**PROSPECTUS RENEWAL**
**REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA**

| Effective Date: 26 January 2021 | The Commencement Date of Offering: 26 January 2021 |
|---|---|

REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA (hereinafter referred to as "UOBAM SUSTAINABLE EQUITY INDONESIA") is a Mutual Fund in the form of a Collective Investment Contract pursuant to Law Number 8 of 1995 on Capital Markets.

UOBAM SUSTAINABLE EQUITY INDONESIA's investment objective is to provide investment value growth in the long term by investing in accordance with the Investment Policy.

UOBAM SUSTAINABLE EQUITY INDONESIA shall invest with the portfolio investment composition minimum 80% (eighty percent) of the Net Asset Value in equity Securities traded in domestic and foreign market; and maximum 20% (twenty percent) of the Net Asset Value in debt Securities traded in domestic and foreign market and/or domestic money market instruments with maturity date less than 1 (one) year and/or deposits; in accordance with the applicable laws and regulations in Indonesia.

For investment in the foreign Securities, the Investment Manager shall ensure that any investment activities of UOBAM SUSTAINABLE EQUITY INDONESIA with respect to foreign Securities will not contravene with the provisions of the applicable laws and regulations in Indonesia and the laws of the Country where such foreign Securities are issued.

**PUBLIC OFFERING**

PT UOB Asset Management Indonesia as the Investment Manager conducts a Public Offering of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit continuously up to 40,000,000,000 (forty billion) Participation Units which are divided into:

a. UOBAM SUSTAINABLE EQUITY INDONESIA Class A up to 10,000,000,000 (ten billion) Participation Units;
b. UOBAM SUSTAINABLE EQUITY INDONESIA Class B up to 10,000,000,000 (ten billion) Participation Units;
c. UOBAM SUSTAINABLE EQUITY INDONESIA Class C up to 10,000,000,000 (ten billion) Participation Units; and
d. UOBAM SUSTAINABLE EQUITY INDONESIA Class D up to 10,000,000,000 (ten billion) Participation Units.

Each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Units Class is offered at the same price as the initial Net Asset Value per Participation Unit of IDR 1,000,- (one thousand Rupiah) on the first day of offering. In the event that the Investment Manager issues a new Participation Unit Class, the initial Net Asset Value per Participation Unit Class is IDR 1,000,- (one thousand Rupiah) on the first day of the issuance of such Participation Unit Class. Subsequently, the price of each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class is determined based on the Net Asset Value per Participation Unit Class of UOBAM SUSTAINABLE EQUITY INDONESIA at the end of the relevant Bourse Day.

The UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Holder is subjected to a subscription fee, redemption fee, and switching fee based on complete details regarding fees which can be found in Chapter XI on the Cost Allocation and Services Fees.

**INVESTMENT MANAGER**

**PT UOB Asset Management Indonesia**
UOB Plaza 42nd Floor Unit 2
Jl. M.H. Thamrin No. 10
Central Jakarta 10230
Phone: (021) 29290889
Fax: (021) 29290809

**CUSTODIAN BANK**

**Standard Chartered Bank, Cabang Jakarta**
Standard Chartered Tower
Jl. Prof. Dr. Satrio No. 164
Jakarta 12930
Phone. +6221 2555 0200
Fax. +6221 25550002/304150025

**IMPORTANT: BEFORE DECIDING TO PURCHASE PARTICIPATION UNIT OF THIS MUTUAL FUND, YOU SHOULD READ CAREFULLY THE CONTENTS OF THIS PROSPECTUS, PARTICULARLY IN THE SECTION ON THE INVESTMENT MANAGER (CHAPTER III), THE INVESTMENT OBJECTIVE, INVESTMENT POLICY, INVESTMENT RESTRICTION AND INVESTMENT RETURN DISTRIBUTION POLICY (CHAPTER V), AND THE INVESTMENT BENEFITS AND KEY RISK FACTORS (CHAPTER IX).**

**THE INVESTMENT MANAGER HAS OBTAINED A LICENCE AND REGISTERED AS AN INVESTMENT MANAGER IN THE CAPITAL MARKETS, AND IN CONDUCTING ITS BUSINESS ACTIVITIES, THE INVESTMENT MANAGER IS SUPERVISED BY OTORITAS JASA KEUANGAN/ OJK (THE FINANCIAL SERVICES AUTHORITY).**

**OJK NEITHER APPROVED NOR DISAPPROVED THIS SECURITY, IT ALSO DOES NOT CONFIRM THE VERACITY OR THE ADEQUACY OF THE CONTENTS OF THIS PROSPECTUS. ANY DECLARATION CONTRARY TO THESE STATEMENTS SHALL BE DEEMED AS A VIOLATION OF LAW.**

This prospectus is issued in Jakarta on December 17th, 2025

## TO NOTE

UOBAM SUSTAINABLE EQUITY INDONESIA is not an investment product with a guarantee. Before subscribing to UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit, prospective Participation Unit Holder shall read and understand the Prospectus and other public offering documents. The contents of the Prospectus and other public offering documents are not advice from a business, legal or tax perspective. Therefore, prospective Participation Unit Holder is advised to seek consideration or advice from competent parties with respect to investing in UOBAM SUSTAINABLE EQUITY INDONESIA. Prospective Participation Unit Holder must be aware that there is a possibility that a UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Holder is to bear the risk related to the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit held by them. In connection with the possibility of such risk, if deemed necessary, the prospective Participation Unit Holder may seek opinions from competent parties on the aspect of business, legal, financial, taxation, and other relevant aspects.

PT UOB Asset Management Indonesia (the "Investment Manager") will always comply with the provisions under the prevailing regulations in Indonesia, including the prevailing laws and regulations in Indonesia as a result of cooperation between the Government of Indonesia and the governments of other countries, as well as the application of the principle reciprocal between the Government of Indonesia and the governments of other countries, such as but not limited to laws and regulations on anti-money laundering, anti-terrorism and taxation, which its implementation may require the Investment Manager to share information, including to report and withhold taxes owed by the Prospective Participation Unit Holder, which are required to be fulfilled by the Investment Manager from time to time to the competent authority.

The Investment Manager will always maintain the confidentiality of customer data and shall comply with the applicable provisions of customer confidentiality in Indonesia. In the event that the Investment Manager is required to provide customer data, customer data will only be submitted on a limited basis for the data requested by the competent authority in accordance with applicable laws and regulations.

**TABLE OF CONTENTS**


| | | |
|---|---|---|
| CHAPTER I. | TERMS AND DEFINITIONS | 1 |
| CHAPTER II. | INFORMATION ON UOBAM SUSTAINABLE EQUITY INDONESIA | 12 |
| CHAPTER III. | INVESTMENT MANAGER | 17 |
| CHAPTER IV. | CUSTODIAN BANK | 19 |
| CHAPTER V. | INVESTMENT OBJECTIVE, INVESTMENT POLICY, INVESTMENT RESTRICTION AND INVESTMENT RETURN DISTRIBUTION POLICY | 21 |
| CHAPTER VI. | UOBAM SUSTAINABLE EQUITY INDONESIA RECEIVES AND/OR PROVIDES LOANS | 26 |
| CHAPTER VII. | CALCULATION METHOD OF FAIR MARKET VALUE OF SECURITIES IN UOBAM SUSTAINABLE EQUITY INDONESIA PORTFOLIO | 28 |
| CHAPTER VIII. | TAXATION | 30 |
| CHAPTER IX. | INVESTMENT BENEFITS AND KEY RISK FACTORS | 32 |
| CHAPTER X. | SOCIAL FUND PROGRAM | 35 |
| CHAPTER XI. | COST ALLOCATION AND SERVICES FEES | 38 |
| CHAPTER XII. | RIGHTS OF PARTICIPATION UNIT HOLDER | 44 |
| CHAPTER XIII. | DISSOLUTION AND LIQUIDATION | 46 |
| CHAPTER XIV. | LEGAL OPINION | 50 |
| CHAPTER XV. | PARTICIPATION UNIT SUBSCRIPTION REQUIREMENTS AND PROCEDURES | 51 |
| CHAPTER XVI. | PARTICIPATION UNIT REDEMPTION REQUIREMENTS AND PROCEDURES | 57 |
| CHAPTER XVII. | INVESTMENT SWITCHING REQUIREMENTS AND PROCEDURES | 61 |
| CHAPTER XVIII. | TRANSFER OF OWNERSHIP OF PARTICIPATION UNIT | 64 |
| CHAPTER XIX. | SUBSCRIPTION AND REDEMPTION AND INVESTMENT SWITCHING OF PARTICIPATION UNIT SCHEME | 65 |
| CHAPTER XX. | PARTICIPATION UNIT HOLDER COMPLAINTS RESOLUTION | 68 |
| CHAPTER XXI. | ESTABLISHMENT AND DISESTABLISHMENT OF PARTICIPATION UNIT CLASS | 70 |
| CHAPTER XXII. | DISSEMINATION OF THE PROSPECTUS AND FORMS RELATING TO PARTICIPATION UNIT SUBSCRIPTION | 71 |
| CHAPTER XXIII. | ACCOUNTANT OPINIONS ON FINANCIAL STATEMENTS | 72 |
| APPENDIX: | SOCIAL FUND PROGRAM REPORT | 73 |

## CHAPTER I
## TERMS AND DEFINITIONS

### 1.1. SECURITY OWNERSHIP REFERENCE ("AKSes")

The Securities Ownership Reference, hereinafter referred to as AKSes, is a facility provided by the Integrated Investment Management System Provider (S-INVEST), which contains, among other things, information regarding securities and/or funds ownership records recorded in securities accounts, investment accounts, and/or customer fund accounts, and/or other information related to the Capital Market.

### 1.2. AFFILIATION

Affiliates are:

a. Family relationships due to marriage and descent to the second degree, both horizontally and vertically, namely a person's relationship with:
   1. husband or wife;
   2. parents of husband or wife and husband or wife of children;
   3. grandparents of husband or wife and husband or wife of grandchildren;
   4. siblings of the husband or wife and the husband or wife of the sibling concerned; or
   5. husband or wife of the person concerned.
b. Family relationships due to descent up to the second degree, both horizontally and vertically, namely a person's relationship with:
   1. parents and children;
   2. grandparents and grandchildren; or
   3. relatives of the person concerned.
c. The relationship between one party and employees, Directors or Commissioners of that party;
d. Relationship between 2 (two) or more companies where there are 1 (one) or more members of the same Board of Directors, Board of Commissioners or Supervisors;
e. The relationship between a company and a party, whether directly or indirectly, controlling or controlled by the company;
f. Relationship between 2 (two) or more companies controlled either directly or indirectly by the same party; or
g. The relationship between the company and its major shareholders.

### 1.3. MUTUAL FUND SELLING AGENT

Mutual Fund Selling Agent means a Mutual Fund Selling Agent as referred to in Otoritas Jasa Keuangan Regulation Number 39/POJK.04/2014 dated 30 December 2014 concerning Mutual Fund Selling Agent including its amendments, appointed by the Investment Manager to sell the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit.

### 1.4. CAPITAL MARKET AND FINANCIAL INSTITUTIONS SUPERVISORY AGENCY ("BAPEPAM dan LK")

BAPEPAM dan LK means an institution that implements the development, regulation, and day-to-day supervision of Capital Market activities as referred to in the Capital Market Law.

In accordance with the OJK Law, since 31 December 2012, the functions, duties, and authorities of regulating financial services activities in the Capital Market sector have been transferred from BAPEPAM dan LK to the OJK, therefore all references to the authority of BAPEPAM dan LK in the prevailing laws and regulations, shall be referred to the Otoritas Jasa Keuangan.

### 1.5. CUSTODIAN BANK

Custodian Bank means a Commercial Bank that has obtained OJK approval to carry out business activities as a Custodian, namely providing Securities custody services (including Collective Custody of Securities that are jointly owned by one or more than one Party whose



## RESTRICTED ##

interests are represented by the Custodian) and other assets relating to the Securities, assets related to a collective investment portfolio, and other services, including receiving dividends, interest, and other rights, settling Securities transactions, and representing account holders who are its customers. In this context, the Custodian Bank is Standard Chartered Bank, Jakarta Branch.

### 1.6. DEFERRED SALES CHARGE/"DSC"

Deferred Sales Charge/"DSC" is a fee charged to Unit Holders when Unit Holders redeem their Participation Units within a certain period of time. For each redemption of UOBAM SUSTAINABLE EQUITY INDONESIA either partially or wholly, Unit Holders will be charged a Deferred Sales Charge which is calculated from the initial investment Net Asset Value (NAV), based on the First In First Out (FIFO) method.

### 1.7. PROOF OF PARTICIPATION UNIT OWNERSHIP

Mutual Fund in the form of Collective Investment Contract raises funds by issuing Participation Unit to the Participation Unit Holder. Participation Unit is a unit of measure that indicates the interest share of each Party in the collective investment portfolio. Therefore, the Participation Unit is proof of the Participation Unit Holder's participation in a Mutual Fund in the form of a Collective Investment Contract. The Investment Manager through the Custodian Bank will issue a Participation Unit Transaction Confirmation Letter containing the number of Participation Unit owned by each Participation Unit Holder and valid as proof of ownership of the Mutual Fund Participation Unit.

### 1.8. STOCK EXCHANGE

Stock Exchange is a party that organizes and provides a system and/or means to bring together offers to buy and sell securities from other parties with the aim of trading securities between them.

### 1.9. SECURITIES

Securities are securities or investment contracts whether in conventional and digital form or other forms in accordance with technological developments which give the owner the right to directly or indirectly obtain economic benefits from the Issuer or from certain parties based on the agreement and any derivatives of securities, which can be transferred and/or traded on the Capital Market as regulated in the Capital Market Law

### 1.10. EFFECTIVE

Effective means the fulfilment of all procedures and requirements for Registration Statements for Mutual Fund in the Form of Collective Investment Contract Public Offering as stipulated in the Capital Market Law and POJK Concerning Mutual Fund in the Form of Collective Investment Contract. An effective statement letter of Registration Statements for Mutual Fund in the Form of Collective Investment Contract Public Offering will be issued by OJK.

### 1.11. ACCOUNT OPENING FORM

Account Opening Form means the original form issued by the Investment Manager and must be filled out completely and signed by the prospective Participation Unit Holder before subscribing to the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit for the first time at the Investment Manager or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The Account Opening Form may also take form in an electronic form using the Electronic System provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager with due observance of the provisions of prevailing laws and regulations regarding electronic information and transactions.
In the event that the Account Opening Form is not an electronic form, but is a scanned result of a signed Account Opening Form which is then sent to and/or received by the Investment



## RESTRICTED ##

Manager via an electronic system provided by the Investment Manager and/or Selling Agent appointed by the Investment Manager (if any), then the scanned results of the Account Opening Form will be considered as valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and taking into account the provisions of applicable laws and regulations regarding information and electronic transactions.

## 1.12. PARTICIPATION UNIT SUBSCRIPTION FORM

The Participation Unit Subscription Form is a form that must be completed in full, signed by the prospective Participation Unit Holder to purchase Participation Units, and submitted by the prospective Participation Unit Holder to the Investment Manager or through the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any).

The Participation Unit Subscription Form is a form provided by the Investment Manager or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), or another form agreed upon by the Investment Manager and the Participation Unit Holder.

The Participation Unit Subscription Form may also be submitted electronically using an Electronic System provided by the Investment Manager or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), under the Investment Manager's coordination, while observing the provisions of applicable laws and regulations regarding electronic information and transactions.

If the Participation Unit Subscription Form is not an electronic form, but rather a scanned copy of the Participation Unit Subscription Form, which is then sent to and/or received by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), then the scanned copy of the Participation Unit Subscription Form will be considered valid legal evidence and will be accepted by the parties in accordance with the procedures determined by the Investment Manager and in accordance with applicable laws and regulations regarding electronic information and transactions.

## 1.13. INVESTMENT SWITCHING FORM

The Investment Switching Form is a form that must be completed and signed by the Participation Unit holder to transfer their investment from one Participation Unit Class to another Participation Unit Class within UOBAM SUSTAINABLE EQUITY INDONESIA or to Participation Units in other Mutual Funds that offer investment switch facilities, managed by the Investment Manager, and submitted by the Participation Unit Holder to the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The Investment Switching Form is a form provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) or another form agreed upon by the Investment Manager and the Participation Unit Holder. The Investment Switch Form may also be submitted electronically using the Electronic System provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager, while complying with applicable laws and regulations regarding electronic information and transactions.

In the event that the Investment Switching Form is not an electronic form, but is a scanned copy of the Investment Switching Form sent to and/or received by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), then the scanned copy of the Investment Switching Form will be considered as valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and taking into account the applicable statutory provisions regarding electronic information and transactions.



## RESTRICTED ##

## 1.14. PARTICIPATION UNIT REDEMPTION FORM

The Participation Unit Redemption Form is a form that must be completed in full and signed by the Participation Unit Holder to resell their Participation Units. The Participation Unit Holder must submit it to the Investment Manager or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The Participation Unit Redemption Form is a form provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any), or another form agreed upon by the Investment Manager and the Participation Unit Holder. The Participation Unit Redemption Form can also be submitted electronically using the Electronic System provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any), under the coordination of the Investment Manager, while complying with applicable laws and regulations regarding electronic information and transactions.

In the event that the Participation Unit Redemption Form is not an electronic form, but is a scanned copy of the Participation Unit Redemption Form sent to and/or received by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) through an electronic system provided by the Investment Manager and/or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), then the scanned copy of the Participation Unit Redemption Form will be considered as valid legal evidence and accepted by the parties in accordance with the procedures determined by the Investment Manager and taking into account the applicable laws and regulations regarding electronic information and transactions.

## 1.15. PROSPECTIVE PARTICIPATION UNIT HOLDER PROFILE FORM

Prospective Participation Unit Holder Profile Form means a form issued by the Investment Manager or the Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) and as required in BAPEPAM Regulation Number IV.D.2 which is an Attachment to the Decree of the Chairman of BAPEPAM Number KEP-20/PM/2004 dated 29 April 2004 concerning Profile of Mutual Fund Investor, which must be filled out completely and signed by the Participation Unit Holder, which is required under the framework of the AML, CFT, And FPWMD Program in the Financial Services Sector.

The Prospective Participation Unit Holder Profile Form contains data and information regarding the risk profile of the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Holder before subscribing to the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit for the first time through the Investment Manager.

## 1.16. BOURSE DAY

Bourse Day means every day securities trading is held in the Indonesia Stock Exchange, which is Monday to Friday, unless the day is a national holiday or declared as a holiday by the Indonesia Stock Exchange.

## 1.17. WORKING DAY

Working Day means Monday to Friday, unless the day is a national holiday and a special holiday determined by the Government of the Republic of Indonesia.

## 1.18. CALENDAR DAY

Calendar Day means all days in a year according to the national calendar without exception including Saturdays, Sundays and national holidays determined by the Government of the Republic of Indonesia.

## 1.19. PARTICIPATION UNIT CLASS

Participation Unit Class means the classification of Participation Unit owned by UOBAM SUSTAINABLE EQUITY INDONESIA, where for each Participation Unit Class there are



## RESTRICTED ##

different provisions regarding administrative features as stipulated in the Collective Investment Contract and Prospectus, of which in its implementation may affect the Net Asset Value of each Participation Unit Class, resulting in differences in Net Asset Value between each Participation Unit Class, the features of which are further regulated in this Prospectus.

## 1.20. CONFIDENTIALITY AND SECURITY PROVISIONS OF CONSUMER PERSONAL DATA AND/OR INFORMATION

Confidentiality and Security Provisions of Consumer Personal Data and/or Information means provisions regarding the confidentiality and security of consumer personal data and/or information as regulated under POJK Concerning Consumer and Mass Protection in the Financial Services Sector.

## 1.21. COLLECTIVE INVESTMENT CONTRACT

Collective Investment Contract means a contract between the Investment Manager and Custodian Bank that binds the Participation Unit Holder, where the Investment Manager is authorised to manage the collective investment portfolio and the Custodian Bank is authorised to carry out the collective custody as regulated in the Capital Markets Law.

