

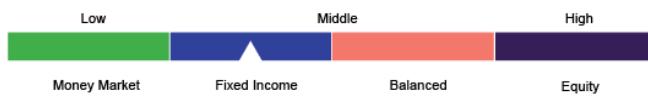
**Fund Factsheet**
**Reksa Dana**
**Manulife USD Fixed Income Kelas A**
**December 2025**
**Fixed Income Mutual Fund**

Effective date	:	04 Oct 13
Effective Letter number	:	OJK No.S-301/D.04/2013
Inception date	:	15 Nov 13
Currency	:	US dollar
Net Asset Value/unit	:	USD1,2532
Total Net Asset Value	:	USD35,413,066.96
Minimum investment	:	Initial : USD100.00 Next : USD10.00
Units offered	:	500,000,000
Valuation	:	Daily
Deferred Sales Charge	:	Year 1 : 0.50% Year 2 : 0.00%
Switching fee	:	Max. 1.00%
Management fee	:	Max. 2.50%
Custodian fee	:	Max. 0.25%
Custodian bank	:	PT Bank HSBC Indonesia
ISIN Code	:	IDN00165800

Reksa Dana Manulife USD Fixed Income Kelas A is one of the share classes of MANUFIX. Information on effective date, Effective Letter Number, investment objective, Total Net Asset Value, Top 10 holdings, investment allocation and portfolio percentage refer to those of MANUFIX.

**Major risks**

Risks arising from reduced unit value, liquidity, changes in the allocation of securities in investment policy, changes in economic and political conditions, investment values, changes in tax regulations, interest rates, exchange rate risks, liquidation.

**Risk classification**

**Risk descriptions**

**Low:** This mutual fund has a relatively stable movement with limited growth potential. **Medium:** This mutual fund has a low to moderate movement with moderate growth potential. **High:** This mutual fund has a relatively volatile movement with relatively high growth potential.

**Investment manager**

Established in 1996, PT Manulife Aset Manajemen Indonesia (MAMI) is a member of Manulife that offers investment management and mutual fund products in Indonesia. Since its establishment, MAMI has consistently maintained its position as one of the leading companies in Indonesia's investment management industry, with asset under management of IDR 111 trillion as per September 2025. MAMI manages 35 mutual funds comprising money market, balanced, fixed income, equity, in Rupiah and US Dollar, as well as sharia. MAMI is registered and supervised by Otoritas Jasa Keuangan, and licensed No. Kep-07/PM/MI/1997 dated 21 August, 1997.

**Investment objective**

Manulife USD Fixed Income ("MANUFIX") aims to generate stable income denominated in U.S. dollars by investing in onshore and offshore debt securities, in compliance with applicable laws and regulation in Indonesia.

**Investment allocation**

Bond	:	80 - 100%	INDON 4.85 01/11/33	9.35%
Money Market	:	0 - 20%	INDON 4.55 01/11/28	9.31%
			INDON 4.65 09/20/32	7.21%
			INDON 4.9 04/16/36	7.13%
			TD Hongkong & Shanghai Banking Corp Ltd	7.06%

**% portfolio**

Government Bond	:	92.37%	INDON 5.6 01/15/35	5.53%
Money Market	:	7.63%	INDOIS 4.55 07/23/30	5.22%
			INDOIS 5 05/25/30	4.95%

			INDON 5.1 02/10/54	4.89%
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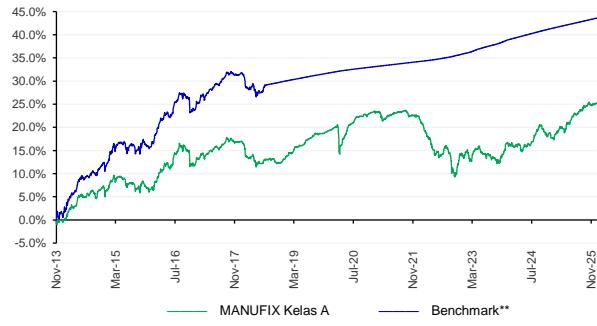
**Performance**

	YTD	1 Mo	3 Mo	6 Mo	1 Yr	3 Yr*	5 Yr*	Since Inception*
MANUFIX Kelas A	6.47%	0.19%	0.70%	1.94%	6.47%	3.27%	0.31%	1.88%
Benchmark**	1.56%	0.13%	0.38%	0.78%	1.56%	1.86%	1.53%	3.03%
Highest month	Nov 22	2.78%						
Lowest month	Sep 22	-4.21%						

**Notes**

\* Annualized performance using compound method, for products older than one year since inception.  
\*\* Effective January 2024, the performance benchmark of Mutual Fund is average 3-month USD Time Deposit local banks (HSBC, SCB, Maybank) + 1%, net after tax.

# For products launched <5 years ago, monthly performance graph displayed is since inception.

**Performance since inception**

**Custodian bank**

PT Bank HSBC Indonesia (previously known as PT Bank Ekonomi Raharja) has been operating in Indonesia since 1989 which is part of the HSBC Group. PT Bank HSBC Indonesia is a custodian bank registered and supervised by the Otoritas Jasa Keuangan ("OJK") with license No. KEP-02/PM.2/2017 dated January 20, 2017.

**Customer services**

Weekdays 08.00 - 17.00 WIB  
Telephone : 021 2555 2255  
Email : [hai@manulifeim.com](mailto:hai@manulifeim.com)  
Chat : [manulifeim.co.id](http://manulifeim.co.id)  
[ifunds.manulifeim.co.id](http://ifunds.manulifeim.co.id)  
WhatsApp : 08112552256

**Social media**

Facebook : [reksa.dana.manulife](https://www.facebook.com/reksa.dana.manulife)  
Instagram : [@reksa.dana.manulife](https://www.instagram.com/reksa.dana.manulife)  
Twitter : [@ManulifeRD](https://www.twitter.com/ManulifeRD)  
YouTube : Reksa Dana Manulife

**Disclaimer**

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