

Mandiri Investa Dana Utama (Class A)

Fixed Income Fund

NAV/Unit IDR 2.405,61

Reporting Date

28 February 2025

Effective Statement

S-2479/BL/2007

Effective Date

24 May 2007

Custodian Bank

Deutsche Bank AG

Inception Date

17 September 2007

Total AUM

IDR 1,33 Trillion

Total AUM Share Class

IDR 1,37 Trillion

Currency

Indonesian Rupiah (IDR)

Pricing Frequency

Daily

Minimum Initial Investment

IDR 10.000

Number of Offered Units

5.000.000.000 (Five Billion)

Management Fee

Max. 2,5% p.a

Custodian Fee

Max. 0,25% p.a

Subscription Fee

Max. 2%

Redemption Fee

Max. 1%

Switching Fee

Max. 1%

ISIN Code

IDN00081007

Bloomberg Code

MANIDUA : IJ

Benefits Of Mutual Fund

- Professional Management
- Investment Diversification
- Investment Value Growth Potential
- Easy investment disbursement

Main Risk Factor

- Risks of Changes in Economic and Political
- Risk of Default
- Risk of Liquidity
- Risk of Diminishing of NAV of Each Participation Unit
- Risk of Transactions Through Electronic Media
- Risk of Dissolution and Liquidation

Investment Period



Risk Period



Description

MIDU Fund Investing in Bonds Instrument with Medium Term and categorized Low - Medium Risk. This Mutual fund's Portfolio carries various risks for investors.

Information on Mutual Fund Ownership

Confirmation letter for subscription, redemption and switching of mutual funds are valid legal proof of mutual fund ownership issued and delivered by the custodian bank. In case there is Securities Ownership (AKSES) facility, Participation Unit Holders could see Mutual Fund ownership through this page <https://akses.kei.co.id/>.

About Mandiri Investasi

PT Mandiri Manajemen Investasi (Mandiri Investasi) is a separate subsidiary of PT Mandiri Sekuritas established in October 26, 2004. PT Mandiri Sekuritas is Indonesia's leading investment bank and a subsidiary of PT Bank Mandiri (Persero) Tbk., the country's largest state-owned Bank. Mandiri Investasi and/or its predecessors have been managing investment portfolios since 1993, with Business License Number: No. Kep-11/PM/MI/2004. Mandiri Investasi is one of the Indonesia's largest domestic mutual fund, with total assets under management totaling Rp. 43,07 Trillion (as of 28 February 2025).

Custodian Bank

Deutsche Bank AG Jakarta Branch has a license from the OJK to operate as a custodian in the Capital Market based on BAPEPAM Chairman Decision No. Kep-07/PM/1994 dated January 19, 1994 and therefore registered with and supervised by the Financial Services Authority (OJK).

Investment Objective

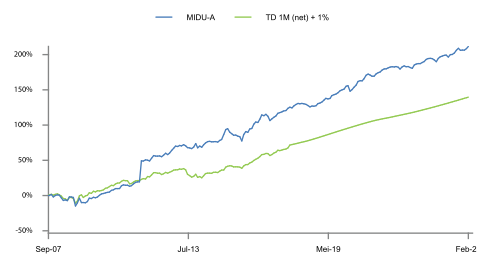
To obtain maximum added value in long term on investor's assets through active trading strategy in capital market and money market to obtain capital gain, discounts, interests, and dividends while considering risk level on particular investments.

Investment Policy*

Debt Securities	: 80% - 98%
Money Market	: 2% - 20%
Equity Securities	: 0% - 18%

* exclude deposit, cash and equivalent

Fund Performance



Top Holdings

(In Alphabetical Order)

