

Schroder Dana Kombinasi

All data expressed as of 30 September 2020

Fund Category: Balance

Effective Date	21 December 2004
Effective Statement	S-3798/PM/2004
Launch Date	27 December 2004
Currency	Rupiah
Unit Price (NAV per Unit)	IDR 4,006.71
Fund Size	IDR 786.68 billion
Minimum Initial Investment	IDR 100,000 *
Number of Offered Units	3 Billion Units
Valuation Period	Daily
Subscription Fee	Max. 2.00%
Redemption Fee	Max. 1.00%
Switching Fee	Max. 1.00%
Management Fee	Max. 1.50% per annum
Custodian Bank	HSBC, Jakarta Branch
Custodian Fee	Max. 0.25% per annum
ISIN Code	IDN000000205
Main Risk Factors	Risk of Deteriorating Economic and Political Conditions. Risk of Decrease In Investment Value. Risk of Liquidity. Risk of Dissolution and Liquidation.
Risk Level	Low Risk Potentially Lower Return High Risk Potentially Higher Return
Risk Level	Low Medium High
Risk Level	1 2 3 4
Risk Level	Money Market Fixed Income Mixed Asset Equity

About Schroders

PT. Schroder Investment Management Indonesia ("PT. SIMI") is a 99% owned subsidiary of Schroders Plc. headquartered in the United Kingdom. Schroders started its investment management business in 1926 and managed funds approximately USD 649.6 billion (as of June 2020) for its clients worldwide. PT. SIMI manages funds aggregating IDR 61.75 trillion (as of September 2020) for its retail and institutional clients in Indonesia including pension funds, insurance companies and social foundations. PTSIMI is licensed and supervised by the Financial Services Authority (OJK) based on decree no. KEP-04/PM/MI/1997.

Investment Objective

The Investment Objective of Schroder Dana Kombinasi is to achieve income growth through active portfolio management in equity securities, debt securities and money market instruments including deposits, depending on Indonesian economic backdrop and with focus on investment risk.

Asset Allocation **

Equity:	1% - 30%
Debt:	49%-79%
Money market & deposits:	1%-50%

Portfolio Breakdown

Equity:	10.05%
Debt:	77.61%
Money market & deposits:	12.34%

Performance

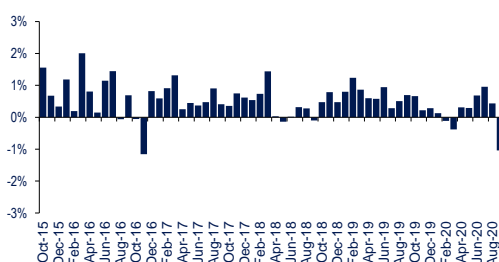
Performance	1 Month	3 Month	6 Month	YTD	1 Year	3 Year	5 Year	Since Inception
Schroder Dana Kombinasi	-1.04%	0.34%	1.64%	1.26%	2.45%	16.70%	36.01%	300.67%
Benchmark ^	0.41%	1.41%	2.92%	4.49%	6.06%	20.40%	37.68%	159.88%
Best Monthly Return:	5.59% (Jul-09)							
Worst Monthly Return:	-10.05% (Oct-08)							

Top Holdings

(In Alphabetical Order)

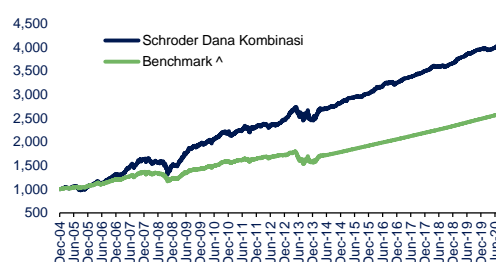
BTPN (TD)	FR0081 (Bond)
FR0040 (Bond)	ORI0015 (Bond)
FR0053 (Bond)	ORI016 (Bond)
FR0061 (Bond)	PT Telkom (Equity)
FR0070 (Bond)	SR12 (Sukuk)

Monthly Returns during the Last 5 Years



Source: Schroders.

Unit Price Movement Since Inception



Awards

Infobank Fund Rating 2019: Five-star Rating, the Best Balanced Product (AUM >IDR1tn) for 3 and 10 years period.
Bareksa-Kontan Award 2019: Gold Champion, the Best Balanced Product (AUM >IDR 250bn) for 5 years period.
Infobank Fund Rating 2019: Four-star Rating, the Best Balanced Product (AUM >IDR1tn) for 1 and 5 years period.

Custodian Bank

PT Bank HSBC Indonesia (formerly PT Bank Ekonomi Raharja), which has been operating in Indonesia since 1989, is part of the HSBC Group and has a license from OJK to operate as a custodian in the capital market based on decision No KEP-02/PM.2/2017 dated 20 January 2017. PT Bank HSBC Indonesia is registered and supervised by the OJK.

MORE INFORMATION IS AVAILABLE IN THE FUND'S PROSPECTUS, WHICH IS AVAILABLE AT WWW.SCHRODERS.CO.ID

* not applicable if transaction is made through distribution agent.

^ Effective Jun-2014, the fund's benchmark is Average deposit rate after tax + 2%. During Jan-2013 to Jun-2014, the benchmark was { 20% JCI + 80% (80% HSBC Bond Index + 20% 1 Month JIBOR) }. Prior to Jan-2013, the benchmark was { 20% JCI + 80% Average Deposit Rate }

BASED ON THE PREVAILING OJK REGULATION, SUBSCRIPTION, SWITCHING AND REDEMPTION CONFIRMATION LETTERS ARE VALID PROOF OF MUTUAL FUND UNITS OWNERSHIP, WHICH ARE ISSUED AND DELIVERED BY THE CUSTODIAN BANK.

INVESTMENT IN MUTUAL FUND CONTAINS RISKS. PRIOR TO INVESTING IN MUTUAL FUND, INVESTOR MUST READ AND UNDERSTAND THE FUND PROSPECTUS. PAST PERFORMANCE DOES NOT INDICATE FUTURE PERFORMANCE.

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