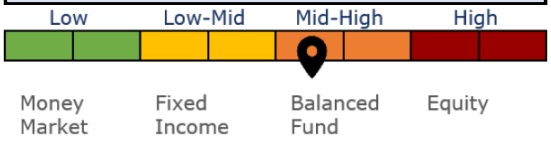
Fund Fact Sheet

HPAM FLEXI INDONESIA SEHAT

28 February 2025 — **Balanced Fund**

Effective Date	29 April 2011
Effective Number	S-4694/BL/2011
Launch Date	18 July 2011
Currency	IDR
NAV/Unit (Rp)	**1,861.857**
AUM (Rp bln)	**74.291**
Minimum Subs (Rp)	50,000
Current Unit NAV	39,901,808.4323
Maximum Unit	1,000,000,000
Periodic Update	Daily
Subscription Fee	≤2%
Redemption Fee	≤5%
Switching Fee	≤2%
Management Fee	≤3%
Custodian Fee	≤0.25%
Risks	Market Risk Redemption Risk Liquidation Risk Liquidity Risk
Custodian Bank	Bank Rakyat Indonesia
Bank ISIN Code	IDA0001024B9
Subs. Account No.	**020601005342306** BRI KCK Sudirman

Risk Classification



Notes: This product invests in equity and fixed income securities which relatively has medium volatility

Fund Manager

PT Henan Putihrai Asset Management is a full-fledged Fund Management Firm with deep comprehension and extensive experience in Indonesian capital market. Our humble start began in 1990 through the establishment of Henan Putihrai Sekuritas as one of IDX founding members of IDX. Our strategy and core competence have allowed us to consistently grow and survive the turbulence of economic cycle.

Fund Objective

To optimize long-term capital growth through active investments emphasizing on equity instruments (through primary and secondary market), inclusive of bonds and/or money market and/or cash and quasi-cash instruments.

Investment Policy

Equity	2-79%
Cash & Equivalent	2-79%
Money Market	2-79%

Portfolio Composite

Equity	21%
Fixed Income	50%
Time Deposit	28%
Cash & Equivalent	1%

Investment Product Benefits

- Professional management
- Transparency
- Long term capital growth
- Asset diversification
- Ease of subscription/redemption

Top Holdings (Alphabetical)

1	TD - Bank ALADIN SYARIAH	6.7%
2	TD - BANK BTPN SYARIAH	6.7%
3	TD - BANK J-TRUST	6.7%
4	TD - Bank NOBU	6.7%
5	TD - BANK PANIN SYARIAH	6.7%
6	FR0097	6.8%
7	FR0103	19.9%
8	FR0104	13.3%
9	MTEL	8.2%
10	SIPTRO01CCN1	5.4%

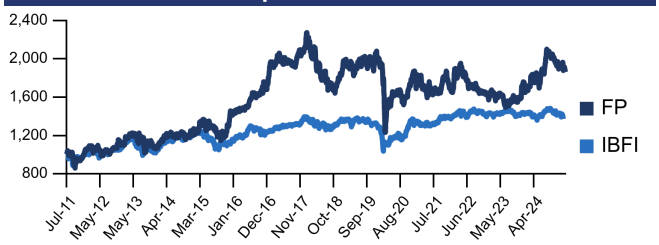
Sectoral

1	Banking - TD	33.7%
2	Consumer, Non-cyclical	6.7%
3	Government Bond	42.7%
4	Industrial	15.4%
5	Others	7.7%

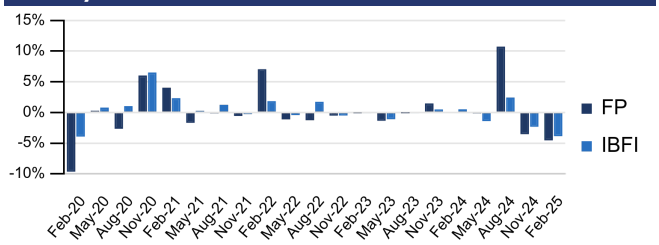
Fund Performance

	1M	3M	6M	YTD	1Y	3Y	5Y	Inception
HPAM FLEXI INDONESIA SEHAT	-4.56%	-4.21%	-10.86%	-3.22%	9.20%	1.51%	6.40%	86.19%
Infovesta Balanced Fund Index	-3.88%	-4.22%	-5.22%	-3.84%	-4.49%	-2.47%	11.25%	37.24%
Best Monthly Return	14.02%	30-Apr-2020						
Worst Monthly Return	-20.86%	31-Mar-2020						

Performance Since Inception



Monthly Performance



Access for Investor

Prospectus	Fund Ownership	Instagram
https://hpam.co.id	https://akses.ksei.co.id/	@hpam.id

Custodian Bank Profile

PT Bank Rakyat Indonesia (Persero) Tbk is one of the oldest bank in Indonesia, established in 1895 and is the biggest bank in micro lending in Indonesia. Bank Rakyat BRI received the license as custodian bank based on Bapepam-LK no KEP-91/PM/1996

Disclaimer

Before investing you should carefully consider the Fund's investment objectives, risks, charges and expenses. This fund may also allocate a portion of the portfolio to high risk assets which have high risk and return profile. This and other information are available through request for prospectus or at our company's website. The fund is subject to market risks (volatility) and may not be appropriate for short term investments. Holdings and Sector weightings are subject to constant changes without notice as deemed fit by the investment management team. This document is for sophisticated investor only and not intended for individual private investor. Performance data quoted represent past performance and is no guarantee of future results. Investment returns and principal values may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than that shown. All return assume reinvestment of all dividend and capital gain distributions. Index performance is shown for illustrative purpose only. Conventional Non-bank institutions are prohibited from investing directly in index.