## 1.22. MONTHLY REPORT

Monthly Report means a report of UOBAM SUSTAINABLE EQUITY INDONESIA which will be provided by the Custodian Bank to the Participation Unit Holder through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider at the latest on the 12th (twelfth) day of the following month containing at least (a) name, address, account title, and account number of the Participation Unit Holder, (b) Net Asset Value per Participation Unit Class at the end of the month, (c) Number of Participation Unit in each Participation Unit Class owned by the Participation Unit Holder, (d) Total value of Participation Unit owned by the Participation Unit Holder in each Participation Unit Class, (e) the date of each cash distribution (if any), (f) details of the portfolio owned and (g) Information regarding any transaction (subscription and/or redemption and/or investment switching) of the Participation Unit in each Participation Unit Class owned by the Participation Unit Holder in the previous month. If in the previous month there was a transaction (subscription and/or redemption and/or investment switching) of the number of Participation Unit in each Participation Unit Class owned by the Participation Unit Holder, the Monthly Report will contain additional information regarding (a) the number of Participation Unit in each Participation Unit Class owned at the beginning of the period, (b) date, Net Asset Value per Participation Unit Class and number of Participation Unit in each Participation Unit Class subscribed or redeemed (paid off) in each transaction during the period and (c) details of tax status from the income earned by the Participation Unit Holder during a certain period by taking into account the category of income and expenses (if any) as referred to in the regulation regarding Mutual Fund reports. At the time this Prospectus was issued, the applicable regulation regarding Mutual Fund reports were Otoritas Jasa Keuangan Regulation Number 56/POJK.04/2020 dated 3 December 2020 concerning Mutual Fund Accounting Reports and Guidelines ("POJK Concerning Mutual Fund Accounting Reports and Guidelines") including its elucidation and amendments and replacements that may be available at a later date.

The Investment Manager and/or Selling Agent appointed by the Investment Manager (if any) must ensure that they have obtained the Participation Unit Holder's approval for UOBAM SUSTAINABLE EQUITY INDONESIA to submit Monthly Reports through the facilities provided by the Integrated Investment Management System service provider (S-INVEST).

In the event that Unit Holder specifically requests a printed Monthly Report to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Monthly Report will be processed in accordance with OJK Circular Letter Number 1/SEOJK.04/2020 dated 17 February 2020 concerning Procedures for Submission of Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, along with explanations and changes thereof, and their replacements that may exist at a later date ("**SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated**



## RESTRICTED ##

**Investment Management System**"), without providing additional fees for UOBAM SUSTAINABLE EQUITY INDONESIA.

### 1.23. FINANCIAL SERVICES INSTITUTION

A Financial Services Institution is an institution that carries out activities in the banking, Capital Market, insurance, pension fund, financing institution, and other financial services sectors based on the provisions of laws and regulations in the Financial Services Sector.

### 1.24. CLEARING AND GUARANTEE INSTITUTION

A Clearing and Guarantee Institution is a party that provides clearing and/or guarantee services for the settlement of Securities transactions conducted through market organizers in the Capital Market, as well as other services that can be implemented to support inter-market activities.

### 1.25. SECURITIES FUNDING INSTITUTION

A Securities Funding Institution, hereinafter abbreviated as "LPE," is a Party that conducts business activities in financing Securities transactions.

### 1.26. CUSTODY AND SETTLEMENT INSTITUTION

A Depository and Settlement Institution is a Party that:
1. organizes central custodian activities for Custodian Banks, Securities Companies, and other parties; and
2. provides other services applicable to support intermarket activities.

### 1.27. LPHE (SECURITIES PRICING AGENCY)

A Securities Pricing Agency (LPHE) is a party licensed by the Financial Services Authority (OJK) to conduct securities pricing assessments to determine fair market prices, as defined in Regulation Number V.C.3, which is an Attachment to the Decree of the Chairman of BAPEPAM & LK Number KEP-183/BL/2009 dated June 30, 2009, concerning Securities Pricing Agencies.

### 1.28. INVESTMENT MANAGER

Investment Manager means a Party whose business activities are managing a Securities Portfolio for its clients or managing a collective investment portfolio for a group of customers. In this context, the Investment Manager is PT UOB Asset Management Indonesia.

### 1.29. NET ASSET VALUE (NAV) CALCULATION METHOD

NAV Calculation Method means the method used in calculating the Net Asset Value of Mutual Fund in accordance with BAPEPAM & LK Regulation No.IV.C.2. concerning the Fair Market Value of Securities in Mutual Fund Portfolio, which is an Attachment to the Decree of the Chairman of BAPEPAM & LK Number KEP-367/BL/2012 dated 9 July 2012 ("BAPEPAM & LK Regulation No. IV.C.2.") and other implementing regulations such as Circular Letter of the OJK's Commissioner Board Chairman.

### 1.30. CUSTOMER

Customers means parties who use the services of Financial Services Provider in the Financial Services Sector as referred to in the POJK Concerning Implementation of Anti-Money Laundering and Combating the Financing of Terrorism Programs in the Financial Services Sector. In this Prospectus, the term Customer according to its context means the prospective Participation Unit Holder and Participation Unit Holder.

### 1.31. NET ASSET VALUE (NAV)

Net Asset Value (NAV) means the fair market value of a Securities and other assets of a Mutual Fund where all liabilities are already deducted. The Mutual Fund NAV calculation method shall be carried out in accordance with BAPEPAM dan LK Regulation Number IV.C.2. concerning



## RESTRICTED ##

the Fair Market Value of Securities in Mutual Fund Portfolio, which is an attachment to the Decree of the Chairman of BAPEPAM dan LK Number KEP-367/BL/2012 dated 9 July 2012 ("BAPEPAM dan LK Regulation Number IV.C.2") and OJK Letter Number S -126/PM.21/2016 dated 1 April 2016 concerning Implementation of Fair Market Value Calculation, Announcement and Reporting of Net Asset Value of Mutual Fund for Foreign Securities-Based Sharia Mutual Fund ("OJK Letter Number 126/PM.21/2016"), where the calculation of NAV using Fair Market Value determined by the Investment Manager. Mutual Fund NAV is calculated and announced per Participation Unit Class every Bourse Day by the Custodian Bank.

**1.32. FAIR MARKET VALUE**

Fair Market Value means the value that can be obtained from Securities transactions conducted between independent parties, not due to coercion or liquidation.

The Fair Market Value calculation of a Securities in the Mutual Fund portfolio must be carried out in accordance with BAPEPAM dan LK Regulation Number IV.C.2.

**1.33. OTORITAS JASA KEUANGAN ("OJK")**

OJK means an institution that is independent, which has the duty and authority to regulate, supervise, examine, and investigate as referred to in the OJK Law.

**1.34. PARTICIPATION UNIT HOLDER**

Participation Unit Holder means a Party registered as Participation Unit Holder of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class. In this Contract, the term Participation Unit Holder, according to the context, may also referred to a prospective Participation Unit Holder if the Party does not yet own the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit.

**1.35. PUBLIC OFFERING**

Public Offering means an activity of offering UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit conducted by the Investment Manager to sell Participation Unit to the public based on the procedures stipulated under the Capital Market Law and its implementing regulations and Collective Investment Contract.

**1.36. PUBLIC OFFERING OF NEW PARTICIPATION UNIT CLASS**

Public Offering of New Participation Unit Class is a Public Offering of Participation Unit in the new UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class conducted by the Investment Manager to the public based on the procedures stipulated under the Capital Market Law and its implementing regulations and Collective Investment Contract.

**1.37. FINANCIAL SERVICES PROVIDER IN THE CAPITAL MARKET SECTOR**

Financial Services Provider in the Capital Market Sector means Securities Companies that carry out business activities as Underwriters, Brokers and/or Investment Managers, as well as Commercial Banks that carry out Custodian functions. In this Prospectus the term Financial Services Provider in the Capital Market Sector according to its context means Investment Manager and Custodian Bank and or Mutual Fund Selling Agent appointed by the Investment Manager (if any).

**1.38. NET ASSET VALUE (NAV) ANNOUNCEMENT PERIOD**

Net Asset Value (NAV) Announcement Period means the period during which the Net Asset Value (NAV) of UOBAM SUSTAINABLE EQUITY INDONESIA is announced to the public through at least one Indonesian language daily newspaper with national circulation no later than the following Bourse Day.



## RESTRICTED ##

**1.39. REGISTRATION STATEMENT**

Registration Statement means a document that must be submitted by the Investment Manager to the OJK in the context of Public Offering of Mutual Fund in the Form of Collective Investment Contract as stipulated in the Capital Market Law and POJK Concerning Mutual Fund in the Form of Collective Investment Contract.

**1.40. POJK ON GUIDELINES FOR THE FORM AND CONTENT OF PROSPECTUS FOR PUBLIC OFFERING OF MUTUAL FUNDS**

POJK concerning Guidelines for the Form and Content of Prospectuses for Public Offering of Mutual Funds is the Financial Services Authority Regulation Number 25/POJK.04/2020 dated April 22, 2020 concerning Guidelines for Forms and Contents of Prospectuses for Public Offering of Mutual Funds along with their explanations and changes thereof, and their replacements that may exist at a later date.

**1.41. POJK CONCERNING THE DEVELOPMENT AND STRENGTHENING OF INVESTMENT MANAGEMENT IN THE CAPITAL MARKET**

OJK Regulation Concerning the Development and Strengthening of Investment Management in the Capital Market is Financial Services Authority Regulation Number 33 of 2024 dated December 19, 2024 (the nineteenth of December, two thousand and twenty-four) concerning the Development and Strengthening of Investment Management in the Capital Market, including its explanation, and any amendments and replacements that may be made in the future.

**1.42. POJK ON CONCERNING CONSUMER AND MASS PROTECTION IN THE FINANCIAL SERVICES SECTOR**

POJK Concerning Consumer and Community Protection in the Financial Services Sector is the Financial Services Authority Regulation Number: 22 of 2023 dated December 20, 2023 concerning Consumer and Community Protection in the Financial Services Sector, along with its explanation, and any amendments and replacements that may exist in the future.

**1.43. POJK CONCERNING CONSUMER COMPLAINT SERVICES IN THE FINANCIAL SERVICES SECTOR**

POJK Concerning Consumer Complaint Services in the Financial Services Sector is the Financial Services Authority Regulation Number 18/POJK.07/2018 dated September 10, 2018 concerning Consumer Complaint Services in the Financial Services Sector, as partially revoked by Financial Services Authority Regulation Number 22 of 2023 dated December 20, 2023 concerning Consumer and Community Protection in the Financial Services Sector jis. Financial Services Authority Circular Letter Number 17/SEOJK.07/2018 dated December 6, 2018 concerning Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector, and as amended by POJK Concerning Consumer and Community Protection in the Financial Services Sector, along with its explanation, and any changes and replacements that may exist in the future.

**1.44. POJK CONCERNING ALTERNATIVE INSTITUTION FOR DISPUTE SETTLEMENT IN FINANCIAL SERVICES SECTOR**

POJK Concerning Alternative Institution for Dispute Settlement in Financial Services Sector means Otoritas Jasa Keuangan Regulation Number: 61/POJK.07/2020 dated 14 December 2020 and promulgated by the Minister of Law and Human Rights of the Republic of Indonesia on 16 December 2020 concerning Alternative Institution for Dispute Settlement in Financial Services Sector, including its elucidation and amendments and replacements that may be available at a later date.

**1.45. POJK CONCERNING GUIDELINES FOR INVESTMENT MANAGERS' CONDUCT**

OJK Regulation Concerning Investment Manager Code of Conduct is Financial Services Authority Regulation Number 17/POJK.04/2022 dated September 1, 2022, concerning



## RESTRICTED ##

Investment Manager Code of Conduct, including its explanation, and any amendments and replacements that may be made in the future.

**1.46. POJK CONCERNING THE IMPLEMENTATION OF ANTI-MONEY LAUNDERING PROGRAM, PREVENTION OF TERRORISM FINANCING, AND PREVENTION OF FINANCING OF WEAPONS OF MASS DESTRUCTION PROLIFERATION IN THE FINANCIAL SERVICES SECTOR**

POJK Concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Proliferation of Weapons of Mass Destruction Funding Programs in the Financial Services Sector is Financial Services Authority Regulation Number 8 of 2023 dated June 14, 2023 concerning the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Proliferation of Weapons of Mass Destruction Funding Programs in the Financial Services Sector, along with its explanations, changes and replacements that may exist in the future.

**1.47. POJK CONCERNING IMPLEMENTATION OF CONSUMER AND PUBLIC SERVICES IN THE FINANCIAL SERVICES SECTOR BY OTORITAS JASA KEUANGAN**

POJK Concerning Implementation Of Consumer And Public Services In The Financial Services Sector By Otoritas Jasa Keuangan means Otoritas Jasa Keuangan Regulation Number 31/POJK.04/2020 dated 22 April 2020 concerning the Implementation of Consumer and Public Services in the Financial Services Sector by Otoritas Jasa Keuangan along with its explanation, as partially revoked by Financial Services Authority Regulation Number 22 of 2023 dated December 20, 2023 concerning Consumer and Community Protection in the Financial Services Sector and its amendments and replacements that may exist in the future.

**1.48. POJK CONCERNING MUTUAL FUND IN THE FORM OF COLLECTIVE INVESTMENT CONTRACT**

POJK Concerning Mutual Fund in the Form of Collective Investment Contract means Otoritas Jasa Keuangan Regulation Number: 23/POJK.04/2016 dated 13 June 2016 concerning Mutual Fund in the Form of Collective Investment Contract *jo*. Otoritas Jasa Keuangan Regulation Number 2/POJK.04/2020 dated 8 January 2020 concerning Amendment to Otoritas Jasa Keuangan Regulation Number: 23/POJK.04/2016 dated 13 June 2016 concerning Mutual Fund in the Form of Collective Investment Contract, including its amendments and replacements that may be available at a later date.

**1.49. SECURITIES PORTFOLIO**

Securities Portfolio means a collection of Securities which are the assets of UOBAM SUSTAINABLE EQUITY INDONESIA.

**1.50. SOCIAL FUND PROGRAM**

Social Fund Program means a program for distributing funds to institutions which have programs that support the United Nations' Sustainable Development Goals.

**1.51. AML, CFT, AND FPWMD PROGRAM IN THE FINANCIAL SERVICES SECTOR**

AML, CFT, And FPWMD Program in the Financial Services Sector means the efforts to prevent and eradicate the crime of money laundering, criminal acts of financing terrorism and financing the proliferation of weapons of mass destruction as referred to in the POJK concerning the Implementation of the Anti-Money Laundering Program, Prevention of Terrorism Financing, and Prevention of Financing of the Proliferation of Weapons of Mass Destruction in the Financial Services Sector.

**1.52. PROSPECTUS**

Prospectus means any printed statement or written information used for the Public Offering of Mutual Fund with the purpose of the Prospective Participation Unit Holder subscribing to Mutual Fund Participation Unit, except for statements or information which according to OJK



## RESTRICTED ##

regulations are declared not as Prospectus as referred to in the Otoritas Jasa Keuangan Regulation No. 25/POJK.04/2020 dated 22 April 2020 concerning Guidelines on the Prospectus Form and Content for Mutual Fund Public Offering along with its explanation, and any changes and replacements that may be made in the future. In this case, the Prospectus referred to is the UOBAM SUSTAINABLE EQUITY INDONESIA Prospectus.

**1.53. MUTUAL FUND**

Mutual Fund means a vehicle to collect funds from the public to be invested in the Securities Portfolio by the Investment Manager. In accordance with the Capital Market Law, Mutual Fund may be established in the form of: (i) Private or Public Company; or (ii) Collective Investment Contract. The legal form of the Mutual Fund offered in this Prospectus is a Collective Investment Contract.

**1.54. OFFSHORE MUTUAL FUNDS**

Offshore Mutual Funds are Mutual Funds or other forms of mutual funds similar to them that are managed by investment managers in other countries.

**1.55. ELECTRONIC SYSTEM**

Electronic System means an electronic system provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) that can be used to:
1. participation Unit Holder acceptance through account opening;
2. subscription of the Participation Unit (subscription);
3. redemption of the Participation Unit (redemption); and
4. investment switching (switching)

**1.56. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER**

Participation Unit Transaction Confirmation Letter means a letter that confirms the execution of the Participation Unit subscription and/or redemption and/or investment switching orders from the Participation Unit Holder and indicates the number of Participation Unit owned by the Participation Unit Holder and is valid as proof of ownership in UOBAM SUSTAINABLE EQUITY INDONESIA. Participation Unit Transaction Confirmation Letter is delivered by the Custodian Bank to the Participation Unit Holder through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider no later than 7 (seven) Bourse Days after:

(i) the Participation Unit Subscription Order Form of UOBAM SUSTAINABLE EQUITY INDONESIA from the Participation Unit Holder is complete and well received by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) (in complete application) and the payment has been well received by the Custodian Bank (in good fund) and the Participation Unit is issued by the Custodian Bank in accordance with the Participation Unit subscription processing provisions stipulated in this Prospectus;
(ii) the Participation Unit Redemption Form of UOBAM SUSTAINABLE EQUITY INDONESIA from the Participation Unit Holder is complete and well received (in complete application) by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) in accordance with the Participation Unit redemption processing provisions stipulated in this Prospectus; and
(iii) the Investment Switching Form of UOBAM SUSTAINABLE EQUITY INDONESIA from the Participation Unit Holder is complete and well received (in complete application) by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) in accordance with the investment switching processing provisions stipulated in this Prospectus.

The Investment Manager and/or Mutual Fund Selling Agent appointed by the Investment Manager (if any) ensures that there is a Participation Unit Holder approval for UOBAM SUSTAINABLE EQUITY INDONESIA to submit a Participation Unit Transaction Confirmation Letter through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider.



## RESTRICTED ##

In the event that the Participation Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter, to the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager, the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK Procedure for Submission of Letter or Confirmation Proof and Periodic Report of Mutual Fund Electronically through the Integrated Investment Management System, including its elucidation and amendments that may be available at a later date, without providing additional fees for UOBAM SUSTAINABLE EQUITY INDONESIA.

**1.57. PARTICIPATION UNIT CLASS ADDITION DATE**

Participation Unit Class Addition Date means the date on which Participation Unit in the new UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class have taken effect and can be offered starting with a Net Asset Value of IDR 1,000,- (one thousand Rupiah) per Participation Unit on the initial offering date of such Participation Unit Class. The Participation Unit Class Addition Date will be determined and informed later by the Investment Manager to the Participation Unit Holder.

**1.58. CAPITAL MARKET LAW**

Capital Market Law means the Law of the Republic of Indonesia Number 8 of 1995 concerning Capital Market, including its implementing regulations and amendments thereto.

**1.59. PARTICIPATION UNIT**

Participation Unit means a unit of measure that indicates the interest share of each Participation Unit Holder in the collective investment portfolio. In the event that UOBAM SUSTAINABLE EQUITY INDONESIA issues a Participation Unit Class, the amount of the Participation Unit Holder's interest share in the collective investment portfolio will be determined by the number of Participation Unit owned and the Net Asset Value of the relevant Participation Unit Class.



## RESTRICTED ##

## CHAPTER II
## INFORMATION ON UOBAM SUSTAINABLE EQUITY INDONESIA

### 2.1. ESTABLISHMENT OF UOBAM SUSTAINABLE EQUITY INDONESIA

UOBAM SUSTAINABLE EQUITY INDONESIA is a Mutual Fund in the form of a Collective Investment Contract as stated in the deed Kontrak Investasi Kolektif REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA Number 42 dated 21 October 2020 made before Leolin Jayayanti, SH, notary in Jakarta, *jis*. Deed of Addendum Kontrak Investasi Kolektif REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA Number 62 dated 21 July 2021, made before Ir. Nanette Cahyanie Handari Adi Warsito, SH, M.Kn., notary in Jakarta, Deed of Addendum I Kontrak Investasi Kolektif REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA Number 23 dated 15 February 2023, made before Leolin Jayayanti, SH, M.Kn, notary in Jakarta and Deed of Addendum II Kontrak Investasi Kolektif REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA Number 42 dated 17 December 2025 made before Leolin Jayayanti, SH, M.Kn, notary in Jakarta, (hereinafter referred to as "UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract"), between PT UOB Asset Management Indonesia as the Investment Manager and Standard Chartered Bank, Jakarta Branch as the Custodian Bank.

UOBAM SUSTAINABLE EQUITY INDONESIA obtained a statement of effectiveness from the Capital Market authority according to the Decree of the Chairman of the Capital Market and Financial Institution Supervisory Agency No. S-97/PM.21/2021 dated January 26, 2021.

### 2.2. PUBLIC OFFERING

PT UOB Asset Management Indonesia as the Investment Manager conducts a Public Offering of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit continuously up to 40,000,000,000 (forty billion) Participation Units which are divided into:

a. UOBAM SUSTAINABLE EQUITY INDONESIA Class A up to 10,000,000,000 (ten billion) Participation Units;
b. UOBAM SUSTAINABLE EQUITY INDONESIA Class B up to 10,000,000,000 (ten billion) Participation Units;
c. UOBAM SUSTAINABLE EQUITY INDONESIA Class C up to 10,000,000,000 (ten billion) Participation Units; and
d. UOBAM SUSTAINABLE EQUITY INDONESIA Class D up to 10,000,000,000 (ten billion) Participation Units.

