Form and these documents have been received by the Insurer within 90 (ninety) days since the Participant experiences the insured condition unless otherwise specified by the Insurer.</p>							
FLOW INSURANCE CLAIM	<table border="1"> <tr> <td>The customer completes forms and documents.</td> <td>Trimegah accepts, checks, and verifies the completeness of the documents. Then send the form and all documents to the insurer.</td> <td>The Insurance Party will analyze and inform the status within a maximum of 30 (thirty) working days.</td> </tr> </table> <p>Notes: For more detailed information regarding this claim process, the Customer and/or Heirs can contact Trimegah AM Customer Service (CS)</p>		The customer completes forms and documents.	Trimegah accepts, checks, and verifies the completeness of the documents. Then send the form and all documents to the insurer.	The Insurance Party will analyze and inform the status within a maximum of 30 (thirty) working days.			
The customer completes forms and documents.	Trimegah accepts, checks, and verifies the completeness of the documents. Then send the form and all documents to the insurer.	The Insurance Party will analyze and inform the status within a maximum of 30 (thirty) working days.						
Important to notes	<p>Ketentuan mengenai fitur asuransi jiwa pada Trimegah Fixed Income Plan dapat dibaca pada Prospektus produk Bab II. Poin 2.4 mengenai Program Perlindungan Asuransi Jiwa. Sebelum Memutuskan Berinvestasi, Calon Investor Wajib Membaca Dan Memahami Prospektus</p>							