

#### Information About Mutual Fund

|                            |                               |
|----------------------------|-------------------------------|
| Effective Date             | 22 December 2020              |
| Effective Letter No.       | S-1300/PM.21/2020             |
| Launching Date             | 24 June 2021                  |
| Currency                   | Rupiah (IDR)                  |
| NAV/Unit                   | Rp 1,096.63                   |
| Total AUM                  | Rp 77,542,631,239.65          |
| Minimum Initial Investment | Rp 10,000,-                   |
| Number of Units Offered    | 10,000,000,000 UP             |
| Valuation Period           | Daily                         |
| Subscription Fee           | Max. 2.00% p.a.               |
| Redemption Fee             | Max. 2.00% p.a.               |
| Switching Fee              | Max. 2.00% p.a.               |
| Management Fee             | Max. 3.00% p.a.               |
| Custodian Fee              | Max. 0.15% p.a.               |
| Custodian Bank             | PT Bank Maybank Indonesia Tbk |
| ISIN Code                  | IDN000451507                  |

#### Investment Benefit

- Professional management
- Investment diversification
- Investment value growth potential
- Ease of investment liquidation

#### Main Risk Factor

- Risk of changing economic and political conditions
- Risk of reduction in NAV for each Participation Unit
- Risk of portfolio change
- Liquidity Risk
- Default Risk
- Currency Risk

Details regarding the risks and other risks can be seen in the Prospectus.

#### Risk Classification



UOBAM Inovasi Obligasi Nasional (UNION) invests the majority (min.80%) in debt securities and is categorized as medium risk.

#### Investment Manager Profile

PT UOB Asset Management Indonesia has obtained an Investment Manager license from OJK (formerly Bapepam-LK) in 2011 (No. KEP-11/BL/M/2011 dated 27 December 2011) and an Investment Advisory license in 2019 (No. KEP- 85/D.04/2019 dated 13 December 2019). PT UOB Asset Management Indonesia is part of UOB Asset Management Ltd. was founded in Singapore in 1986 and is part of the UOB Group. UOB Asset Management Ltd. has more than 30 years of experience investing in global financial markets and is currently an Investment Manager with the most comprehensive network and has more than 16,000 distribution points in Asia.

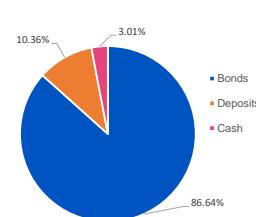
#### Investment Objective

UOBAM Inovasi Obligasi Nasional aims to provide a relatively stable level of return on investment value through investment in accordance with the Investment Policy.

#### Investment Policies

Debt Securities : 80% - 100%  
Money Market : 0% - 20%

#### Portfolio Composition



#### Top 10 Portfolio\*

|                         |       |
|-------------------------|-------|
| BANK KB BUKOPIN SYARIAH | 6.48% |
| INDOIS 1.5              | 6.62% |
| INDOIS 2.8              | 7.13% |
| INDOIS 28               | 5.58% |
| INDON 05/35             | 5.55% |
| INDON 25/35             | 6.97% |
| INDON 31                | 6.66% |
| INDON 34                | 6.54% |
| INDON 44                | 6.39% |
| INDON 7.75              | 6.85% |