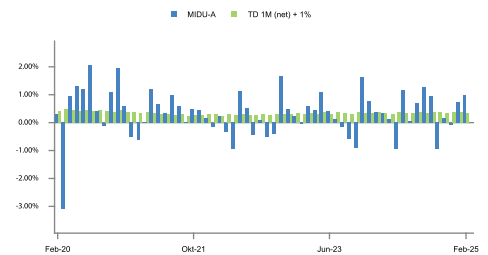
Bank Syariah Indonesia	Bonds	1,48%
Bank Tabungan Negara (Persero) Tbk.	Deposit	2,19%
Government	Bonds	56,09%
Indah Kiat Pulp & Paper Tbk.	Bonds	8,55%
Mandiri Tunas Finance	Bonds	1,69%
Mayora Indah Tbk.	Bonds	6,73%
OKI Pulp & Paper Mills	Bonds	1,52%
Pindo Deli Pulp And Paper Mills	Bonds	3,67%
Pupuk Indonesia	Bonds	2,76%
Summarecon Agung Tbk.	Bonds	2,41%

Portfolio Allocation*

Bonds	: 92,76%
Deposit	: 4,11%
Equity	: 0,00%

* exclude deposit, cash and equivalent

Monthly Return



Investment Profit Sharing

	Nov-24	Dec-24	Jan-25	Feb-25
In Rp (per Participation Unit)	: 8,12	8,10	7,80	8,73
% per annum	: 4,00	4,00	4,00	4,00

Performance - 28 February 2025

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
MIDU-A	: 0,98%	1,67%	1,80%	4,22%	10,07%	21,75%	1,73%	211,56%
Benchmark*	: 0,33%	1,07%	2,14%	4,31%	12,63%	22,53%	0,70%	139,61%

*Benchmark Description:

Since September 2017, Benchmark change to Time Deposit 1 Month (nett) + 1%
 Since September 2014 - August 2017, Benchmark using 40% MSGBI + 40% ICBI + 20% TD 1 Month
 Since January 2013 - August 2014, Benchmark using 50% KGBI + 50% ICBI

Since November 2007 - December 2012, Benchmark using IDMA

This Total Return data is the result of the calculation of the NAV/UP simulation on Mutual Funds with a profit sharing feature for investors

Highest Month

(July 2011)

24,95%

Lowest Month

(October 2008)

-12,52%

This Mutual fund had the highest performance of 24,95% in July 2011 and reached the lowest performance of -12,52% in October 2008.

Market Outlook

As of February 2025, the U.S. bond market saw significant activity amid economic policy uncertainties. Despite the Economic Policy Uncertainty Index reaching record-high levels comparable to the pandemic era, bond market volatility remained low, with the MOVE Index at its lowest in nearly three years. This indicates a cautious investor stance as they evaluate President Trump's policy direction. Meanwhile, the 10-year Treasury yield dropping nearly 30 basis points, driven by weaker economic data and a shift from risk-on to risk-averse investment strategies. Indonesia's bond market also witnessed notable developments in February 2025, influenced by government initiatives and central bank policies. Indonesian government launched the sovereign wealth fund, Danantara, on February 24, 2025, aims to manage over \$900 billion in state assets, including key state-owned enterprises. President Prabowo Subianto has allocated \$20 billion for initial investments, with the government emphasizing a commercial approach and ensuring transparency through audits to address public concerns. In addition, the government plans to issue bonds to support affordable housing projects in line with President Prabowo's commitment to building 3 million low-cost homes annually. Bank Indonesia (BI) has pledged its support by purchasing government bonds in the secondary market. Furthermore, BI has eased banking reserve requirements for property sector loans, unlocking Rp80 trillion in liquidity for housing loans. Overall, Indonesia's government bond yields remained stable, maintaining a healthy yield spread. These developments highlight a dynamic phase in the bond market, driven by strategic government initiatives and proactive central bank policies aimed at fostering economic growth and strengthening investor confidence.

Fund Bank Account

Deutsche Bank AG
 REKSA DANA MANDIRI INVESTA DANA UTAMA
 0085456-00-9

PT Bank Mandiri (Persero). Tbk. Cabang Bursa Efek Indonesia, Jakarta
 RD MANDIRI INVESTA DANA UTAMA
 104-000-441-3220

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Further information and Fund Prospectus can be accessed through our site www.mandiri-investasi.co.id