Each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Units is offered at the same price as the initial Net Asset Value per Participation Unit Class of IDR 1,000,- (one thousand Rupiah) on the first day of offering.

In the event that the Investment Manager issues a new Participation Unit Class, the initial Net Asset Value per Participation Unit Class is IDR 1,000,- (one thousand Rupiah) on the first day of the issuance of such Participation Unit Class.

Subsequently, the price of each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit is determined based on the Net Asset Value per Participation Unit Class of UOBAM SUSTAINABLE EQUITY INDONESIA at the end of the relevant Bourse Day.

The new Participation Unit Class mentioned above will each takes effect and may be offered on dates determined by the Investment Manager, which will be informed later by the Investment Manager to the Participation Unit Holder.

The Investment Manager may increase the number of Participation Unit Class and disestablish a Participation Unit Class based on the provisions as referred to in Chapter XXII of this Prospectus by making amendments to the Contract and this Prospectus in accordance with the prevailing laws and regulations.



## RESTRICTED ##

The Investment Manager may increase the number of Participation Unit Class of UOBAM SUSTAINABLE EQUITY INDONESIA by making amendments to the Contract and Prospectus in accordance with the prevailing laws and regulations.

The Investment Manager may increase the number of Participation Unit in each Participation Unit Class UOBAM SUSTAINABLE EQUITY INDONESIA more than the Participation Unit number as stipulated in the regulations, by making amendments to the Contract and this Prospectus in accordance with the prevailing laws and regulations.

UOBAM SUSTAINABLE EQUITY INDONESIA issues the Participation Unit Class as follows:

i. UOBAM SUSTAINABLE EQUITY INDONESIA Class A, which can be purchased by the Participation Unit Holder through Investment Manager marketing staff, which choose not to contribute to the Social Fund Program;
ii. UOBAM SUSTAINABLE EQUITY INDONESIA Class B, which can be purchased by the Participation Unit Holder through Investment Manager marketing staff, which will contribute to the Social Fund Program with details of the contribution amount as described in Chapter XI number 11.1. letter c paragraph ii of this Prospectus;
iii. UOBAM SUSTAINABLE EQUITY INDONESIA Class C, which can be purchased by the Participation Unit Holder through the Mutual Fund Selling Agent appointed by the Investment Manager (if any), which will contribute to the Social Fund Program with details of the contribution amount as described in Chapter XI number 11.1. letter c paragraph iii of this Prospectus; and
iv. UOBAM SUSTAINABLE EQUITY INDONESIA Class D, which can be purchased by the Participation Unit Holder through the Mutual Fund Selling Agent appointed by the Investment Manager (if any), which chooses not to contribute to the Social Fund Program

Subscription and ownership of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit by the Participation Unit Holder is subject to AML, CFT, And FPWMD Program in the Financial Services Sector.

If the Investment Manager receives an order or subscription request for UOBAM SUSTAINABLE EQUITY INDONESIA which far exceeds the maximum number of Public Offerings of each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class, the Investment Manager will receive a request to subscribe the Participation Unit based on the order of subscription of Participation Units (First In First Out or “FIFO”), until the maximum number of Public Offerings for each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class is reached.

If UOBAM SUSTAINABLE EQUITY INDONESIA is owned by less than 10 (ten) Unit Holders for 120 (one hundred and twenty) consecutive Exchange Days, UOBAM SUSTAINABLE EQUITY INDONESIA must be dissolved in accordance with the provisions in Chapter XII of this Prospectus.

## 2.3. SUMMARY OF THE UOBAM SUSTAINABLE EQUITY INDONESIA

The following is an overview table of the financial ratios of UOBAM SUSTAINABLE EQUITY INDONESIA for the years ended December 31, 2024, 2023, and 2022 which have been audited by Accountant Mirawati Sensi Idris:

UOBAM SUSTAINABLE EQUITY INDONESIA A

| | Period from January 1 of the current year to the date of the Prospectus | Period of the last 12 months from the date of the Prospectus (2024) | Period of the last 36 months from the date of the Prospectus (2022) | Period of the last 60 months from the date of the Prospectus (2020) | Last 3 calendar years | | |
|---|---|---|---|---|---|---|---|
| | | | | | 2024 | 2023 | 2022 |
| INVESTMENT RESULTS (%) | Data tidak tersedia | — | -6,59% | Data tidak tersedia | — | -1,55% | -6,59% |
| INVESTMENT RESULTS AFTER | | — | -10,26% | | — | -5,41% | -10,26% |



## RESTRICTED ##

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| CALCULATING MARKETING EXPENSES (%) | | | | | | | |
| INVESTMENT EXPENSES (%) | | — | 2,28% | | — | 1,91% | 2,28% |
| PORTFOLIO TURNAROUND | | — | 1,86 : 1 | | — | — | 1,86 : 1 |
| PERCENTAGE OF TAXABLE INCOME (%) | | — | — | | — | — | — |

UOBAM SUSTAINABLE EQUITY INDONESIA D

| | Period from January 1 of the current year to the date of the Prospectus | Period of the last 12 months from the date of the Prospectus (2024) | Period of the last 36 months from the date of the Prospectus (2022) | Period of the last 60 months from the date of the Prospectus (2020) | Last 3 calendar years | | |
|---|---|---|---|---|---|---|---|
| | | | | | 2024 | 2023 | 2022 |
| INVESTMENT RESULTS (%) | Data tidak tersedia | -7,35% | -2,43% | Data tidak tersedia | -7,35% | 2,16% | -2,43% |
| INVESTMENT RESULTS AFTER CALCULATING MARKETING EXPENSES (%) | | -10,98% | -6,26% | | -10,98% | -1,84% | -6,26% |
| INVESTMENT EXPENSES (%) | | 4,18% | 7,73% | | 4,18% | 4,57% | 7,73% |
| PORTFOLIO TURNAROUND | | 3,27 : 1 | 1,86 : 1 | | 3,27 : 1 | 3,03 : 1 | 1,86 : 1 |
| PERCENTAGE OF TAXABLE INCOME (%) | | — | — | | — | — | — |

The purpose of this table is solely to help understand the past performance of UOBAM SUSTAINABLE EQUITY INDONESIA. This table should not be taken as an indication that future performance will be the same as past performance.

## 2.4 UOBAM SUSTAINABLE EQUITY INDONESIA MANAGEMENT

PT UOB Asset Management Indonesia as the Investment Manager is supported by professionals consisting of the Investment Committee and the Investment Management Team.

### a. Investment Committee

The Investment Committee of UOBAM SUSTAINABLE EQUITY INDONESIA is responsible for providing guidance and strategies of asset management to the Investment Management Team. The UOBAM SUSTAINABLE EQUITY INDONESIA Investment Committee consists of:

Chairman : Jiun Yeh Chong
Members : 1. Widrawan Hindrawan
2. Migi R. Byaktika
3. Albert Z. Budiman, CFA

A brief description of the Investment Committee personnel is as follows:

**Jiun Yeh Chong**
Jiun Yeh Chong, a Singapore citizenship, graduated with a Bachelor of Science (Estate Management) (Second Upper Honours) degree from the National University of Singapore. He has vast experience in managing global equities, fixed income, and structured investment portfolios, as well as Asia-Pacific equities. As Chief Investment Officer of UOB



## RESTRICTED ##

Asset Management Singapore, Jiun Yeh leads the investment team in developing the firm's long-term investment strategy to maximize the value of investments assets for investors. Under Jiun Yeh's leadership, over the years, UOBAM has won prestigious awards such as 'Best Asia Fixed Income House Singapore 2018' from International Finance Awards and 'Best Fixed Income Fund House' at the Morningstar Awards 2017. Prior to joining UOBAM in 2008, Jiun Yeh was the Managing Director and Co-Head of Portfolio Management for ST Asset Management (STAM), a wholly owned subsidiary of Temasek Holdings. Before that, he was Head of Fixed Income and Currencies at UOB Asset Management.

**Widrawan Hindrawan**

Widrawan Hindrawan, an Indonesian citizen, holds a dual bachelor's degree in Science in Finance and Banking from the San Francisco State University. Widrawan has an Investment Manager Representative license from the OJK through the Decree of the Board of Commissioners of the Financial Services Authority (OJK) Number KEP-147/PM.211/WMI/2019 dated July 5, 2019 which was extended time to time in accordance with Number *KEP-738/PM.021/PJ-WMI/2025* dated November 19, 2022. Widrawan has more than 20 years of experience in the financial industry. Widrawan started his career at United Commercial Bank, San Francisco as Treasury Analyst & Strategist. In 2002, Widrawan continued his career at ABN AMRO Bank before finally serving as Assistant Vice President Investment & Liabilities at PT Bank Internasional Indonesia since 2006. In addition, Widrawan also served as Vice President Financial Institution Sales at PT Bank BNP Paribas Indonesia, then as Vice President Investor Sales at Citibank N.A. Indonesia, and served as Executive Director Head of Wealth Management at PT Bank DBS Indonesia in 2014. Widrawan then worked at Bank Sinarmas in 2018 as EVP Head Treasury & Financial Institution Business and PT Maybank Indonesia in 2020 as EVP CFS Group Head Segment, Strategy, & Quality Assurance before the end. Widrawan joined PT UOB Asset Management Indonesia in 2022 as Director (Chief Marketing Officer) and was appointed as President Director in March 2025.

**Migi R. Byaktika**

Migi R. Byaktika, an Indonesian citizen, is a graduate from the Faculty of Economics, University of Indonesia, and individual license holder of Deputy Investment Manager from the Capital Market authority through the Decree of the Chairman of BAPEPAM No. Kep-83/PM/IP/WMI/1996 dated October 2, 1996 which was extended from time to time, most recently through a Copy of the Decree of the Board of Commissioners of the Financial Services Authority Number KEP-298/PM.021/PJ-WMI/TTE/2025 dated April 29, 2025. Migi has over 32 years of experience in the financial industry within the capacity that includes Compliance, Risk Management, Legal matters, Regulatory and Internal Policy monitoring of Good Corporate Governance and Anti Money Laundering. Migi previously worked at PT Mandiri Manajemen Investasi, Deutsche Bank AG, PT Manulife Asset Management Indonesia, Dharmala and American Express Bank. Migi joined PT UOB Asset Management Indonesia in September 2019 and then served as Director since October 2, 2020.

**Albert Z. Budiman, CFA**

Albert Zebadiah Budiman obtained his Bachelor of Economics from Tarumanagara University in 2004. Albert started his career as risk management in 2004 and as equity dealer in 2010 at DBS Vickers Securities Indonesia. Then at PT Mandiri Manajemen Investasi in 2011 as a Dealer and in 2013 as a Portfolio Manager, and in June 2020 he decided to join PT UOB Asset Management Indonesia, where he was trusted as Chief Investment Officer. In March 2025, Albert was appointed as Director of PT UOB Asset Management Indonesia. Albert has obtained a Deputy Manager Investment license from the Capital Market authority based on the Decree of the Chairman of BAPEPAM & LK Number KEP-114/BL/WMI/2011 dated December 16, 2011 which has been extended time to time based on the Decree of the OJK Board of Commissioners KEP-381/PM.021/PJ-WMI/TTE/2025 dated May 28, 2025, he also obtained the FRM title in 2010, and received the CFA Charter holder in 2018.

**b. Investment Management Team**

The Investment Management Team is tasked with conducting investment analysis to determine the optimal portfolio allocation and selecting investment instruments, investment



## RESTRICTED ##

decisions are made after obtaining written approval from the Investment Committee. The UOBAM SUSTAINABLE EQUITY INDONESIA Investment Management Team consists of:

Chairman : Muhammad Iqbal Nurrahman, CFA
Members : Richardson Raymond
Hugo Samuel Purnama
Caineth Delvin

The Investment Management Team operates as the day-to-day executor of the investment policy and strategy in accordance with the direction of the Investment Committee.

A brief description of the Investment Management Team personnel is as follows:

**Muhammad Iqbal Nurrahman, CFA**
Muhammad Iqbal Nurrahman earned his Bachelor of Economics degree from the University of Indonesia in 2014. Iqbal started his career as a Fund Accountant in 2014 and as an equity analyst in 2018 at Panin Sekuritas. Then at PT Batavia Prosperindo Aset Manajemen in 2019 as Credit Analyst, in 2022 as Portfolio Manager at PT Avrist Assurance, and in April 2023 decided to join PT UOB Asset Management Indonesia, where he was trusted as Portfolio Manager. Iqbal has obtained an Investment Manager Representative license from the Capital Market authority based on the Decree of the Chairman of the OJK Board of Commissioners No. KEP-340/PM.211/WMI/2019 which has been extended based on OJK Board of Commissioners Decree No. KEP-580/PM.21/PJ-WMI/2022 dated 29 August 2022, he has also obtained a CFA Charterholder in 2019.

**Richardson Raymond**
Richardson Raymond is an Indonesian citizen who earned a Bachelor's degree in Accounting from Atma Jaya Catholic University. Richardson began his career in the capital markets in 2017 as an Equity Research Analyst at PT Sinarmas Sekuritas and continued his career at PT Trimegah Sekuritas Indonesia as an Equity Analyst in 2021. He then joined PT Sun Life Financial Indonesia as an Equity Analyst in 2024. In August 2025, Richardson joined PT UOB Asset Management Indonesia, where he was appointed as an Equity Fund Manager. Richardson has obtained an Investment Manager Representative (WMI) license based on the Decree of the OJK Board of Commissioners Number KEP-371/PM.02/PJ-WMI/TTE/2023 dated November 17, 2023 and a Securities Trading Intermediary Representative (WPPE) with the Decree of the OJK Board of Commissioners Number KEP-64/PM.212/WPPE/TTE/2022 dated December 9, 2022.

**Hugo Samuel Purnama**
Hugo Samuel Purnama earned a Bachelor's degree in Finance and Banking from Prasetya Mulya University in 2022. He began his career as a DC Cost Analyst at Wings Group and then joined UOB Asset Management Indonesia as an Investment Analyst in 2023. He obtained a Deputy Investment Manager (WMI) license based on the Decree of the OJK Board of Commissioners Number KEP-316/PM.021/WMI/TTE/2025 dated October 13, 2025.

**Caineth Delvin**
Caineth Delvin earned a Bachelor's degree in Accounting from Bina Nusantara University in 2022. He began his career with UOB Asset Management Indonesia as an ESG Investment Analyst in 2023. He obtained a Deputy Investment Manager (WMI) license based on the Decree of the OJK Board of Commissioners Number KEP-317/PM.021/WMI/TTE/2025 dated October 13, 2025.



## RESTRICTED ##

## CHAPTER III
## INVESTMENT MANAGER

### 3.1. INFORMATION ABOUT THE INVESTMENT MANAGER

PT UOB Asset Management Indonesia, previously PT PG Asset Management, was established based on Deed No. 22 dated 10 March 2011, made before Kartono, Bachelor of Law, notary in Jakarta and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with Decree No. AHU-14527.AH.01.01.Year 2011 dated March 22, 2011 and has been registered in the Company Register No. AHU-0023247.A.H.01.09.Year 2011 dated 22 March 2011.

PT UOB Asset Management Indonesia has obtained a business license as an Investment Manager based on the Decree of the Chairman of BAPEPAM dan LK No. KEP-11/BL/MI/2011 dated 27 December 2011 and as an Investment Advisor based on Decree of the Board of Commissioners of the Financial Services Authority No. KEP-85/D.04/2019 dated 13 December 2019.

The composition of the members of the Board of Directors and the Board of Commissioners of PT UOB Asset Management Indonesia at the time this Prospectus is issued is as follows:

**Board of Directors**

| | |
|---|---|
| President Director | : Widrawan Hindrawan |
| Director | : Migi R. Byaktika |
| Director | : Albert Z. Budiman, CFA |

**Board of Commissioners**

| | |
|---|---|
| President Commissioner | : Lee Wai Fai |
| Independent Commissioner | : Gundy Cahyadi |

PT UOB Asset Management Indonesia is a subsidiary of UOB Asset Management Ltd., where UOB Asset Management (UOBAM) Ltd. is a signatory of the Principles for Responsible Investment ("PRI") supported by the United Nations on January 2, 2020. As part of its commitment to responsible investment, PT UOB Asset Management Indonesia will incorporate environmental, social and governance ("ESG") evaluation which serves to complement its existing fundamental analysis and investment approach. Through such ESG evaluation, inclusion of better and higher quality securities is achieved and this supports the investment objective of the Mutual Funds.

PT UOB Asset Management Indonesia will use data or other forms of ESG metrics including ratings provided by independent research vendors as well as any information obtained to assess whether any particular ESG factors may be material to a company and capture any positive or negative momentum around these factors.

With these inputs on the efficacy of a company's ESG performance, PT UOB Asset Management Indonesia will employ its proprietary ESG evaluation model it has developed to consider the ESG impact of various actions of a company. The model also seeks to consider more current headline news to assess real-time ESG performance of the company. The model may also employ different inputs and weigh the significance of those inputs differently than any third party data sources that are used. PT UOB Asset Management Indonesia may also conduct adjustments as appropriate to its ESG evaluation of companies relative to a specific sector or across multiple sectors.

### 3.2. EXPERIENCE OF THE INVESTMENT MANAGER

PT UOB Asset Management Indonesia is managed and supported by professionals who have expertise and experience in managing investment in the capital market.



## RESTRICTED ##

### 3.3. PARTIES AFFILIATED WITH THE INVESTMENT MANAGER

The parties that are affiliated with the Investment Manager in the capital market or who are engaged in financial services are:

1. PT Multikem Suplindo
2. United Overseas Bank Ltd
3. UOB Asset Management Ltd.
4. UOB International Investment Private Limited
5. UOB Kay Hian Holding Ltd
6. PT Bank UOB Indonesia
7. PT Kay Hian Sekuritas
8. PT Millenia Prosperindo Optima



## RESTRICTED ##

## CHAPTER IV
## CUSTODIAN BANK

### 4.1. BRIEF DESCRIPTION ABOUT THE CUSTODIAN BANK

Standard Chartered Bank has obtained a license to open a branch office in Jakarta, based on Decree of the Minister of Finance of the Republic of Indonesia Number D.15.6.5.19 dated 1 October 1968, to conduct business as a Commercial Bank. In addition, Standard Chartered Bank Jakarta Branch also has obtained approval as a custodian in the Capital Market sector based on Decree of the Chairman of the Badan Pengawas Pasar Modal Number Kep-35/PM.WK/1991 dated 26 June 1991, therefore registered and supervised by the Otoritas Jasa Keuangan.

### 4.2. EXPERIENCE OF THE CUSTODIAN BANK

Standard Chartered Bank was founded by Royal Charter in 1853 with its head office in London and has over 160 years of banking experience in some of the world's fastest growing markets. Standard Chartered Bank has a very extensive global network with more than 1,700 branches in 70 countries in the Asia Pacific region, Africa, Middle East, Europe and America.

Standard Chartered Bank's strength lies in its extensive network, innovative products and services, multicultural and accomplished team, balance in doing business, and the trust placed in the entire network as a result of setting high standards for corporate governance and corporate responsibility.

In Indonesia, Standard Chartered Bank has 11 branch offices spread across 6 major cities in Indonesia.

Standard Chartered Securities Services started operating in Indonesia in 1991 as the first foreign Custodian Bank to obtain a license from BAPEPAM (now OJK) and started fund services since 2004 which has grown very rapidly to date as one of the main fund service providers, and quite taken into account in the local market.

Standard Chartered Bank is one of the dominant custodian and clearing agents in Asia which is characterised by its presence in various key Asian markets. Standard Chartered Bank provides custodian services in 17 countries in the Asia Pacific region such as Australia, Bangladesh, China, the Philippines, Hong Kong, Indonesia, India, Japan, South Korea, Malaysia, New Zealand, Singapore, Taiwan, Thailand, Sri Lanka and Vietnam, 14 of them are service centers (operational centers). In addition, currently Standard Chartered Bank has also provided custodian services to 21 markets in Africa and 10 markets in the Middle East. For the African region, Standard Chartered has a presence in South Africa, Botswana, Ivory Coast, Ghana, Kenya, Malawi, Mauritius, Namibia, Nigeria, Rwanda, Tanzania, Uganda, Zambia and Zimbabwe. As for the Middle East market, Standard Chartered serves the markets of Saudi Arabia, Bahrain, Kuwait, Egypt, Oman, Pakistan, Qatar and the United Arab Emirates.

Standard Chartered Securities Services is the first Custodian Bank to obtain ISO 9001-2000. Furthermore, in 2024, Standard Chartered Bank has been awarded with several awards including:

- World’s Best Sub-custodian Banks oleh Global Finance
- Best Domestic Custodian oleh The Asset Triple A Treasury Award
- Best Sub-Custodian - Highly Commended oleh The Asset Triple A Treasury Award

Standard Chartered Bank always serves customers with expertise and knowledge in custodian and clearing which includes settlement, corporate action, depository, reporting, tax refund and other services.