PT.Henan Putihrai Asset Management registered and supervised by the Financial Services Authority, and each product offering shall be made by workers who have been registered and supervised by the Financial Services Authority. PUJK (Pelaku Usaha Jasa Keuangan) and Individual registered and supervised by OJK.

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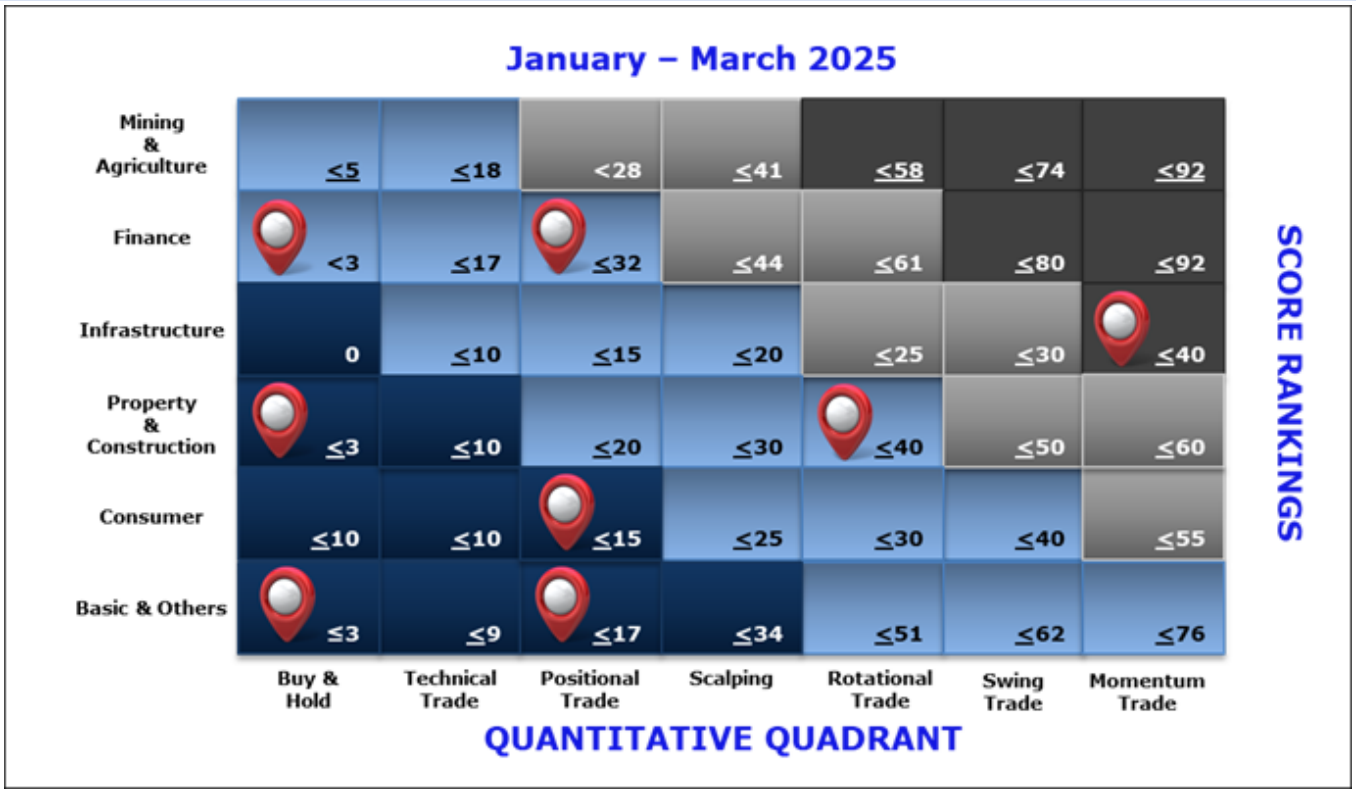
Intrinsic Assessment Value

No	Variables	Ranks				Intrinsic	≤10%	≤30%	≤60%	≤90%
1	GCG Scoring	1	2	3	4	Ownership & Management				
2	Product Strength	1	2	3	4	Barriers to Entry				
3	5 Year CAGRs	1	2	3	4	Growth vs. Industry				
4	ROE & ROIC	1	2	3	4	Ratios vs. Industry				
5	Yield Curve	1	2	3	4	Equal & Above the Curve				
6	Solvency	1	2	3	4	Debt Service Ratio				
7	Capital Structure	1	2	3	4	Equity vs. Debt Financing				
8	Banking BUKU	1	2	3	4	Min. Bank BUKU 2				
9	Net Foreign Flow	1	2	3	4	Foreign vs. Domestic Investors				
10	Investment Grade	1	2	3	4	BBB+ to AAA				
11	Relative Bond Price Performance	1	2	3	4	IDMA movement				
12	Market Liquidity	1	2	3	4	VWAP & MOSB				
13	Yield to Maturity	1	2	3	4	Above Fair Yield				
14	Interest Payment Cycle	1	2	3	4	Monthly & Quarterly & Semi Annual				
15	Settlement Date Target	1	2	3	4	Good Fund				

Value @ Risk Matrix



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