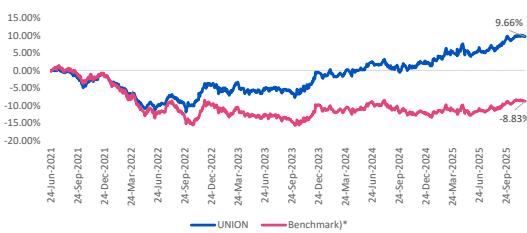
\* in alphabetical orders

#### Mutual Fund Performance

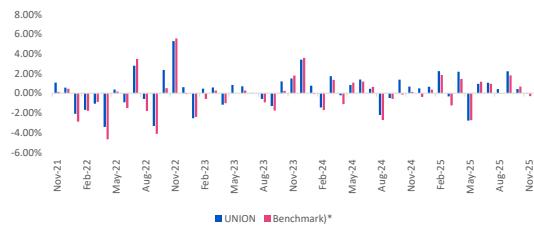
| Performance               | YTD           | 1 month       | 3 months | 6 months | 1 year | 3 years | 5 years | Since Inception   |
|---------------------------|---------------|---------------|----------|----------|--------|---------|---------|---|
| UNION                     | 7.10%         | -0.03%        | 2.61%    | 5.12%    | 7.62%  | 14.56%  | N/A     | 9.66%   |
| Benchmark <sup>†</sup>    | 3.92%         | -0.30%        | 2.16%    | 4.34%    | 3.53%  | 0.60%   | N/A     | -8.63%  |
| Highest Month Performance | November 2022 | <b>5.28%</b>  |          |          |        |         |         | UBOBAM Inovasi Obligasi Nasional (UNION) had a performance of 5.28% in November 2022 and a performance of -3.41% in April 2022. |
| Lowest Month Performance  | April 2022    | <b>-3.41%</b> |          |          |        |         |         |   |

<sup>†</sup> Since 1 October 2022, benchmark was adjusted from 80% Bloomberg Barclays EM USD Sovg ID (after tax) and 20% Avg 1-month TD (after tax) to 80% Bloomberg Barclays EM USD Sovg ID and 20% Avg 1-month TD (after tax).

#### Mutual Fund Performance Since Inception



#### Monthly Performance in the Last 5 Years



#### Custodian Bank Profile

PT Bank Maybank Indonesia Tbk obtained approval from BAPEPAM (Capital Market Supervisory Agency) based on the Decree of the Chairman of BAPEPAM Number Kep-67/PM/1991 dated July 20, 1991 as Custodian Bank in the Capital Market sector.

Akses Prospektus untuk informasi lebih lengkap melalui website [www.uobam.co.id](http://www.uobam.co.id)

#### Information on Proof of Mutual Fund Ownership

In accordance with the applicable OJK regulations, the confirmation letter for the subscription, redemption, and switching of Mutual Funds is a legal proof of Mutual Fund ownership issued and sent by the Custodian Bank. If there is a Securities Ownership Reference (AKSES) facility, Participation Unit Holders can view Mutual Fund ownership via the <https://akses.ssei.co.id/> page.

#### Disclaimer:

INVESTMENT IN MUTUAL FUND CONTAINS RISK. PRIOR DECIDING TO INVEST, PROSPECTIVE INVESTORS MUST READ AND UNDERSTAND THE PROSPECTUS. PAST PERFORMANCE DOES NOT GUARANTEE/REFLECT AN INDICATION OF PERFORMANCE IN THE FUTURE.

THE FINANCIAL SERVICES AUTHORITY (OJK) NEITHER GIVE ANY STATEMENT TO APPROVE OR DISAPPROVE TO THIS SECURITIES, AND DOES NOT EXPRESS THE ACCURACY OR ADEQUACY OF THE CONTENTS OF THE PROSPECTUS OF THIS FUND. ANY CONTRADICTING STATEMENT WITH THESE STATEMENTS IS ILLEGAL.

Mutual Funds are Capital Market products and not products issued by Selling Agents/Banking. The Mutual Funds 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 has been prepared by PT UOB Asset Management Indonesia for information purposes only and does not constitute a form of offer to buy or request to sell. All information contained in this document is presented correctly. If necessary, investors are advised to seek professional opinion before making an investment decision. Past performance is not necessarily an indicator of future performance, nor is it an estimate made to give an indication of its future performance or trends.

PT UOB Asset Management Indonesia as an Investment Manager is registered and supervised by OJK.

PT UOB Asset Management Indonesia  
UOB Plaza Lt. 42  
Jl. M.H. Thamrin No. 10  
Telp. (+62) 21 29290889  
Fax. (+62) 21 29290809

#### Mutual Fund Account

Bank : PT Bank Maybank Indonesia Tbk  
Name : UOBAM INOVASI OBLIGASI NASIONAL  
Account No : 2-596-000050



Right By You