For more information about Standard Chartered Bank, please visit our website at www.sc.com/id.



## RESTRICTED ##

## 4.3. PARTIES AFFILIATED WITH THE CUSTODIAN BANK

There are no parties affiliated with the Custodian Bank in Indonesia.



## RESTRICTED ##

## CHAPTER V
## INVESTMENT OBJECTIVE, INVESTMENT POLICY, INVESTMENT RESTRICTION AND INVESTMENT RETURN DISTRIBUTION POLICY

With due observance of the prevailing laws and regulations, and other provisions of the UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract, the Investment Objective, Investment Policy, Investment Restriction, and Investment Return Distribution Policy of UOBAM SUSTAINABLE EQUITY INDONESIA are as follows:

### 5.1. INVESTMENT OBJECTIVE

UOBAM SUSTAINABLE EQUITY INDONESIA's investment objective is to provide investment value growth in the long term by investing in accordance with the Investment Policy.

### 5.2. INVESTMENT POLICY

UOBAM SUSTAINABLE EQUITY INDONESIA shall invest with the portfolio investment composition:

a. minimum 80% (eighty percent) of the Net Asset Value in equity Securities traded in domestic and foreign market; and
b. maximum 20% (twenty percent) of the Net Asset Value in debt Securities traded in domestic and foreign market and/or domestic money market instruments with maturity date less than 1 (one) year and/or deposits;

in accordance with the applicable laws and regulations in Indonesia.

Debt Securities as referred to in number 5.2. letter b above includes:

i. Debt Securities and/or fixed-income Sharia Securities traded in domestic and foreign markets;
ii. Debt Securities and/or fixed income Sharia Securities issued and/or guaranteed by the Government of the Republic of Indonesia;
iii. Debt Securities and/or fixed income Sharia Securities issued by corporations and/or international institutions in which the Government of the Republic of Indonesia is a member; and/or
iv. Debt Securities and/or other fixed income Sharia Securities as determined by the OJK at a later date.

In the event that UOBAM SUSTAINABLE EQUITY INDONESIA invests in Debt Securities or fixed income Sharia Securities which are offered not through a Public Offering, in accordance with POJK Concerning Mutual Fund in the Form of Collective Investment Contract, Debt Securities or fixed income Sharia Securities offered not through a Public Offering must meet the criteria as follows:

i. issued by:
    1. an Issuer or Public Company;
    2. a subsidiary of the Issuer or Public Company that has been granted full guarantee from an Issuer or a Public Company;
    3. a State-Owned Enterprise or subsidiaries of State-Owned Enterprise;
    4. the Government of the Republic of Indonesia;
    5. a Local Government; and/or
    6. a Financial Services Institution that has obtained a business license or is under the supervision of the OJK and has experience in conducting public offerings, both public offerings of shares and bonds;
ii. have an investment grade rating of at least idAA or equivalent at all times;
iii. rated periodically at least 1 (one) time in 1 (one) year;
iv. the information on ratings of Debt Securities or fixed income Sharia Securities offered not through a Public Offering has been announced to the public and/or accessible by the Securities Pricing Agency;
v. supervised by a registered trustee with the OJK in the implementation of the agreement of the issuance of Debt Securities or fixed income Sharia Securities that are not offered through a Public Offering; and
vi. included in the Collective Custody at the Depository and Settlement Institution.



## RESTRICTED ##

In the event that UOBAM SUSTAINABLE EQUITY INDONESIA invests in foreign Securities, including into Offshore Mutual Fund Securities, a maximum of 15% (fifteen percent) of the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA shall be invested in

1. Securities traded on foreign Stock Exchanges whose information can be accessed from Indonesia through mass media or websites.
2. Offshore Mutual Fund Securities, with the provision that investment placement in each Securities traded on a foreign Stock Exchange or Offshore Mutual Fund Securities is a maximum of 10% (ten percent) of the Net Asset Value.

The Investment Manager is required to ensure that UOBAM SUSTAINABLE EQUITY INDONESIA's investment activities in foreign Securities will not contradict with the provisions of prevailing laws and regulations in Indonesia and the laws of the country where such foreign Securities are issued.

The Offshore Mutual Fund Securities referred to above must meet the following requirements:

a. offered through a public offering and/or traded on a foreign Stock Exchange;
b. information is accessible from Indonesia through mass media or websites;
c. managed by a reputable Investment Manager and supervised by its country's regulator;
d. have similar investment types and policies;
e. not a Mutual Fund that invests in other Mutual Fund Securities;
f. not under any sanctions at the time of the transaction;
g. calculates Net Asset Value daily;
h. the issuing country is a member of the International Organization of Securities Commissions and has fully signed the Multilateral Memorandum of Understanding Concerning Consultation and Cooperation and the Exchange of Information; and
i. if the Offshore Mutual Fund Securities are managed by a party affiliated with the Investment Manager, the Investment Manager must ensure that transactions in the Foreign Mutual Fund Securities are conducted in accordance with the arm's length principle.

In the event that the Investment Manager determines that UOBAM SUSTAINABLE EQUITY INDONESIA invests in Offshore Mutual Fund Securities, the consumer protection principle as referred to in the POJK concerning Consumer and Community Protection in the Financial Services Sector applies to every party involved in the purchase transaction of Mutual Fund Participation Units in the form of Collective Investment Contracts by UOBAM SUSTAINABLE EQUITY INDONESIA.

The Investment Manager may allocate UOBAM SUSTAINABLE EQUITY INDONESIA's assets to cash only for the purpose of temporary managing portfolio investment risks, settlement of Securities transactions, fulfilment of payment obligations to the Participation Unit Holder and UOBAM SUSTAINABLE EQUITY INDONESIA expenses as well as anticipating other liquidity needs based on the UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract.

The investment policy as mentioned above must be complied with by the Investment Manager no later than 150 (one hundred and fifty) Bourse Days after the UOBAM SUSTAINABLE EQUITY INDONESIA registration statement becomes effective.

The Investment Manager is prohibited from making amendments to the investment policy of UOBAM SUSTAINABLE EQUITY INDONESIA stipulated in point 5.2. letters a and b above, except in the context of:

a. Adjustments to new regulations and/or changes to laws and regulations; and/or
b. Adjustment to certain conditions determined by the Otoritas Jasa Keuangan.

**5.3. INVESTMENT RESTRICTION**

In accordance with POJK Concerning Mutual Fund in the Form of Collective Investment Contract jis. POJK on The Code of Conduct of Investment Managers and POJK Concerning the Development and Strengthening of Investment Management in the Capital Market, in managing the UOBAM SUSTAINABLE EQUITY INDONESIA, the Investment Manager is prohibited from taking any actions that may cause UOBAM SUSTAINABLE EQUITY INDONESIA:



## RESTRICTED ##

a. to own Securities traded at foreign Stock Exchanges in which its information is not accessible from Indonesia through mass media or websites;
b. to own Securities issued by 1 (one) Indonesian company or foreign company that is traded at a foreign Stock Exchange with the value of more than 5% (five percent) of the paid in capital of such company or more than 10% (ten percent) of Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA at any time;
c. to own equity Securities issued by a company that has listed its Securities at Indonesian Stock Exchange with the value of more than 5% (five percent) of the paid in capital of such company;
d. to own Securities issued by 1 (one) Party with the value of more than 10% (ten percent) of Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA at any time. Except for:
    1. Bank Indonesia certificates;
    2. Securities issued and/or guaranteed by the Government of the Republic of Indonesia; and/or
    3. Securities issued by international financial institution in which the Government of Republic of Indonesia is a member;
e. to own derivative securities:
    1. which transacted outside of the Securities Exchange by 1 (one) Financial Service Entity with exposure more than 10% of UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at any time; and
    2. with net global exposure more than 20% (twenty percent) of UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at anytime;
f. to own Asset Backed Securities which offered through a Public Offering with the value of more than 20% (twenty percent) of UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at any time under the condition that every type of the Assets Backed Securities has the value of not more than 10% (ten percent) of the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value;
g. to own Debt Securities, fixed income Sharia Securities, and/or Participation Unit of Real Estate Investment Trust which not offered through a Public Offering and issued by 1 (one) Party for more than 5% (five percent) of UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at any time or in aggregate more than 15% (fifteen percent) of UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at any time. This restriction is not applicable for securities issued by the Government of the Republic of Indonesia and Local Government;
h. to own Participation Unit of Real Estate Investment Trust in the form of Collective Investment Contract which offered through a Public Offering more than 20% (twenty percent) of UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at any time with condition that each of Real Estate Investment Trust has value not more than 10% (ten percent) of UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at any time;
i. to own Participation Unit of Real Estate Investment Trust in the form of Collective Investment Contract if such Real Estate Investment Trust in the Form of Collective Investment Contract and UOBAM SUSTAINABLE EQUITY INDONESIA managed by the Investment Manager;
j. to own Securities Portfolio where Securities issued by Parties affiliated to the Investment Manager with the value of more than 20% (twenty percent) of the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at any time, unless such affiliation is caused by government capital participation or ownership;
k. to own Securities issued by a Participation Unit Holder and or affiliated Parties of a Participation Unit Holder based on the commitment agreement between the Investment Manager and a Participation Unit Holder and/or affiliated Parties of a Participation Unit Holder;
l. to buy securities from prospective/holder of Participation Unit and/or its affiliated Parties;
m. to be involved in any activity other than Securities investing, re-investing or trading as referred to in the POJK Concerning Mutual Fund in the Form of Collective Investment Contract;
n. to be involved in any short selling transaction;
o. to be involved in any margin trading/transaction;
p. to purchase any Securities which are being offered in a Public Offering if the underwriter of such Public Offering is the Investment Manager or Affiliation of the Investment Manager, unless:
    1. Debt Securities offered have an investment grade rating; and/or
    2. Oversubscribed from offered Securities;



## RESTRICTED ##

The restriction to purchase securities being offered in a Public Offering from Investment Manager's affiliated party it not applicable if such Affiliation is caused by government capital participation or ownership;

q. to involve in any joint transaction or profit-sharing contract with the Investment Manager or its Affiliation;
r. to purchase Asset Backed Securities which are being offered in a Public Offering, if:
    1. such Asset Backed Securities is managed by the Investment Manager; and/or
    2. the Investment Manager is affiliated with the initial creditor (originator) of the Asset Backed Securities, unless such affiliation is caused by government capital participation or ownership; and
s. to involve in Securities selling transaction with buy back promise and purchasing securities with sell back promise.
t. to direct Securities transactions for profit:
    1. Investment Manager;
    2. Parties affiliated with the Investment Manager; or
    3. Other Investment Products.
u. to involve in Securities transactions with Securities company funding facilities resulting in debts and receivables between UOBAM SUSTAINABLE EQUITY INDONESIA, Investment Managers, and securities companies;
v. to carry out illegal transactions and/or trade in Securities;
w. to involve in securities transactions that result in violations of statutory provisions; and
x. to conduct negotiating transactions for the benefit of UOBAM SUSTAINABLE EQUITY INDONESIA for shares traded on the stock exchange, except:
    1. a maximum of 10% (ten percent) of the net asset value of UOBAM SUSTAINABLE EQUITY INDONESIA on every exchange day;
    2. every transaction made is supported by rational reasons and adequate working papers;
    3. transactions carried out refer to the best execution standard which refers to volume-weighted average price analysis, not excessive, and results in losses for UOBAM SUSTAINABLE EQUITY INDONESIA; and
    4. the transaction in question is a cross transaction, carried out in accordance with the provisions of laws and regulations.

The above investment restrictions are based on the regulations prevailing at the time this Prospectus is issued, which may change at any time according to the amendment or addendum to the regulation or policies determined by the Government including OJK related to the management of Mutual Fund in the form of a Collective Investment Contract.

In the event that the Investment Manager intends to purchase Securities traded on a foreign Stock Exchange, including Offshore Mutual Fund Securities, the purchase of such Securities can only be carried out after an agreement is reached regarding the procedures for buying, selling, safekeeping, recording and other matters relating to the purchase of said Securities between the Investment Manager and the Custodian Bank.

## 5.4. INVESTMENT RETURN DISTRIBUTION POLICY

Every investment return obtained by the UOBAM SUSTAINABLE EQUITY INDONESIA from the invested funds (if any), will be booked into the UOBAM SUSTAINABLE EQUITY INDONESIA, therefore it will increase the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value.

By taking into account the accomplishment of the UOBAM SUSTAINABLE EQUITY INDONESIA's long-term investment objective, the Investment Manager has the authority to distribute or not to distribute the investment returns that have been booked into UOBAM SUSTAINABLE EQUITY INDONESIA (if any), and to determine the amount of investment returns to be distributed to the Participation Unit Holder.

In the event that the Investment Manager decides to distribute the investment returns, the distribution of the investment returns will be carried out simultaneously to all Participation Unit Holders in cash or can be converted into new Participation Unit in a proportional amount based on the Participation Unit ownership of each Participation Unit Holder. The form of investment returns distribution in the form of cash or Participation Unit will be carried out consistently by the Investment Manager.



## RESTRICTED ##

The investment returns distribution in the form of cash or Participation Unit (if any), will be informed in writing to the Participation Unit Holder in advance.

In the event that the Investment Manager decides to distribute the investment returns in the form of Participation Unit, the Investment Manager will instruct the Custodian Bank in writing to convert the investment returns into new Participation Unit using the Net Asset Value on the Bourse Day when such instruction is delivered to the Custodian Bank as soon as possible, no later than 7 (seven) Bourse Days from the date of investment returns distribution.

In the event that the Investment Manager decides to distribute the investment returns in cash, the payment for the investment returns distribution in cash (if any) will be made through book-entry/transfer in Rupiah currency to the account registered in the name of the Participation Unit Holder as soon as possible no later than 7 (seven) Bourse Days from the date of investment returns distribution. All bank fees including book-entry/transfer fees in Rupiah in connection with the payment of the investment returns in the form of cash (if any) will be borne by the Participation Unit Holder.

In the event that the Investment Manager does not distribute the investment returns, the Participation Unit Holders who wish to realise their investment may redeem part of or all their Participation Unit.



## RESTRICTED ##

## CHAPTER VI
## UOBAM SUSTAINABLE EQUITY INDONESIA RECEIVES AND/OR PROVIDES LOANS

6.1. If the Investment Manager determines that UOBAM SUSTAINABLE EQUITY INDONESIA can receive a loan, the following provisions apply:

i). The loan must be in the form of funds from a Financial Services Institution and/or Securities Funding Institution based on a contract between the Investment Manager and the Financial Services Institution and/or Securities Funding Institution;

ii). To fulfil the buyback and/or redemption transactions of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Units;

iii). It is a short-term loan with a maximum term of 20 (twenty) trading days; and

iv). The total loan must be a maximum of 10% (ten percent) of the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA at the time the loan is issued.

To fulfil the buyback and/or redemption transactions of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Units as referred to in point ii) above, the Investment Manager must ensure that UOBAM SUSTAINABLE EQUITY INDONESIA is in the following condition:

a) has features to accelerate the fulfilment of purchase and/or redemption transactions; and/or

b) failure to fulfil repurchase and/or repayment transactions due to liquidity pressure on the Investment Portfolio as referred to in Article 4 paragraph (3) of the POJK concerning the Development and Strengthening of Investment Management in the Capital Market.

6.2. If the Investment Manager determines that UOBAM SUSTAINABLE EQUITY INDONESIA receives a loan from:

a. a Financial Services Institution that is the Investment Manager of UOBAM SUSTAINABLE EQUITY INDONESIA; and/or

b. a Financial Services Institution that has an Affiliated relationship with the Investment Manager, the Investment Manager must ensure that the loan meets the following requirements:

1. is used to resolve liquidity constraints as part of fulfilling the repurchase and/or redemption of Mutual Fund Participation Units in the form of a Collective Investment Contract;
2. is conducted on a reasonable and independent basis (arm's length principle); and
3. is not subject to fees higher than those charged by other Financial Services Institutions.

6.3. If UOBAM SUSTAINABLE EQUITY INDONESIA provides a loan, the loan must be in the form of Securities to the Clearing and Guarantee Institution and must meet the following requirements:

i) The amount of Securities loaned must be a maximum of 30% (thirty percent) of the Net Asset Value at any time;

ii) The Securities loaned must be Securities listed on an Indonesian stock exchange and/or other Securities, in accordance with the provisions stipulated by the Clearing and Guarantee Institution;

iii) The Securities loaned can be reclaimed by UOBAM SUSTAINABLE EQUITY INDONESIA;

iv) The Securities loaned must not be legally binding with another Party;

v) Every loan transaction by UOBAM SUSTAINABLE EQUITY INDONESIA results in a change in ownership of the Securities loaned;

vi) Rights related to ownership of the Securities loaned must remain with UOBAM SUSTAINABLE EQUITY INDONESIA, including voting rights, pre-emptive rights, dividends, and interest; and

vii) The accounting treatment for loaned securities must refer to the Accounting Provisions, namely that the loaned securities remain recognized as assets of UOBAM SUSTAINABLE EQUITY INDONESIA.

6.4. If the Investment Manager determines that UOBAM SUSTAINABLE EQUITY INDONESIA will provide a loan, the Investment Manager must consider:

i). UOBAM SUSTAINABLE EQUITY INDONESIA's liquidity risk before executing the loan transaction; and



## RESTRICTED ##

ii). efficient portfolio management used in the management of UOBAM SUSTAINABLE EQUITY INDONESIA.

6.5. If UOBAM SUSTAINABLE EQUITY INDONESIA will receive and/or provide loans, the Investment Manager will provide transparent information regarding: (i) the purpose of receiving and/or providing the loan; (ii) conflicts of interest and mitigation, if any; and (iii) the inherent risks of receiving and/or providing loans.

6.6. In making investment decisions regarding the acceptance and/or provision of Mutual Fund loans, the Investment Manager must comply with the OJK Regulation concerning the Guidelines for Investment Manager Conduct and the OJK Regulation concerning Consumer and Community Protection in the Financial Services Sector.



## RESTRICTED ##

## CHAPTER VII
## CALCULATION METHOD OF FAIR MARKET VALUE OF SECURITIES IN UOBAM SUSTAINABLE EQUITY INDONESIA PORTFOLIO

The method of calculation of the Fair Market Value of Securities in UOBAM SUSTAINABLE EQUITY INDONESIA portfolio which are used by the Investment Manager is in accordance with BAPEPAM dan LK Regulation No. IV.C.2 and POJK Concerning Mutual Fund in the Form of Collective Investment Contract, which contain the following provisions:

1. The Fair Market Value of the Securities in Mutual Fund portfolio shall be determined and submitted promptly by the Investment Manager to the Custodian Bank no later than 17.00 WIB (seventeen West Indonesia Time) of each Bourse Day, with the following conditions:
   a. The calculation of the Fair Market Value of Securities that are actively traded at the Stock Exchange shall use the closing trading price of such Security at the Stock Exchange;
   b. The calculation of Fair Market Value of:
      1) Securities that are traded outside the Stock Exchange (over the counter);
      2) Securities that are not actively traded at the Stock Exchange;
      3) Foreign currency denominated Securities;
      4) Domestic money market instruments, as referred to in the POJK Concerning Mutual Fund in the Form of Collective Investment Contract;
      5) Other securities which transactions must be reported to the Recipient of the Securities Transaction Report as referred to in Otoritas Jasa Keuangan Regulation Number 22/POJK.04/2017 dated 21 June 2017 concerning Securities Transaction Reports;
      6) Other Securities which based on the decision of the Otoritas Jasa Keuangan could be a Mutual Fund portfolio; and/or
      7) Securities of a company that is declared bankrupt or likely to be bankrupt or fails to pay the principal debt or interest of the Securities, using the fair market value set by LPHE as a reference for the Investment Manager.
   c. In the event that the Securities closing price at the Stock Exchange does not reflect the Fair Market Value at the time, the determination of the Fair Market Value of Securities is based on the fair market price determined by LPHE as reference price for the Investment Manager.
   d. In the event that LPHE does not issue a reasonable market price of the Securities as referred to in number 2 letter b paragraph 1) to paragraph 6), and number 2 letter c of BAPEPAM dan LK Regulation No. IV.C.2, the Investment Manager shall determine the Fair Market Value of Securities in good faith and responsibly based on the method that uses conservative principles and is determined consistently by considering, among others:
      1) previous trading price;
      2) comparable prices of similar Securities; and/or
      3) fundamental conditions of the issuer of the Securities.
   e. In the event that LPHE does not issue a reasonable market price of the Securities of the company that is declared bankrupt or likely to be bankrupt or fails to pay the principal debt or interest of the Securities, as referred to in number 2 letter b paragraph 7 of BAPEPAM dan LK Regulation No. IV.C.2, the Investment Manager shall determine the Fair Market Value of the Securities in good faith and responsibly based on the method that uses conservative principles and is determined consistently by considering:
      1) closing price of such Securities;
      2) the tendencies of the Securities prices;
      3) general interest rate since the last trade (in the event of debt Securities);
      4) material Information disclosed with respect to such Securities since the last trade;
      5) the estimated price earning ratio, compared to the price earning ratio of similar Securities (in the event of equity Securities);
      6) the current interest rate of the debt Securities, compared to other debt Securities with similar credit rating (in the event of debt Securities); and
      7) the recent market price of the underlying Securities (if it is derivative Securities).
   f. In the event that the Investment Manager determines that the fair market price determined by LPHE does not reflect the Fair Market Value of the Securities in the Mutual Fund portfolio that must be dissolved in accordance with the following:
      1) ordered by BAPEPAM dan LK in accordance with the laws and regulations in the Capital Market sector; and/or
      2) the Net Asset Value is less than IDR 10,000,000,000,- (twenty five billion rupiah) during 120 (one hundred and twenty) consecutive Bourse Days,

      the Investment Manager may determine on its own the Fair Market Value of Securities in good



## RESTRICTED ##

faith and responsibly based on a method which uses conservative principles and is applied consistently.

g. The Fair Market Value of Securities in the Mutual Fund portfolio traded in a different currency denomination than the currency denomination of the Mutual Fund, must be calculated using the middle exchange rate from the Bank of Indonesia.

2. To implement the provisions as referred to in number 1 letter d and letter e above, the Investment Manager shall at least:
   a. Own standard procedures;
   b. Using a reliable calculation basis based on a method that uses conservative principles and is applied consistently;
   c. Make records and/or working papers regarding the procedure for calculating the Fair Market Value of Securities which includes, among other things, factors or facts that are being considered; and
   d. Keep such above records for at least 5 (five) years.
3. The calculation of the Mutual Fund Net Asset Value must be based on the fair market value submitted by the Investment Manager.
4. The Net Asset Value per share or Participation Unit shall be calculated based on the Net Asset Value as of the end of the relevant Bourse Day, after the completion of the accounting of the Mutual Fund, excluding the subscription and/or settlement order received by the Custodian Bank at that same day.

LPHE (Securities Pricing Agency) is a party that has obtained a business license from the OJK to assess the securities price in order to establish a fair market price as stipulated in BAPEPAM dan LK Regulation No. V.C.3 on Securities Pricing Agency which is an attachment of Decree of the Chairman of the BAPEPAM dan LK No. Kep-183/BL/2009 dated 30 June 2009.

The Investment Manager and the Custodian Bank will comply with the provisions of BAPEPAM dan LK Regulation No. IV.C.2 mentioned above, with due observance of any regulations, policies and approval from OJK which may be issued or received later on after the issuance of this Prospectus.



## RESTRICTED ##

## CHAPTER VIII
## TAXATION

Pursuant to the prevailing Taxation Regulation, the implementation of Income Tax (PPh) on the income of Mutual Fund in the form of a Collective Investment Contract is as follows:

| | Description | Income Tax Treatment | LEGAL BASIS |
|---|---|---|---|
| A. | Mutual Fund Income comes from: | | |
| | a. Distribution of cash (dividends) | Not a Tax Object* | Income Tax Law article 4 (3) letter f number 1 point b), PP Taxable Income Calculation No. 94 of 2010 article 2A paragraph (1) and article 2A paragraph (5), as amended by PP No. 9 of 2021 article 4. |
| | b. Bond coupon | Final Income Tax** | Income Tax Law Article 4 (2) and article 17 (7) jo. PP No. 91 of 2021 article 2 |
| | c. Capital gain/ Bond discount | Final Income Tax** | Income Tax Law article 4 (2) and article 17 (7) of the jo. PP No. 91 of 2021 article 2 |
| | d. Deposit Interest and Bank Indonesia Certificate Discount | Final Income Tax | Income Tax Law article 4 (2) letter a, PP Number 131 of 2000 article 2, and PP Number 123 of 2015 article 2 letter c jo. Decree of the Minister of Finance of the Republic of Indonesia No. 212/PMK.03/2018 article 5 point (1) letter c |
| | e. Stock Capital Gain at Stock Exchange | Final Income Tax | Income Tax Law article 4 (2) letter c and PP Number 41 of 1994 Article 1 (1) jo. PP No. 14 of 1997 article 1 |
| | f. Commercial Paper and other Debt Instruments | General Tariff Income | Income Tax Law article 4 (1) and (2). |
| B. | Share of Profit received by the Unit Holders of Collective Investment Contracts | Not Income Tax Object | Income Tax Law article 4 (3) letter i. |

* Refers to:
- Referring to Law No. 7 of 1983 concerning Income Tax, as last amended by Article 3 of Law No. 7 of 2021 concerning the Harmonization of Tax Regulations ("Income Tax Law");
- Article 4 paragraph (3) letter f number 1 point b) of Law No. 7 of 1983 concerning Income Tax, as last amended by Article 3 of Law No. 7 of 2021 concerning the Harmonization of Tax Regulations, dividends originating from within the country received or obtained by domestic corporate Taxpayers are exempt from taxation;
- Article 9 of Government Regulation No. 55 of 2022 concerning Adjustments to Regulations in the Income Tax Sector, the exemption of income in the form of dividends from the Income Tax object as referred to in Article 4 paragraph (3) letter f number 1 of the Income Tax Law applies to dividends received or obtained by domestic corporate Taxpayers since the enactment of Law No. 7 of 2021 concerning the Harmonization of Tax Regulations; and
- Article 2A paragraph (5) of the PP on Calculation of Taxable Income, dividends originating from within the country received or obtained by domestic corporate Taxpayers as referred to in Article 4



## RESTRICTED ##

paragraph (3) letter f number 1 point b) of the Income Tax Law, are not subject to Income Tax deductions.

** In accordance with the Government Regulation of the Republic of Indonesia No. 91 of 2021 ("PP No. 91 of 2021"), the final income tax rate on bond interest income/bond discount received or obtained by domestic taxpayers and permanent establishments is 10% (ten percent) of the base for the imposition of income tax.

The above taxation information is prepared by the Investment Manager based on the knowledge and understanding of the Investment Manager on the taxation regulations prevail at the time this Prospectus is issued. If later on there are amendments or different interpretation of the prevailing taxation regulations, the Investment Manager shall adjust the above taxation information.

The above tax provisions apply to securities that are issued and/or traded and qualify as domestic securities. For securities that are issued and/or traded and qualify as foreign securities, the tax provisions of the country where the securities are issued and/or traded may apply, including other provisions related to taxation made between Indonesia and that country (if any) and income tax provisions apply as regulated in the Income Tax Law.

Foreign citizens are recommended to consult with their tax advisers concerning investment tax treatment prior to subscribing to UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit.

In the event that there are taxes to be paid by the Participation Unit Holder in accordance with the prevailing tax legislation, a notification to the prospective Participation Unit Holder regarding the tax to be paid shall be made by the Investment Manager by the delivery of registered mail to the prospective Participation Unit Holder promptly after the Investment Manager is aware of such tax to be paid by the prospective Participation Unit Holder.

The obligation regarding taxes that must be paid by the Participation Unit Holder is a personal obligation of the Participation Unit Holder.



## RESTRICTED ##

## CHAPTER IX
## INVESTMENT BENEFITS AND KEY RISK FACTORS

UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Holder can obtain the following investment benefits:

**a. Professional Management**
Investment portfolio management, bank selection, determination of placement period and investment administration require systematic analysis, continuous monitoring as well as quick and accurate investment decisions (market timing). In addition, specific skills and relationships with various parties are needed to be able to manage a diversified investment portfolio. This will take the time and concentration of the Participation Unit Holder if it is done alone by themselves. Through UOBAM SUSTAINABLE EQUITY INDONESIA, the Participation Unit Holder will get the convenience of being free from the work mentioned above and entrusting the work to the professional Investment Manager in their field.

**b. Investment Diversification**
For investments outside of securities issued by Bank Indonesia or the Government of Indonesia that have the lowest risk, investment diversification needs to be carried out with the aim of reducing investment risk. If the investment funds owned are relatively small, it is difficult to obtain the benefits of diversification without losing the opportunity to obtain good investment returns. Through UOBAM SUSTAINABLE EQUITY INDONESIA where funds from various parties can be pooled, investment diversification can be done more easily.

**c. Investment Value Growth Potential**
With the accumulation of funds from various parties, UOBAM SUSTAINABLE EQUITY INDONESIA has bargaining power in obtaining higher interest rates and lower investment costs, as well as access to investment instruments that are difficult to do individually. This provides equal opportunity to all Participation Unit Holders to obtain relatively good investment returns according to their level of risk.

**d. Easy Investment Disbursement**
Open-end Mutual Fund allow the Participation Unit Holder to obtain repayment of their Participation Unit on every Bourse Day by way of Participation Unit redemption to the Investment Manager. This provides a high level of liquidity for the Participation Unit Holder.

Meanwhile, investment risks in UOBAM SUSTAINABLE EQUITY INDONESIA can be caused by several factors, including:

**1. Risk of Changes in Economic and Political Conditions**
Changes or deteriorating economic and political conditions at home and abroad or changes in regulations can affect the income perspective which can also have an impact on the performance of banks and securities issuers or parties where UOBAM SUSTAINABLE EQUITY INDONESIA invests. This will also affect the performance of UOBAM SUSTAINABLE EQUITY INDONESIA's investment portfolio.

**2. Default Risk**
The Investment Manager will try to provide the best investment returns to the Participation Unit Holder. However, in extraordinary circumstances, the issuer of securities where UOBAM SUSTAINABLE EQUITY INDONESIA invests or other parties related to UOBAM SUSTAINABLE EQUITY INDONESIA may default in fulfilling its obligations. This will affect the investment returns of UOBAM SUSTAINABLE EQUITY INDONESIA.

**3. Liquidity Risk**
This risk can occur if there is a simultaneous Redemption by investors (redemption rush) and the Investment Manager has difficulty selling a large portfolio immediately.

After notifying in writing to the OJK with a copy to the Custodian Bank, the Investment Manager may refuse the redemption (repayment) or instruct the Mutual Fund Selling Agent appointed by the Investment Manager (if any) to reject the redemption (repayment) when the followings happen:



## RESTRICTED ##

1. The Stock Exchange where most of the UOBAM SUSTAINABLE EQUITY INDONESIA Securities Portfolio is traded is closed;
2. Securities trading of most of the UOBAM SUSTAINABLE EQUITY INDONESIA Portfolio on the Stock Exchange is discontinued; and
3. Emergency state.

**4. Risk of Decrease in Net Asset Value of Each Participation Unit**

The value of each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit may change due to an increase or decrease in the Net Asset Value of the respective Mutual Fund. The decrease in the Net Asset Value of each Participation Unit may be caused, among others, by changes in the price of securities in the portfolio.

**5. Risk of Dissolution and Liquidation**

In the event that (i) it is ordered by OJK; (ii) UOBAM SUSTAINABLE EQUITY INDONESIA is owned by less than 10 (ten) Unit Holders within 120 (one hundred and twenty) consecutive Exchange Days; and/or (iii) UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value becomes less than IDR 10,000,000,000,- (ten billion Rupiah) for 120 (one hundred and twenty) consecutive Bourse Days, then in accordance with POJK Concerning Mutual Fund in the Form of Collective Investment Contract Article 45 letters c and d as well as article 28.1 paragraph (ii), (iii), (iv) of the UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract, the Investment Manager will conduct dissolution and liquidation, therefore this will affect the investment returns of UOBAM SUSTAINABLE EQUITY INDONESIA.

**6. Currency Exchange Rate Risk**

In the event that UOBAM SUSTAINABLE EQUITY INDONESIA invests in Securities denominated in other currency than Rupiah, changes in the exchange rate of currencies other than Rupiah in the market against Rupiah which is the denomination of UOBAM SUSTAINABLE EQUITY INDONESIA, may affect the increase/decrease in UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value (NAV).

**7. Risk of Regulatory Change**

Changes or differences in interpretation of prevailing laws and regulations, especially tax regulations regarding the application of taxes on securities that occur after the issuance of UOBAM SUSTAINABLE EQUITY INDONESIA and resulted in the decrease of investment returns, which may be obtained by the Participation Unit Holder.

**8. Risk of Transactions through Electronic Systems**

In the event that the (prospective) Participation Unit Holder conducts a transaction through the Electronic System, the (prospective) Participation Unit Holder is requested to pay attention to the risks below:

(i) Electronic Transactions are carried out through Electronic Systems and/or methods of transmitting Information/Electronic Documents which may be unsafe due to the possibility of unauthorised use of Electronic Systems and/or Electronic Information/Documents for purposes other than Subscription and/or Redemption and/or Transfer of Ownership of Participation Unit including but not limited to illegal interception/tapping and other unlawful actions in the form of changing, adding, subtracting, transmitting, destroying, removing, transferring, hiding Electronic Information/Documents by parties who do not have rights/authorisations.

(ii) Error in providing Electronic Information or other data into the Electronic System by the Participation Unit Holder which may result in incorrect transaction processing and wrong transaction end results.

(iii) Transactions through the Electronic System may involve parties other than the Investment Manager and Custodian Bank, including the Electronic System Operator. This is related to the possible default risk carried out by parties other than the Investment Manager and Custodian Bank.

(iv) In addition, errors and/or disturbances in the Electronic System as well as the transmission of Electronic Information/Documents are also one of the transaction risks that may occur if the transaction is conducted through the Electronic System.

(v) The possibility of negligence (prospective) Participation Unit Holder in maintaining the confidentiality of the system ID name and password, which if illegally known by a party other than the (prospective) Participation Unit Holder may result in the other party



## RESTRICTED ##

having unauthorised access to misuse the Electronic Transaction through the Electronic System by using the name (prospective) of the Participation Unit Holder.

**9. The Risk of Non-Operating Foreign Stock Exchanges**

In the event that the Foreign Stock Exchange where UOBAM SUSTAINABLE EQUITY INDONESIA Securities invests does not operate, this may affect the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value and the settlement of payments, both settlement of payments to UOBAM SUSTAINABLE EQUITY INDONESIA and settlement of payments from UOBAM SUSTAINABLE EQUITY INDONESIA to the Participation Unit Holder.



## RESTRICTED ##

## CHAPTER X
## SOCIAL FUND PROGRAM

### 10.1. BRIEF DESCRIPTION OF THE SOCIAL FUND PROGRAM

The Social Fund Program is a program for distributing funds by UOBAM SUSTAINABLE EQUITY INDONESIA to institutions which have programs that support the United Nations' Sustainable Development Goals.

The Sustainable Development Goals are a global action plan agreed by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment. The SDGs contain 17 goals and 169 targets that have been determined by the United Nations, which are expected to be achieved by 2030. Those 17 goals are (1) No Poverty; (2) No Hunger; (3) Healthy and Prosperous Life; (4) Quality Education; (5) Gender Equality; (6) Clean Water and Proper Sanitation; (7) Clean and Affordable Energy; (8) Decent Work and Economic Growth; (9) Industry, Innovation and Infrastructure; (10) Reducing Gaps; (11) Sustainable Cities and Settlements; (12) Responsible Consumption and Production; (13) Climate Change Management; (14) Ocean Ecosystems; (15) Mainland Ecosystems; (16) Peace, Justice and Strong Institutions; (17) Partnership to Achieve Goals.

The Investment Manager will form a committee whose task is to provide recommendations for the selection of candidates for the Social Fund Program recipients as well as to supervise the institutions that receive the distribution of Social Fund Program funds.

The UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Holder will contribute to the Social Fund Program based on the Participation Unit Class selected by the Participation Unit Holder when subscribing to the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit. The contribution amount of each Participation Unit Class is further stipulated in number 10.6 below.

### 10.2. APPOINTMENT OF SUSTAINABILITY COMMITTEE (COMMITTEE)

The procedure for selecting and evaluating prospective recipients of Social Funds, the amount of social funds to be allocated to the recipients of the Social Fund Program and payment procedures as well as other matters relating to the distribution of funds related to the Social Fund Program are regulated in a separate document prepared by the Investment Manager. Through the Sustainability Committee (“the Committee”).

The Chair and Members of the Committee will be appointed by the Investment Manager, who will come from the Investment Manager's employees. The main task of the Committee is to provide recommendations to the Investment Manager regarding potential recipients of the Social Fund Program who are deemed eligible to receive social funds.

Recommendations from the Committee must be based on an objective assessment for the sole purpose of the Sustainable Development Goals and without coercion from any party. The Committee may not receive compensation in any form from any party.

Before recommending candidates for Social Fund Program recipients who are deemed eligible to receive Social Fund Program funds, the Committee will first do the followings:

(i) conduct evaluation and due diligence on prospective recipients of the Social Fund Program; and
(ii) consider the priority of activities and the number of available Social Fund Programs in calculating the amount of Social Funds Program funds to be given to prospective Social Fund Program recipients.

### 10.3. PROSPECTIVE RECIPIENTS OF SOCIAL FUND PROGRAM

Social Fund Program recipients will be determined after the Social Fund recipient candidates fulfil the requirements and the completion of the pre-selection evaluation process conducted by the Committee and approved by the Investment Manager.



## RESTRICTED ##

The Investment Manager will notify the Participation Unit Holder of UOBAM SUSTAINABLE EQUITY INDONESIA the name of the recipient of the Social Fund Program. The Committee may add, replace, and reduce potential recipients of Social Fund Program funds with the approval of the Investment Manager. The change will be notified in writing to the Participation Unit Holder of UOBAM SUSTAINABLE EQUITY INDONESIA.

The requirements for the recipient of the Social Fund Program are as follows:

- Is a legal entity in the territory of the Republic of Indonesia;
- Has a Taxpayer Identification Number (NPWP);
- Engages in the fields of humanity, social culture, education, financial literacy and economic empowerment, and/or activities that support the United Nations Sustainable Development Goals;
- Has a good reputation and have a clear organizational structure;
- Has no connection or is suspected of having a relationship with political activities, terrorists, drugs, gambling, or in acts that violate the law or moral and/or religious norms, either directly or indirectly, which can harm, defame, or endanger the Investment Manager, Custodian Bank, Committee, and/or UOBAM SUSTAINABLE EQUITY INDONESIA;
- Has no relationship with a political party;
- Has experience/track record in the field for at least 1 (one) year; and
- Is not affiliated with the Investment Manager, Custodian Bank, or with members of the Investment Committee.

The Investment Manager has the right to change the above requirements if necessary, by updating the Prospectus.

## 10.4. PROGRAMS THAT CAN BE FUNDED BY SOCIAL FUND PROGRAMS

Programs owned by recipients of the Social Fund Program, which can be financed by the Social Fund Program include:

1. Activities in the real form of work to help the community and involve the community in supporting the Sustainable Development Goals programs;
2. Training and outreach activities to the community in order to support the Sustainable Development Goals programs;
3. Innovative activities to support Sustainable Development Goals programs;
4. The location of the activity is limited to the territory of the Republic of Indonesia.

Each program owned by the prospective recipient of the Social Fund Program which will be selected to be financed by the Social Fund Program has been reviewed by the Committee.

## 10.5. SUPERVISION OF THE USE OF SOCIAL FUND PROGRAM FUND

The Committee shall supervise the use of Social Fund Program funds by Social Fund Program recipients:

1. Evaluating the receipt and use of the Social Fund Program given to the recipient of the Social Fund Program periodically (at least once a year).
2. If necessary, make visits to the offices/activities of the recipients of the Social Fund Program to view and inspect activities and projects that have been completed or are being implemented.
3. Inspecting financial reports and other documents related to the use of the Social Fund Program.
4. Submitting suggestions, recommendations, and evaluation results to the Investment Manager.
5. In the event that there are deviations in the activities of the recipients of the Social Fund Program or on the financial statements related to the use of the Social Funds Program funds that cannot be accounted for by the recipient of the Social Fund Program, the Committee will immediately notify the Investment Manager so that the Investment Manager can terminate the agreement with the recipient of the Social Fund Program.

In distributing the Social Fund Program that has been allocated to the recipients of the Social Fund Program, the Investment Manager shall act in good faith conducting a supervision on the distribution of the Social Fund Program and apply the precautionary principle on an ongoing



## RESTRICTED ##

basis, but the Investment Manager is not responsible for the misuse of the Social Fund Program that has been distributed to recipient of the Social Fund Program.

**10.6**. **SOURCES OF SOCIAL FUND PROGRAM FUNDS**

The source of funds for the Social Fund Program comes from the contribution of the Participation Unit Holder which is determined based on the Participation Unit Class of UOBAM SUSTAINABLE EQUITY INDONESIA as follows:

a) UOBAM SUSTAINABLE EQUITY INDONESIA Class A does not contribute to the Social Fund Program;
b) UOBAM SUSTAINABLE EQUITY INDONESIA Class B contributes to the Social Fund Program and distributes a maximum of 0.5% (zero point five percent) per year which is calculated daily from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA Class B based on 365 (three hundred and sixty five) Calendar Days per year or 366 (three hundred and sixty six) Calendar Days per year for leap years and upon the instruction of the Investment Manager will be paid by the Custodian Bank to each Social Fund Program fund distribution recipient at the time and in the amount determined by the Investment Manager based on the mechanism for selecting the Social Fund Program fund distribution recipients;
c) UOBAM SUSTAINABLE EQUITY INDONESIA Class C contributes to the Social Fund Program and distributes a maximum of 0.5% (zero point five percent) per year which is calculated daily from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA Class C based on 365 (three hundred and sixty five) Calendar Days per year or 366 (three hundred and sixty-six) Calendar Days per year for leap years and upon the instruction of the Investment Manager will be paid by the Custodian Bank to each Social Fund Program fund distribution recipient at the time and in the amount determined by the Investment Manager based on the mechanism for selecting the Social Fund Program fund distribution recipients; and
d) UOBAM SUSTAINABLE EQUITY INDONESIA Class D does not contribute to the Social Fund Program



## RESTRICTED ##

## CHAPTER XI
## ALLOCATION OF COSTS AND REWARDS FOR SERVICES

In the management of UOBAM SUSTAINABLE EQUITY INDONESIA, there are several costs that must be incurred by UOBAM SUSTAINABLE EQUITY INDONESIA, the Investment Manager and the Participation Unit Holder. Details of costs and the allocation is as follows:

### 11.1. COSTS TO BE INCURRED BY UOBAM SUSTAINABLE EQUITY INDONESIA

a. Investment Manager service fees are determined as follows:
   i. UOBAM SUSTAINABLE EQUITY INDONESIA Class A Investment Manager service fee of a maximum of 1.5% (one point five percent) per year which is calculated on daily basis from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA based on 365 (three hundred sixty five) Calendar Days per year or 366 (three hundred and sixty six) Calendar Days per year for a leap year, payable monthly;
   ii. UOBAM SUSTAINABLE EQUITY INDONESIA Class B Investment Manager service fee of a maximum of 1.5% (one point five percent) per year which is calculated on daily basis from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA based on 365 (three hundred sixty five) Calendar Days per year or 366 (three hundred and sixty six) Calendar Days per year for a leap year, payable monthly;
   iii. UOBAM SUSTAINABLE EQUITY INDONESIA Class C Investment Manager service fee of a maximum of 3% (three percent) per year which is calculated on daily basis from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA based on 365 (three hundred sixty five) Calendar Days per year or 366 (three hundred and sixty six) Calendar Days per year for a leap year, payable monthly; and
   iv. UOBAM SUSTAINABLE EQUITY INDONESIA Class D Investment Manager service fee of a maximum of 3% (three percent) per year which is calculated on daily basis from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA based on 365 (three hundred sixty five) Calendar Days per year or 366 (three hundred and sixty six) Calendar Days per year for a leap year, payable monthly
b. Custodian Bank service fee of a maximum of 0.25% (zero point twenty five percent) per year which is calculated on daily basis from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA based on 365 (three hundred sixty five) Calendar Days per year or 366 (three hundred and sixty six) Calendar Days per year for a leap year, payable monthly;
c. The source of funds for the Social Fund Program comes from the contribution of the Participation Unit Holder which is determined based on the Participation Unit Class of UOBAM SUSTAINABLE EQUITY INDONESIA as follows:
   i. UOBAM SUSTAINABLE EQUITY INDONESIA Class A does not contribute to the Social Fund Program;
   ii. UOBAM SUSTAINABLE EQUITY INDONESIA Class B contributes to the Social Fund Program and distributes a maximum of 0.5% (zero point five percent) per year which is calculated daily from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA Class B based on 365 (three hundred and sixty five) Calendar Days per year or 366 (three hundred and sixty six) Calendar Days per year for leap years and upon the instruction of the Investment Manager will be paid by the Custodian Bank to each Social Fund Program fund distribution recipient at the time and in the amount determined by the Investment Manager based on the mechanism for selecting the Social Fund Program fund distribution recipients;
   iii. UOBAM SUSTAINABLE EQUITY INDONESIA Class C contributes to the Social Fund Program and distributes a maximum of 0.5% (zero point five percent) per year which is calculated daily from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA Class C based on 365 (three hundred and sixty five) Calendar Days per year or 366 (three hundred and sixty-six) Calendar Days per year for leap years and upon the instruction of the Investment Manager will be paid by the Custodian Bank to each Social Fund Program fund distribution recipient at the time and in the amount determined by the Investment Manager based on the mechanism for selecting the Social Fund Program fund distribution recipients; and
   iv. UOBAM SUSTAINABLE EQUITY INDONESIA Class D does not contribute to the Social Fund Program;



## RESTRICTED ##

d. Securities transaction and registration fees;
e. Prospectus renewal cost, i.e. printing and distribution costs of prospectus renewal including the report of registered accountants of OJK with a prevalent opinion to the Participation Unit Holder after UOBAM SUSTAINABLE EQUITY INDONESIA obtained an effective statement from OJK;
f. Cost for announcement in the newspaper on the amendment plan of Collective Investment Contract and or Prospectus (if any) and amendment of Collective Investment Contract after UOBAM SUSTAINABLE EQUITY INDONESIA is declared effective by OJK;
g. Fees charged by providers of integrated investment management system services for registration and use of related systems and other supporting systems and/or instruments required by laws and regulations and/or OJK policies (if any);
h. Service fee of the auditor who audits the annual financial report of UOBAM SUSTAINABLE EQUITY INDONESIA;
i. Insurance costs (if any); and
j. Tax expenses related to the payment of service fees and the above costs (if any) relevant for each Participation Unit Class will be charged proportionally to each Participation Unit Class.

## 11.2. COSTS TO BE INCURRED BY THE INVESTMENT MANAGER

a. Costs of preparation to establish of UOBAM SUSTAINABLE EQUITY INDONESIA, including preparation costs of Collective Investment Contract, printing and distribution of Initial Prospectus as well as the issuance of necessary documents, including service fee of Accountant, Legal Consultant and Notary;
b. Administration fee of portfolio management of UOBAM SUSTAINABLE EQUITY INDONESIA, i.e. phone, facsimile, photocopy and transportation costs;
c. Marketing costs including promotion, brochure printing and advertisement costs of UOBAM SUSTAINABLE EQUITY INDONESIA;
d. Printing and distribution costs for Account Opening Form, Prospective Participation Unit Holder Profile Form, Participation Unit Subscription Order Form (if any), Participation Unit Redemption Form (if any), and Investment Switching Form (if any); and
e. Fees of Legal Consultant, Accountant and Notary and other costs to other parties (if any) in case of UOBAM SUSTAINABLE EQUITY INDONESIA and its assets is dissolved and liquidated.

## 11.3. COSTS TO BE INCURRED BY THE PARTICIPATION UNIT HOLDER

a. Fees to be borne by the Participation Unit Holders are divided into two schemes, the application of which will be adjusted by subscription from each prospective Participation Unit Holder:
   1. For Unit Holders who subscribe UOBAM SUSTAINABLE EQUITY INDONESIA through an Mutual Fund Selling Agent, the Mutual Fund Selling Agent can choose Model 1 or 2 Fee Scheme.
   2. For Participation Unit Holders who subscribe UOBAM SUSTAINABLE EQUITY INDONESIA directly through the Investment Manager's marketing staff, the Investment Manager will charge the Model 1 Fee Scheme.

The provision is applied to all Participation Unit Class (if any).

The Fee Schemes as mentioned above are as follows:

**Model 1 Fee Scheme**

- The subscription fee is a maximum of 2% (two percent) of the transaction value of the Participation Unit subscription, which is charged when the Participation Unit Holder subscribes UOBAM SUSTAINABLE EQUITY INDONESIA's Participation Unit.
- The redemption fee is a maximum of 2% (two percent) of the transaction value of the Participation Unit redemption, which is charged when the Participation Unit Holder sells part or all of its UOBAM SUSTAINABLE EQUITY INDONESIA's Participation Units.
- Investment switching fee is a maximum of 2% (two percent) of the investment switching transaction value, which is charged when the Participation Unit Holder switch



## RESTRICTED ##

investment from UOBAM SUSTAINABLE EQUITY INDONESIA to other mutual funds that have investment switching facilities managed by the Investment Manager.

**Model 2 Fee Scheme**

- Investment switching fee is a maximum of 2% (two percent) of the investment switching transaction value, which is charged when the Participation Unit Holder switch investment from UOBAM SUSTAINABLE EQUITY INDONESIA to other mutual funds that have investment switching facilities managed by the Investment Manager.
- Deferred Sales Charges (Deferred Sales Charge or "DSC") fees are :
  - maximum of 1.25% (one point twenty five percent) of the Net Asset Value when the Participation Unit was subscribed, which is charged when the Unit Holder redeems the Participation Unit concerned in the first year based on the First In First Out ("FIFO") method; and
  - 0% (zero percent) for the second year and so on.

  If the Participation Unit has previously been transferred to or from another Mutual Fund managed by Investment Manager, then the Deferred Sales Charge (DSC) rate that applies is the highest Deferred Sales Charge (DSC) rate of any Mutual Fund ever owned.

In the event that the redemption of UOBAM SUSTAINABLE EQUITY INDONESIA is carried out through an Mutual Fund Selling Agent, the Mutual Fund Selling Agent appointed by the Investment Manager (if any) together with the Investment Manager can determine the chosen fee scheme which will then be set forth in the partnership agreement between Mutual Fund Selling Agent and Investment Manager. The Mutual Funds Selling Agent appointed by the Investment Manager (if any) and the Investment Manager are required to ensure consistency in the implementation of the Fee Scheme.

For Participation Unit Holders who take part in the investment program in regular basis, the Participation Unit Holders may not be charged a subscription fee, redemption fee, switching fee, and Deferred Sales Charge (DSC).

Participation Unit purchase fee (subscription fee), Participation Unit redemption fee, and investment switch fee (switching fee) as well as the Deferred Sales Charge (DSC) above constitute income for the Investment Manager and/or Mutual Funds Selling Agent (if any).

b. Book-entry/bank transfer fees (if any) in connection with the subscription of Participation Unit by the Participation Unit Holder, refund of the remaining money for the rejected Participation Unit subscription and payment of the redemption proceeds of Participation Unit to the account registered in the name of the Participation Unit Holder. The provision is applied to all Participation Unit Class (if any);
c. Printing and delivery costs of the Monthly Report and Participation Unit Transaction Confirmation Letter that arise after UOBAM SUSTAINABLE EQUITY INDONESIA is declared Effective by the OJK, in the event that the Unit Holder requests to send a printed Monthly Report and Participation Unit Transaction Confirmation Letter (if any). The provision is applied to all Participation Unit Class (if any);
d. Stamp duty for Participation Unit Transaction Confirmation Letter charged to Participation Unit Holders in accordance with the provisions of the applicable laws and regulations (if any). The provision is applied to all Participation Unit Class (if any); and
e. Taxes related to Participation Unit Holder and the above fees (if any). The provision is applied to all Participation Unit Class (if any).

11.4. Costs of Legal Consultant, Notary, Accountant and/or Tax Consultant shall be borne by the Investment Manager, Custodian Bank and/or UOBAM SUSTAINABLE EQUITY INDONESIA in accordance with the parties who obtain the benefit or make a default so the professional services thereof is necessary.



## RESTRICTED ##

## 11.5. COST ALLOCATION

| TYPE OF COST | COST | DESCRIPTION |
|---|---|---|
| Incurred by the UOBAM SUSTAINABLE EQUITY INDONESIA: | | |
| a. Investment Manager service fee | Max. 1.5% | For UOBAM SUSTAINABLE EQUITY INDONESIA Class A; |
| | Max. 1.5% | For UOBAM SUSTAINABLE EQUITY INDONESIA Class B; |
| | Max. 3% | For UOBAM SUSTAINABLE EQUITY INDONESIA Class C; |
| | Max. 3% | For UOBAM SUSTAINABLE EQUITY INDONESIA Class D; |
| | | per year which is calculated on daily basis from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA based on 365 Calendar Days per year or 366 Calendar Days per year for a leap year, payable monthly |
| b. Custodian Bank service fee | Max. 0.25% | per year which is calculated on daily basis from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA based on 365 Calendar Days per year or 366 Calendar Days per year for a leap year, payable monthly |
| c. The source of funds for the Social Fund Program comes from the contribution of the Participation Unit Holder determined based on the Participation Unit Class of UOBAM SUSTAINABLE EQUITY INDONESIA: | | |
| i. UOBAM SUSTAINABLE EQUITY INDONESIA Class A Participation Unit Holder | There is not any | |
| ii. UOBAM SUSTAINABLE EQUITY INDONESIA Class B Participation Unit Holder | Max. 0.5% | per year which is calculated daily from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA Class B based on 365 (three hundred and sixty five) Calendar Days per |



## RESTRICTED ##

| | | |
|---|---|---|
| | | year or 366 (three hundred and sixty six) Calendar Days per year for leap years and upon the instruction of the Investment Manager will be paid by the Custodian Bank to each Social Fund Program fund distribution recipient at the time and in the amount determined by the Investment Manager based on the mechanism for selecting the Social Fund Program fund distribution recipients. |
| iii. UOBAM SUSTAINABLE EQUITY INDONESIA Class C Participation Unit Holder | Max. 0.5% | per year which is calculated daily from the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA Class C based on 365 (three hundred and sixty five) Calendar Days per year or 366 (three hundred and sixty-six) Calendar Days per year for leap years and upon the instruction of the Investment Manager will be paid by the Custodian Bank to each Social Fund Program fund distribution recipient at the time and in the amount determined by the Investment Manager based on the mechanism for selecting the Social Fund Program fund distribution recipients |
| iv. UOBAM SUSTAINABLE EQUITY INDONESIA Class D Participation Unit Holder | There is not any | |
| Incurred by the Participation Unit Holder: | | |
| a. Subscription fee | According to selected Model Fee Scheme | |
| b. Redemption fee | According to selected Model Fee Scheme | |
| c. Investment switching fee | According to selected Model Fee Scheme | |
| d. All Bank Fees | If any | |
| e. Printing and delivery costs of the Monthly Report and Participation Unit Transaction Confirmation Letter that arise after UOBAM | If any | |



## RESTRICTED ##

| | | |
|---|---|---|
| SUSTAINABLE EQUITY INDONESIA is declared Effective by the OJK, in the event that the Unit Holder requests to send a printed Monthly Report and Participation Unit Transaction Confirmation Letter; | | |
| f. Stamp duty for Participation Unit Transaction Confirmation Letter charged to Participation Unit Holders in accordance with the provisions of the applicable laws and regulations; | If any | |
| g. Taxes related to the Participation Unit Holder and the above fees | If any | |

Deferred Sales Charges ("DSC") are intended to provide incentives for long-term investments as described in the table above.

Overview of the implementation of the Deferred Sales Charge (DSC) at the time of redemption of Participation Units:

| Date | UOBAM Sustainable Equity Indonesia Transactions | Amount (Rp.) | NAV | Units | Unit Balance |
|---|---|---|---|---|---|
| 1-Feb-2022 | Subscription | 15,000,000.00 | 1,274.00 | 11,773.94 | 11,773.94 |
| 1-May-2022 | Subscription | 25,000,000.00 | 1,330.00 | 18,796.99 | 30,570.93 |
| 1-Aug-2022 | Subscription | 30,000,000.00 | 1,450.00 | 20,689.66 | 51,260.59 |
| 1-Nov-2022 | Redemption Rp. 50.000.000,-)[a] | 50,000,000.00 | 1,510.00 | 33,112.58* | 18,148.01 |

* DSC Calculation using NAV on T-1 to estimate unit calculation

Amount distributed to Participation Unit Holders account = **Rp. 49.453.932,59**

Notes : [a] Calculation of UOBAM SUSTAINABLE EQUITY INDONESIA redemption on 1-Nov-2022

| Remarks | Unit | Unit x NAV (Rp. 1.510) | DSC (Rp.) | Amount (Rp.) |
|---|---|---|---|---|
| Unit subscribed on 1-Feb-2022 | 11,773.94 | 17,778,649.92 | 187,500.00 | 17,591,149.92 |
| Unit subscribed on 1-May-2022 | 18,796.99 | 28,383,458.65 | 312,500.00 | 28,070,958.65 |
| Unit subscribed on 1-Aug-2022 | 2,541.65 | 3,837,891.43 | 46,067.41 | 3,791,824.03 |
| *Total* | *33,112.58* | *50,000,000.00* | *546,067.41* | ***49,453,932.59*** |

The calculation of Deferred Sales Charge ("DSC") :

- (11.773,94 unit x Rp. 1.510 ) x 1,25% = Rp. 187.500,00
- (18.796,99 unit x Rp. 1.510 ) x 1,25% = Rp. 312.500,00
- (2.541,65 unit x Rp. 1.510) x 1,25% = Rp. 46.067,41

The above costs do not yet include taxation in accordance with the prevailing laws and regulations in the field of taxation.



## RESTRICTED ##

## CHAPTER XII
## RIGHTS OF PARTICIPATION UNIT HOLDER

Subject to the terms and conditions set out in the Collective Investment Contract of UOBAM SUSTAINABLE EQUITY INDONESIA, each Participation Unit Holder of UOBAM SUSTAINABLE EQUITY INDONESIA shall have rights as follows:

**1. To Obtain Proof of Ownership of the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit i.e. Participation Unit Transaction Confirmation Letter**

The Participation Unit Holder will receive a Participation Unit Transaction Confirmation Letter which will be sent at the latest of 7 (seven) Bourse Days after:

(i) the Participation Unit Subscription Order Form of UOBAM SUSTAINABLE EQUITY INDONESIA from the Participation Unit Holder has been fully completed and well accepted by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) (in complete application) and the payment for such subscription has been well received by the Custodian Bank (in good fund) and the Participation Unit is issued by the Custodian Bank in accordance with the Participation Unit subscription processing requirements under this Prospectus;

(ii) the Participation Unit Redemption Form of UOBAM SUSTAINABLE EQUITY INDONESIA from the Participation Unit Holder has been fully completed well and accepted by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager(if any) in accordance with the Participation Unit redemption processing requirements under this Prospectus; and

(iii) the Investment Switching Form of UOBAM SUSTAINABLE EQUITY INDONESIA from the Participation Unit Holder has been fully completed and well accepted (in complete application) by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

In the event that the Participation Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with the SEOJK concerning Procedures for Submitting Letters or Proof of Confirmation and Periodic Mutual Fund Reports Electronically through the Integrated Investment Management System, without incurring additional costs for UOBAM SUSTAINABLE EQUITY INDONESIA.

The Participation Unit Transaction Confirmation Letter shall contain among others the number of subscribed and redeemed Participation Units, switched and owned investment as well as the Net Asset Value of each Participation Unit at the time of subscription and redemption of Participation Unit as well as investment switching.

**2. To Receive Investment Return Distribution in Accordance with the Investment Return Distribution Policy**

The Participation Unit Holder has the right to receive investment returns in accordance with the Investment Return Distribution Policy as stipulated in Chapter V of this Prospectus.

**3. To Redeem Part or All Participation Units**

The Participation Unit Holder is entitled to redeem its part or all UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit owned to the Investment Manager every Bourse Day in accordance with the terms and conditions under Chapter XV of the Prospectus.

**4. To Switch Part or All Participation Unit**

The Participation Unit Holder is entitled to switch its part or all investment owned in UOBAM SUSTAINABLE EQUITY INDONESIA to other Mutual Fund which has investment switching facility, which managed by the Investment Manager in accordance with the terms and conditions under Chapter XVI of the Prospectus.



## RESTRICTED ##

**5. To Obtain Information Concerning Daily Net Asset Value Per Participation Unit**

Each Participation Unit Holder is entitled to obtain information on the daily Net Asset Value per Participation Unit Class and performance of UOBAM SUSTAINABLE EQUITY INDONESIA in the last 30 (thirty) days as well as 1 (one) year, which published in certain mass media.

**6. To Obtain the Periodical Financial Report**

Each Participation Unit Holder is entitled to obtain a financial report that shall be included in the Prospectus renewal.

**7. To Obtain Monthly Report (UOBAM SUSTAINABLE EQUITY INDONESIA Report)**

Each Participation Unit Holder is entitled to receive a Monthly Report which will be sent by the Custodian Bank to the Participation Unit Holder's residential address/office address/email address.

**8. To Receive Part of Liquidation Proceeds Proportionally with the Participation Unit Ownership in the Event the UOBAM SUSTAINABLE EQUITY INDONESIA is Dissolved**

In the event UOBAM SUSTAINABLE EQUITY INDONESIA is dissolved, the liquidation proceeds shall be distributed proportionally according to the composition of numbers of Participation Unit owned by the Participation Unit Holder.

**9. The right to obtain reports related to the Social Fund Program at least 1 (one) time in 1 (one) year.**

Each Unit Holder is entitled to receive a report related to the Social Fund Program which will be included in the Prospectus renewal by the Investment Manager at least 1 (one) time in 1 (one) year.



## RESTRICTED ##

## CHAPTER XIII
## DISSOLUTION AND LIQUIDATION

### 13.1. CONDITIONS THAT CAUSED UOBAM SUSTAINABLE EQUITY INDONESIA REQUIRED TO BE DISSOLVED

UOBAM SUSTAINABLE EQUITY INDONESIA shall be dissolved in the event that one of the following occurs:

a. If within 90 (ninety) Bourse Days, UOBAM SUSTAINABLE EQUITY INDONESIA in which its Registration Statement has been declared effective has managed fund of less than IDR 10,000,000,000,- (ten billion rupiah); and/or
b. it has been ordered by OJK in accordance with the Capital Market laws and regulations; and/or
c. the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA is less than IDR 10,000,000,000,- (ten billion rupiah) during 120 (one hundred and twenty) consecutive Bourse Days; and/or
d. UOBAM SUSTAINABLE EQUITY INDONESIA is owned by less than 10 (ten) Participating Unit Holders within 120 (one hundred and twenty) consecutive Exchange Days; and/or
e. the Investment Manager and the Custodian Bank have agreed to dissolve the UOBAM SUSTAINABLE EQUITY INDONESIA.

In order to ensure a value equivalent to IDR 10,000,000,000,- (ten billion Rupiah) mentioned above, it is determined that the exchange rate used is the Bank Indonesia middle rate (BI mid rate).

### 13.2. THE PROCESS OF DISSOLUTION AND LIQUIDATION OF UOBAM SUSTAINABLE EQUITY INDONESIA

In the event that UOBAM SUSTAINABLE EQUITY INDONESIA must be dissolved because of the condition mentioned under section 13.1. letter a above, the Investment Manager shall:

i) submit a report on the situation concerned to the OJK and announce the dissolution plan of UOBAM SUSTAINABLE EQUITY INDONESIA to the Participation Unit Holder at least in 1 (one) national daily newspaper in the Indonesian language, at the latest within 2 (two) Bourse Days since the end of the period mentioned under section 13.1 letter a above;
ii) instruct no later than 2 (two) Bourse Days since the end of the period mentioned under section 13.1. letter a above to the Custodian Bank to pay the fund/proceeds of the liquidation which becomes the rights of the Participation Unit Holder with the provision that the calculation is made proportionally from the Net Asset Value per Participation Unit Class at the time of dissolution but may not be smaller than the initial Net Asset Value per Participation Unit Class (the par value) and the fund shall be received by the Participation Unit Holder at the latest within 7 (seven) Bourse Days since the end of the period mentioned under section 13.1. letter a above; and
iii) dissolve UOBAM SUSTAINABLE EQUITY INDONESIA at the latest within 10 (ten) Bourse Days since the end of the period mentioned under section 13.1. letter a above, and submit the report on the proceeds of the dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA to OJK at the latest 10 (ten) Bourse Days since UOBAM SUSTAINABLE EQUITY INDONESIA has been dissolved, attached with:
    1. the deed of dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA from registered Notary in OJK; and
    2. the dissolution financial report of UOBAM SUSTAINABLE EQUITY INDONESIA which audited by registered accountant in OJK, if UOBAM SUSTAINABLE EQUITY INDONESIA already have managed fund.

In the event that UOBAM SUSTAINABLE EQUITY INDONESIA must be dissolved because of the conditions mentioned under section 13.1. letter b above the Investment Manager shall:

i) announce the dissolution plan of UOBAM SUSTAINABLE EQUITY INDONESIA liquidation at least in 1 (one) national daily newspaper in the Indonesian language, at the latest within 2 (two) Bourse Days since it has been ordered by Otoritas Jasa



## RESTRICTED ##

Keuangan, and on the same day notify the Custodian Bank in writing to stop the calculation of the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA;

ii) instruct the Custodian Bank no later than 2 (two) Bourse Days after being ordered by the Otoritas Jasa Keuangan, to pay the fund/proceeds of the liquidation which becomes the rights of the Participation Unit Holder with the provision that the calculation is made proportionally from the Net Asset Value per Participation Unit Class at the time of dissolution and the fund shall be received by the Participation Unit Holder at the latest within 7 (seven) Bourse Days since the liquidation is completed; and

iii) submit a report of the dissolution of SUSTAINABLE EQUITY INDONESIA to Otoritas Jasa Keuangan at the latest 60 (sixty) Bourse Days since the dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA is ordered by the Otoritas Jasa Keuangan, with the following documents:
   1. the opinion of a Legal Consultant registered in OJK;
   2. the dissolution financial report of UOBAM SUSTAINABLE EQUITY INDONESIA which audited by registered Accountant in OJK;
   3 the deed of dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA from registered Notary in OJK.

In the event that UOBAM SUSTAINABLE EQUITY INDONESIA must be dissolved because of the conditions mentioned under section 13.1. letter c and d above, the Investment Manager shall:

i) submit a report on the condition concerned to OJK along with the latest financial statement of UOBAM SUSTAINABLE EQUITY INDONESIA and notify the Participation Unit Holder about the dissolution plan at least in 1 (one) national daily newspaper in the Indonesian language, at the latest within 2 (two) Bourse Days since the end of the period mentioned under section 13.1. letter c and d above and on the same day notify the Custodian Bank in writing to stop the calculation of the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA;

ii) instruct the Custodian Bank at the latest 2 (two) Bourse Days after the end of period as mentioned under section 13.1. letter c and d above, to pay the fund/proceeds of the liquidation which becomes the rights of the Participation Unit Holder with the provision that the calculation is made proportionally from the Net Asset Value per Participation Unit Class at the time of dissolution and the fund shall be received by the Participation Unit Holder at the latest within 7 (seven) Bourse Days since the liquidation is completed; and

iii) submit a report on the dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA to the Otoritas Jasa Keuangan no later than 60 (sixty) Bourse Days from the end of the period as mentioned under section 13.1. letter c and d above, with the following documents:
   1. the opinion of a Legal Consultant registered in OJK;
   2. the dissolution financial report of UOBAM SUSTAINABLE EQUITY INDONESIA which audited by registered Accountant in OJK; and
   3 the deed of dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA from registered Notary in OJK.

In the event that UOBAM SUSTAINABLE EQUITY INDONESIA must be dissolved because of the condition mentioned under section 13.1. letter e above, the Investment Manager shall:

i) notify OJK the plan of dissolvement at the latest 2 (two) Bourse Day since the agreement has been reached to dissolve UOBAM SUSTAINABLE EQUITY INDONESIA by the Investment Manager and the Custodian Bank by attaching the following:
   a) the agreement of the dissolution and liquidation of UOBAM SUSTAINABLE EQUITY INDONESIA between the Investment Manager and the Custodian Bank;
   b) reasons for dissolution; and
   c) the current financial condition;

   and on the same day notify the Participation Unit Holders about the dissolution, liquidation and liquidation proceeds distribution plan of UOBAM SUSTAINABLE EQUITY INDONESIA to the Participation Unit Holder at least in 1 (one) national daily newspaper in the Indonesian language, and notify the Custodian Bank in writing to stop the calculation of the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA;



## RESTRICTED ##

ii) instruct the Custodian Bank at the latest 2 (two) Bourse Days after Mutual Fund dissolution agreement occurs, to disburse the funds/proceeds of the liquidation which becomes the rights of the Participation Unit Holders with the provision that the calculation is made proportionally from the Net Asset Value per Participation Unit Class, when the liquidation has been completed and the funds shall be received by the Participation Unit Holder at the latest within 7 (seven) Bourse Day since the liquidation is completed; and

iii) submit a report on the dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA to the Otoritas Jasa Keuangan no later than 60 (sixty) Bourse Days since the agreement of the dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA with the following documents:
   1. the opinion of a Legal Consultant registered in OJK;
   2. the dissolution financial report UOBAM SUSTAINABLE EQUITY INDONESIA which audited by registered Accountant in OJK; and
   3. the deed of dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA from registered Notary in OJK.

**13.3.** The Investment Manager must ensure that the proceeds from the liquidation of UOBAM SUSTAINABLE EQUITY INDONESIA must be proportionally distributed according to the composition of the number of Participation Unit owned by each Unit Holder.

**13.4.** After the announcement of the plan for dissolution, liquidation and liquidation proceeds distribution of UOBAM SUSTAINABLE EQUITY INDONESIA has been made, the Participation Unit Holder cannot redeem their Participation Unit.

**13.5. DISTRIBUTION OF LIQUIDATION PROCEEDS**

In the event that the fund/proceeds of the liquidation have not been collected by the Participation Unit Holder after the date of the liquidation proceeds distribution to the Participation Unit Holders stipulated by the Investment Manager:

a. If the Custodian Bank has notified the Participation Unit Holder on the funds 3 (three) times within 10 (ten) Bourse Days respectively and has announced it in the national daily newspaper, the funds shall be kept in the checking account in the Custodian Bank as Commercial Bank in the name of the Custodian Bank for the interest of the Participation Unit Holder which has not taken the proceeds of the UOBAM SUSTAINABLE EQUITY INDONESIA liquidation and/or for the interest of the Participation Unit Holder listed at the time of liquidation for 3 (three) years period of time;
b. Any expense incurred as a result of keeping the funds in the bank shall be charged to the checking account concerned; and
c. If the funds have not been collected by the Participation Unit Holder during the period of 10 (ten) years, it shall be handed over to the Indonesian Government by the Custodian Bank for the purpose of developing the Capital Market industry.

**13.6.** In the event that the Investment Manager no longer has a business license or the Custodian Bank no longer has a letter of approval, OJK is authorised to:

a. Appoint another Investment Manager to manage or another Custodian Bank to administer UOBAM SUSTAINABLE EQUITY INDONESIA; or
b. Appoint 1 (one) party who still has a business license or approval letter to dissolve UOBAM SUSTAINABLE EQUITY INDONESIA, if there is no replacement for Investment Manager or Custodian Bank.

In the event that the party appointed to dissolve UOBAM SUSTAINABLE EQUITY INDONESIA as referred to under section 13.6. letter b is the Custodian Bank, the Custodian Bank may appoint another party to liquidate UOBAM SUSTAINABLE EQUITY INDONESIA with notification to OJK.

The Investment Manager or Custodian Bank appointed to dissolve UOBAM SUSTAINABLE EQUITY INDONESIA as referred to under section 13.6. shall submit a report on the completion of the dissolution to OJK no later than 60 (sixty) Bourse Days after being appointed to dissolve UOBAM SUSTAINABLE EQUITY INDONESIA accompanied by the following documents:



## RESTRICTED ##

1. the opinion of a Legal Consultant registered in OJK;
2. the dissolution financial report UOBAM SUSTAINABLE EQUITY INDONESIA which audited by registered Accountant in OJK; and
3. the deed of dissolution of UOBAM SUSTAINABLE EQUITY INDONESIA from registered Notary in OJK.

**13.7.** In the event that UOBAM SUSTAINABLE EQUITY INDONESIA is dissolved and liquidated, the expenses for the dissolution and liquidation of UOBAM SUSTAINABLE EQUITY INDONESIA and the expenses for Legal Consultant, Accounting Consultant an Notary as well as other expenses paid to a third party will be the responsibility and must be paid by the Investment Manager.

In the event the Custodian Bank or other parties appointed by the Custodian Bank conduct the dissolution and liquidation of UOBAM SUSTAINABLE EQUITY INDONESIA as referred to under section 13.6. above, then the cost of dissolution and liquidation including the cost of legal consultant, accountant and notary and other fees to third parties can be charged to UOBAM SUSTAINABLE EQUITY INDONESIA.

**13.8.** The Investment Manager is required to appoint an auditor to carry out a liquidation audit as one of the requirements to complete a report that must be submitted to the OJK, i.e. the opinion of the accountant. Where the distribution of liquidation proceeds (if any) is carried out after the completion of the liquidation audit, which is marked by the issuance of a liquidation audit report.

**13.9.** In the event that UOBAM SUSTAINABLE EQUITY INDONESIA is dissolved and liquidated, all Participation Unit Class are automatically disestablished.



## RESTRICTED ##

## CHAPTER XIV
## LEGAL OPINION

*See next page*



## RESTRICTED ##

## CHAPTER XV
## PARTICIPATION UNIT SUBSCRIPTION REQUIREMENTS AND PROCEDURES

### 15.1. SUBSCRIPTION OF PARTICIPATION UNITS

Before subscribing the Participation Unit of UOBAM SUSTAINABLE EQUITY INDONESIA, the prospective Participation Unit Holder has to read carefully and understand the content of Prospectus of UOBAM SUSTAINABLE EQUITY INDONESIA and the terms therein.

Account Opening Form and Participation Unit Subscription Order Form for UOBAM SUSTAINABLE EQUITY INDONESIA can be obtained from the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is obliged to implement and ensure that the Mutual Fund Selling Agent appointed by the Investment Manager (if any) implements the AML, CFT, And FPWMD Program in the Financial Services Sector in accepting Participation Unit Holders through electronic account opening and regulations regarding electronic information and transactions.

### 15.2. PROCEDURE FOR SUBSCRIPTION OF PARTICIPATION UNIT

Prospective Participation Unit Holder who wishes to subscribe the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit must first fill out completely and sign the Account Opening Form and other forms required for the implementation of the AML, CFT, And FPWMD Program in the Financial Services Sector which can be obtained from the Investment Manager or Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any), complete it with proof of identity (Identity Card for local individuals or Passport for foreign individuals, photocopy of Articles of Association, NPWP and Identity Card or Passport of the authorised official for legal entities) and other supporting documents required to fulfil the AML, CFT, And FPWMD Program in the Financial Services Sector. The Account Opening Form shall be filled out completely and signed by the prospective Participation Unit Holder before subscribing the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit for the first time.

The subscription of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit is done by prospective Participation Unit Holder by filling in the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form and completing it with proof of payment.

The UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form along with proof of payment and photocopy of proof of identity must be submitted to the Investment Manager directly or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

In the event that the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provides an Electronic System, the Participation Unit Holder may subscribe the Participation Unit by submitting the Participation Unit Subscription Order Form in the form of an electronic form accompanied by proof of payment using the Electronic System provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any). The Investment Manager must ensure the readiness of the Electronic System provided by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) for the subscription of Participation Unit and ensure that the Electronic System complies with the legal provisions in the field of information and electronic transaction, which include providing information and proof of valid transactions, providing electronic Prospectus and electronic documents that can be printed if requested by the prospective Participation Unit Holder and/or OJK, and protecting the interests of prospective Participation Unit Holder who acts in good faith and ensuring that prospective Participation Unit Holder has registered himself/herself on the Electronic System provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).



## RESTRICTED ##

The Investment Manager is responsible for administering the Participation Unit Subscription Order Form using the Electronic System.

In the event that there is a belief that there is a violation of the implementation of the AML, CFT, And FPWMD Program in the Financial Services Sector, the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) must reject the subscription of Participation Unit order from the Prospective Participation Unit Holder.

Subscription of Participation Unit including the selection of Participation Unit Class by prospective Participation Unit Holder must be made in accordance with the terms and conditions stated in the UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract, Prospectus and UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form. The subscription of Participation Unit done by prospective Participation Unit Holder that deviates from the terms and conditions mentioned above will be rejected and will not be processed.

## 15.3. PERIODICALLY PARTICIPATION UNIT SUBSCRIPTION

In the event that the Investment Manager and/or Mutual Fund Selling Agent appointed by the Investment Manager (if any) can facilitate periodic Participation Unit subscription, prospective Participation Unit Holder may subscribe to the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit periodically through the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) that can facilitate periodic Participation Unit subscription, to the extent that this is clearly stated by the prospective Participation Unit Holder in the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form on a regular basis. The Investment Manager is required to ensure the readiness for periodic Participation Unit subscription, including the readiness of the payment system for periodic Participation Unit subscription.

The Investment Manager and the Mutual Fund Selling Agent appointed by the Investment Manager (if any) will agree on a form of Participation Unit Subscription Order Form which will be used to subscribe the Participation Unit on a regular basis so that periodic UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit subscription can be made by filling in and sign the Participation Unit Subscription Order Form periodically at the time of the first periodic purchase of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit. Periodic Participation Unit Subscription Order Form at least contains the selected Participation Unit Class, periodic subscription date of Participation Unit, number of periodic Participation Unit subscribed and the period of periodic Participation Unit subscription.

The Participation Unit Subscription Order Form for the first time will be treated as an in complete application for the subsequent periodic purchases of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit for the Participation Unit Class listed on it.

Provisions regarding the documents that must be completed and signed by the Participation Unit Holder as referred to under section 15.2 of the Prospectus, namely the Account Opening Form and the Participation Unit Subscription Order Form along with the supporting documents in accordance with AML, CFT, And FPWMD Program in the Financial Services Sector are mandatory to be completed by the prospective Participation Unit Holder prior to subscribing the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit for the first time (initial subscription).

## 15.4. MINIMUM LIMIT OF PARTICIPATION UNIT SUBSCRIPTION

The minimum limit for initial and subsequent participation unit subscription for UOBAM SUSTAINABLE EQUITY INDONESIA is determined based on the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class as follows:

a. UOBAM SUSTAINABLE EQUITY INDONESIA Class A sets the minimum initial and subsequent subscription of Participation Unit at IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder;



## RESTRICTED ##

b. UOBAM SUSTAINABLE EQUITY INDONESIA Class B sets the minimum initial and subsequent subscription of Participation Unit at IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder;
c. UOBAM SUSTAINABLE EQUITY INDONESIA Class C sets the minimum initial and subsequent subscription of Participation Unit at IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder; and
d. UOBAM SUSTAINABLE EQUITY INDONESIA Class D sets the minimum initial and subsequent subscription of Participation Unit at IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder

If the Participation Unit is subscribed through the Mutual Fund Selling Agent appointed by the Investment Manager (if any), then with prior written notification to the Investment Manager, the Mutual Fund Selling Agent appointed by the Investment Manager (if any) may determine the minimum initial and subsequent subscription limit of the Participation Unit per Participation Unit Class are higher than the minimum purchase limit for Participation Unit above.

## 15.5. PRICE FOR SUBSCRIPTION OF PARTICIPATION UNIT

Each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class is offered at the same price as the initial Net Asset Value per Participation Unit, which is IDR 1,000,- (one thousand Rupiah) on the first day of offering. Further, the purchase price for each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class is determined based on the Net Asset Value per UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class at the end of the relevant Bourse Day.

## 15.6. PROCESSING OF SUBSCRIPTION OF PARTICIPATION UNITS

UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form which includes the selected Participation Unit Class, along with proof of payment and a photocopy of complete and well-accepted proof of identity as well as approved by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) until 13.00 WIB (thirteen West Indonesian Time) and payment for the purchase is well received (in good funds) by the Custodian Bank on the day of subscription no later than 15.00 WIB (fifteen West Indonesia Time), will be processed by the Custodian Bank based on UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value per Participation Unit Class of at the end of the Bourse Day.

The UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form which includes the selected Participation Unit Class, along with proof of payment and a photocopy of proof of identity that has been received completely and approved by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) after 13.00 WIB (thirteen West Indonesian Time) and/or the payment for the purchase is well received (in good funds) by the Custodian Bank no later than 15.00 WIB (fifteen West Indonesian Time) on the following Bourse Day, will be processed by the Custodian Bank based on UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value per Participation Unit Class of at the end of the following Bourse Day.

For subscription and payment for Participation Unit subscription made electronically using the Electronic System provided by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any), if the order and payment for the purchase is made on a day that is not an Bourse Day, the Net Asset Value to be used is the Net Asset Value per Participation Unit Class on the following Bourse Day.

In the event that the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit subscription is conducted by the Participation Unit Holder periodically in accordance with section 15.4 of the Prospectus, then the periodically UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form shall be deemed to have been accepted by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) on the date stated in the first periodically Participation Unit Subscription Order Form and shall be processed by the Custodian Bank based on the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at the end of the Bourse Day where the payment of periodically Participation Unit subscription is received by the Custodian Bank. If the



## RESTRICTED ##

date of the receipt of payment for periodic Participation Unit subscription is not a Bourse Day, then the periodic Participation Unit subscription shall be processed by the Custodian Bank based on the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value at the end of the following Bourse Day. If the date stated in the first periodically Participation Unit Subscription Order Form is not a Bourse Day, then the periodically UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form shall be deemed to have been accepted by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) on the following Bourse Day.

## 15.7. PAYMENT TERMS

Payment for the subscription of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit is made by book-entry/transfer in Rupiah currency from the account of the prospective Participation Unit Holder to the UOBAM SUSTAINABLE EQUITY INDONESIA account in accordance with the selected Participation Unit Class at the Custodian Bank as follows:

**a. For UOBAM SUSTAINABLE EQUITY INDONESIA Class A**

| | |
|---|---|
| Bank | : **Standard Chartered Bank, Jakarta Branch** |
| Account in the Name | : **UOBAM SUSTAINABLE EQUITY INDONESIA CLASS A - SUBSCRIPTION** |
| Account number | : **306-8147704-8** |

**b. For UOBAM SUSTAINABLE EQUITY INDONESIA Class B**

| | |
|---|---|
| Bank | : **Standard Chartered Bank, Jakarta Branch** |
| Account in the Name | : **UOBAM SUSTAINABLE EQUITY INDONESIA CLASS B - SUBSCRIPTION** |
| Account number | : **306-8147705-6** |

**c. For UOBAM SUSTAINABLE EQUITY INDONESIA Class C**

| | |
|---|---|
| Bank | : **Standard Chartered Bank, Jakarta Branch** |
| Account in the Name | : **UOBAM SUSTAINABLE EQUITY INDONESIA CLASS C - SUBSCRIPTION** |
| Account number | : **306-8147706-4** |

**d. For UOBAM SUSTAINABLE EQUITY INDONESIA Class D**

| | |
|---|---|
| Bank | : **Standard Chartered Bank, Jakarta Branch** |
| Account in the Name | : **UOBAM SUSTAINABLE EQUITY INDONESIA CLASS D - SUBSCRIPTION** |
| Account number | : **306-8155734-3** |

If necessary, to facilitate the process of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit subscription, at the written request of the Investment Manager, the Custodian Bank may open an account under the name of UOBAM SUSTAINABLE EQUITY INDONESIA for each Participation Unit Class at another bank and carry out book-entry/transfer to that account. For the benefit of UOBAM SUSTAINABLE EQUITY INDONESIA. The account is fully the responsibility of and controlled by the Custodian Bank based on written orders/instructions from the Investment Manager. This account is only used for receiving funds from the Participation Unit subscription, payment for Participation Unit redemption, payment of investment returns distribution fund (if any) and payment of funds resulting from the liquidation of UOBAM SUSTAINABLE EQUITY INDONESIA.

The book-entry/transfer fees mentioned above (if any), in connection with the payment are the responsibility of the prospective Participation Unit Holder.

The Investment Manager will ensure that all money from the prospective Participation Unit Holder which is the payment for the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit subscription is credited to the account in the name of UOBAM SUSTAINABLE



## RESTRICTED ##

EQUITY INDONESIA at the Custodian Bank no later than the end of the Bourse Day when the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit subscription transaction is submitted in complete manner.

## 15.8. SOURCE OF PARTICIPATION UNIT SUBSCRIPTION FUNDS

Funds for the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit subscription as referred to under section 15.7 above shall only come from:

a. the prospective Participation Unit Holder of Mutual Fund in the form of Collective Investment Contract;
b. a family member of prospective Participation Unit Holder of Mutual Fund in the form of Collective Investment Contract;
c. a company where the prospective Participation Unit Holder of Mutual Fund in the form of a Collective Investment Contract works; and/or
d. the Investment Manager, Mutual Fund Selling Agent and/or associations related to Mutual Fund, for giving gifts in the context of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit marketing activities.

In the event that the Participation Unit subscription by the Participation Unit Holder uses the source of funds originating from the parties as referred to in letter b, letter c, and letter d above, the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) must ensure that the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Subscription Order Form must be accompanied by an attachment of a statement letter and supporting evidence showing the relationship between the prospective Participation Unit Holder and the said party and submitted it to the Investment Manager directly or through the Mutual Selling Agent appointed by the Investment Manager (if there is).

## 15.9. APPROVAL OF PARTICIPATION UNIT SUBSCRIPTION ORDER, PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER AND MONTHLY REPORT

The Investment Manager and Custodian Bank have the right to accept or reject the Participation Unit subscription order in whole or in part. For Participation Unit subscription order that is rejected in whole or in part, the subscription funds or the remaining funds will be returned by the Investment Manager on behalf of the prospective Participation Unit Holder without interest by book-entry/transfer in Rupiah currency to an account in the name of the prospective Participation Unit Holder.

The Custodian Bank will provide the Participation Unit Holders through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider, a Participation Unit Transaction Confirmation Letter per Participation Unit Class as confirmation of the implementation of the purchase of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class by the Participation Unit Holder which among other things states the number of Participation Units and the Net Asset Value of each Participation Unit Class at the time the Participation Unit is purchased. The Participation Unit Transaction Confirmation Letter will be available no later than 7 (seven) Trading Days after the Participation Unit Purchase Order Form from the prospective Participation Unit Holder or Participation Unit Holder has been completed and received in good (complete application) by the Investment Manager or Mutual Fund Securities Selling Agent appointed by the Investment Manager (if any) and all payments have been received in good funds by the Custodian Bank in accordance with the Participation Unit Class selected in accordance with the provisions for processing Participation Unit purchases set out in this Prospectus.

If a Unit Holder requests a printed Participation Unit Transaction Confirmation Letter, the Participation Unit Transaction Confirmation Letter will be processed in accordance with the OJK Circular Letter concerning Procedures for Submitting Confirmation Letters or Evidence and Periodic Mutual Fund Reports Electronically through the Integrated Investment Management System, at no additional cost to UOBAM SUSTAINABLE EQUITY INDONESIA.

In addition to the Participation Unit Transaction Confirmation Letter, the Unit Holder will receive a Monthly Report.



## RESTRICTED ##

The Participation Unit Transaction Confirmation Letter serves as proof of ownership of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Units. The Investment Manager will not issue certificates as proof of ownership of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Units.



## RESTRICTED ##

## CHAPTER XVI
## PARTICIPATION UNIT REDEMPTION REQUIREMENTS AND PROCEDURES

### 16.1. REDEMPTION OF PARTICIPATION UNIT

The Participation Unit Holder may redeem part or all of the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit owned and the Investment Manager is required to repurchase the Participation Unit on every Bourse Day, unless there are conditions stated in this Prospectus.

### 16.2. PROCEDURES FOR REDEMPTION OF PARTICIPATION UNIT

The Redemption of Participation Unit is carried out by filling out completely and signing the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Redemption Form including stating the Class of Participation Unit to be redeemed addressed to the Investment Manager directly or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The redemption of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit shall be carried out with the terms and conditions stated in the UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract, Prospectus and UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Redemption Form.

In the event that the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provides an Electronic System, the Participation Unit Holder may redeem the Participation Unit by submitting the Participation Unit Redemption Form in the form of an electronic form using the Electronic System provided by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any). The Investment Manager must ensure the readiness of the Electronic System provided by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) for the redemption of Participation Unit and ensure that the Electronic System complies with the legal provisions in the field of information and electronic transactions, which include providing information and proof of valid transactions, providing electronic documents that can be printed if requested by the Participation Unit Holder and/or OJK, and protecting the interests of Participation Unit Holder who acts in good faith and ensuring that Participation Unit Holder has registered himself/herself on the Electronic System provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is responsible for administering the Participation Unit Redemption Form using the Electronic System.

The Redemption of Participation Unit that does not comply with or deviates from the terms and conditions mentioned above will not be processed by the Investment Manager.

### 16.3. MINIMUM LIMIT OF PARTICIPATION UNIT REDEMPTION AND PROVISIONS OF MINIMUM BALANCE OF PARTICIPATION UNIT OWNERSHIP

The minimum limit of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit redemption for each Holder is determined based on the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class as follows:

a. UOBAM SUSTAINABLE EQUITY INDONESIA Class A sets that the minimum limit of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit redemption for each Participation Unit Holder is IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder or the amount of the remaining Participation Unit ownership balance, in the case that the remaining Participation Unit ownership balance is less than the specified minimum limit of Participation Unit redemption;
b. UOBAM SUSTAINABLE EQUITY INDONESIA Class B sets that the minimum limit of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit redemption for each Participation Unit Holder is IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder or the amount of the remaining Participation Unit ownership balance, in the case



## RESTRICTED ##

that the remaining Participation Unit ownership balance is less than the specified minimum limit of Participation Unit redemption;

c. UOBAM SUSTAINABLE EQUITY INDONESIA Class C sets that the minimum limit of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit redemption for each Participation Unit Holder is IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder or the amount of the remaining Participation Unit ownership balance, in the case that the remaining Participation Unit ownership balance is less than the specified minimum limit of Participation Unit redemption; and
d. UOBAM SUSTAINABLE EQUITY INDONESIA Class D sets that the minimum limit of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit redemption for each Participation Unit Holder is IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder or the amount of the remaining Participation Unit ownership balance, in the case that the remaining Participation Unit ownership balance is less than the specified minimum limit of Participation Unit redemption.

The Investment Manager does not set a minimum Participation Unit ownership balance that must be maintained by each Participation Unit Holder.

If the Participation Unit redemption by the Participation Unit Holder is carried out through the Mutual Fund Selling Agent appointed by the Investment Manager (if any) then the Mutual Fund Selling Agent appointed by the Investment Manager (if any), with prior written notification to the Investment Manager, the Mutual Fund Selling Agent appointed by the Investment Manager (if any) may set a minimum limit of Participation Unit redemption which is higher than the minimum limit of Participation Unit redemption above.

## 16.4. MAXIMUM LIMIT OF PARTICIPATION UNIT REDEMPTION

The Investment Manager has the right to limit the redemption amount of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit within 1 (one) Bourse Day up to 5% (five percent) of the total UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value on the day the Participation Unit redemption request is received. The Investment Manager may use the total Net Asset Value on 1 (one) Bourse Day before the Bourse Day when the request for redemption of Participation Unit is received as an estimate for calculating the maximum limit for Participation Unit redemption on the Bourse Day on which the request for Participation Unit redemption is received.

In the event that the Investment Manager receives or saves the Participation Unit Redemption Form within 1 (one) Bourse Day more than 5% (five percent) of the total UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value issued on the Bourse Day where the Participation Unit redemption request is received, and the Investment Manager intends to exercise its right to limit the amount of Participation Unit redemption, the excess of the request for the Participation Unit redemption by the Custodian Bank based on the Investment Manager's written instructions will be processed and recorded as well as regarded as the Participation Unit redemption order on the following Bourse Day which is determined based on the order of application (first come first served) at the Investment Manager after the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) notifies the Participation Unit Holder whose request for their Participation Unit redemption cannot be processed on the Bourse Day when the Participation Unit redemption request is received and confirmation from the Participation Unit Holder that the Participation Unit redemption request may still be processed as a Participation Unit redemption request on the following Bourse Day as determined by the order of application (first come first served) at the Investment Manager.

The maximum redemption limit of Participation Unit mentioned above applies accumulatively to the application for investment switching (total number of requests for redemption and investment switching).

## 16.5. PRICE FOR REDEMPTION OF PARTICIPATION UNITS

The redemption price of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit according to the Participation Unit Class is the price of each Participation Unit on each Bourse Day which is determined based on the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value per Participation Unit Class at the end of the Bourse Day.



## RESTRICTED ##

## 16.6. PROCESSING FOR REDEMPTION OF PARTICIPATION UNITS

If the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Redemption Form which has been complied with in accordance with the terms and conditions stated in the Contract, Prospectus and UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Redemption Form, is received in complete manner by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) includes the Participation Unit Class that will be redeemed, until 13.00 WIB (thirteen West Indonesia Time), will be processed by the Custodian Bank based on the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value per Participation Unit Class at the end of the Bourse Day the same one.

If the Participation Unit Redemption Form which has been fulfilled in accordance with the terms and conditions stated in the Contract, Prospectus and UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Redemption Form, is received in complete manner by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) including listing the Participation Unit Class that will be redeemed, after 13.00 WIB (thirteen West Indonesia Time), will be processed by the Custodian Bank based on the UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value per Participation Unit Class at the end of the following Bourse Day.

For the Participation Unit redemption conducted electronically using the Electronic System provided by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any), if the Participation Unit redemption is made on a day that is not an Bourse Day, the Net Asset Value to be used is Net Asset Value per Participation Unit Class on the following Bourse Day.

## 16.7. PAYMENT FOR REDEMPTION OF PARTICIPATION UNITS

Payment of the proceeds from the Participation Unit redemption will be made in the form of book-entry/transfer in Rupiah currency to an account registered in the name of the Participation Unit Holder. Book-entry/transfer fees, if any, are borne by the Participation Unit Holder. Payment of proceeds from the redemption of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit shall be made as soon as possible, no later than 7 (seven) Bourse Days from the Participation Unit Redemption Form, which has been completed in accordance with the terms and conditions stated in the UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract, Prospectus and UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Redemption Form, well received (in complete application) by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

## 16.8. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

The Custodian Bank will provide the Participation Unit Holders through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider, a Participation Unit Transaction Confirmation Letter per Participation Unit Class as confirmation of the execution of the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit resale order by the Participation Unit Holder which among other things states the number of Participation Units resold and the Net Asset Value of each Participation Unit Class at the time the Participation Units are resold.

The Participation Unit Transaction Confirmation Letter will be available no later than 7 (seven) Trading Days after the Participation Unit Redemption Form from the Participation Unit Holder has been completed and received in good condition (in complete application) by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) in accordance with the Participation Unit redemption processing provisions set out in this Prospectus.

If the Participation Unit Holder requests a printed Participation Unit Transaction Confirmation Letter, the Participation Unit Confirmation Letter will be processed in accordance with the OJK Circular Letter concerning Procedures for Submitting Letters or Proof of Confirmation and Periodic Mutual Fund Reports Electronically through the Integrated Investment Management System at no additional cost to UOBAM SUSTAINABLE EQUITY INDONESIA.



## RESTRICTED ##

## 16.9. REFUSAL OF REDEMPTION OF PARTICIPATION UNITS

After notifying the Otoritas Jasa Keuangan in writing with a copy to the Custodian Bank, the Investment Manager may refuse to repurchase the Participation Unit of UOBAM SUSTAINABLE EQUITY INDONESIA or instruct the Mutual Fund Selling Agent appointed by the Investment Manager (if any) to refuse to repurchase the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit, if the followings occur:

(i) the Stock Exchange where most of UOBAM SUSTAINABLE EQUITY INDONESIA's portfolio is traded is closed; or
(ii) the Securities trade of most of UOBAM SUSTAINABLE EQUITY INDONESIA's securities portfolio on the Stock Exchange is discontinued; or
(iii) The state of emergency / force majeure as referred to in
(iv) article 5 letter c number 9 of the Capital Markets Law and its Implementing Regulations.

The Investment Manager is required to notify the above-mentioned matter in writing to the Participation Unit Holder no later than 1 (one) Working Day after the date of the redemption instruction from the Participation Unit Holder is received by the Investment Manager.

During the period of refusal to repurchase the said Participation Unit, the Custodian Bank is prohibited from issuing new Participation Unit and the Investment Manager is prohibited from selling new Participation Unit.



## RESTRICTED ##

## CHAPTER XVII
## INVESTMENT SWITCHING REQUIREMENTS AND PROCEDURES

### 17.1. INVESTMENT SWITCHING

The Participation Unit Holder may switch part or all of the investment in each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class to another UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class or to other Mutual Fund Participation Unit that have investment switching facilities managed by the Investment Manager, and vice versa, in accordance with the terms and conditions stated in the UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract, Prospectus and in the respective Investment Switching Form.

### 17.2. PROCEDURE FOR INVESTMENT SWITCHING

The investment switching is carried out by filling in, including listing the Participation Unit Class that is to be switched and submitting the Investment Switching Form to the Investment Manager or through the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

In the event that the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) under the coordination of the Investment Manager provides an Electronic System, the Participation Unit Holder may perform an investment switching by submitting an Investment Switching Form in the form of an electronic form using the Electronic System provided by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any). The Investment Manager must ensure the readiness of the Electronic System provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) for the investment switching and ensure that the Electronic System complies with the applicable legal provisions in the field of information and electronic transactions, which include providing information and proof of valid transactions, providing electronic documents that can be printed if requested by the Participation Unit Holder and/or OJK, and protecting the interests of Participation Unit Holder who acts in good faith and ensuring that Participation Unit Holder has registered himself/herself on the Electronic System provided by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

The Investment Manager is responsible for administering the Electronic System Investment Switching Form.

The investment switching must be carried out in accordance with the terms and conditions stated in the UOBAM SUSTAINABLE EQUITY INDONESIA Collective Investment Contract, Prospectus and in the respective Investment Switching Form. Investment switching by the Participation Unit Holder that deviates from the terms and conditions of the relevant Mutual Fund will be rejected and will not be processed.

### 17.3. THE PROCESS OF INVESTMENT SWITCHING

The investment switching is processed by the Investment Manager by repurchasing the Participation Unit of the relevant Mutual Fund according to the Participation Unit Class owned by the Participation Unit Holder and selling the Participation Unit from another Participation Unit Class of the relevant Mutual Fund or other Mutual Funds (including the Participation Unit Class from such Mutual Fund, if any) desired by the Participation Unit Holder at the same time by using the Net Asset Value per Participating Unit of each Mutual Fund according to the time the complete switching order is received.

Investment Switching Form which is completed and well received by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) including the listing the Participation Unit Class that is to be switched, until 13.00 WIB (thirteen West Indonesian Time), will be processed by the Custodian Bank based on the Net Asset Value per Participation Unit Class (if any) or per Participation Unit of the relevant Mutual Fund at the end of the Bourse Day.



## RESTRICTED ##

The Investment Switching Form which has been completed and received by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) after 13.00 WIB (thirteen West Indonesia Time), will be processed by the Custodian Bank based on the Net Asset Value per the relevant Mutual Fund Participation Unit Class at the end of the following Bourse Day.

For investment switching made electronically using the Electronic System provided by the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any), if the investment switching is made on a day that is not an Bourse Day, the Net Asset Value that will be used is the Net Asset Value on the following Bourse Day.

Whether or not the application for investment switching is accepted depends on the presence or absence of the Participation Unit and the fulfilment of the minimum subscription limit for the Participation Unit of the intended Mutual Funds.

The investment fund of the Participation Unit Holder whose investment switching order has been received by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any) will be book-transferred by the Custodian Bank into the intended Mutual Fund account, as soon as possible no later than 4 (four) Bourse Day as of the Investment Switching Form is complete and well received by the Investment Manager or the Mutual Fund Selling Agent appointed by the Investment Manager (if any).

**17.4. MINIMUM LIMIT OF SWITCHING AND PROVISIONS OF MINIMUM BALANCE**

The minimum limit of investment switching for each Participation Unit Holder is determined based on the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class as follows:

a. UOBAM SUSTAINABLE EQUITY INDONESIA Class A sets that the minimum limit of investment switching for each Participation Unit Holder is IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder or the amount of the remaining Participation Unit ownership balance, in the case that the remaining Participation Unit ownership balance is less than the specified minimum limit of investment switching;
b. UOBAM SUSTAINABLE EQUITY INDONESIA Class B sets that the minimum limit of investment switching for each Participation Unit Holder is IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder or the amount of the remaining Participation Unit ownership balance, in the case that the remaining Participation Unit ownership balance is less than the specified minimum limit of investment switching;
c. UOBAM SUSTAINABLE EQUITY INDONESIA Class C sets that the minimum limit of investment switching for each Participation Unit Holder is IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder or the amount of the remaining Participation Unit ownership balance, in the case that the remaining Participation Unit ownership balance is less than the specified minimum limit of investment switching; and
d. UOBAM SUSTAINABLE EQUITY INDONESIA Class D sets that the minimum limit of investment switching for each Participation Unit Holder is IDR 10,000,- (ten thousand Rupiah) for each Participation Unit Holder or the amount of the remaining Participation Unit ownership balance, in the case that the remaining Participation Unit ownership balance is less than the specified minimum limit of investment switching.

The Investment Manager does not set a minimum Participation Unit ownership balance that must be maintained by each Participation Unit Holder.

If the investment switching is carried out through the Mutual Fund Selling Agent appointed by the Investment Manager (if any) then the Mutual Fund Selling Agent appointed by the Investment Manager (if any), with prior written notification to the Investment Manager, the Mutual Fund Selling Agent appointed by the Investment Manager (if any) may set a minimum limit of investment switching which is higher than the minimum limit of Participation Unit redemption above.

**17.5 MAXIMUM LIMIT OF INVESTMENT SWITCHING**

The Investment Manager has the right to limit the investment switching amount of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit within 1 (one) Bourse Day up to 5% (five percent) of the total UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value on the day the Participation Unit investment switching request is received. The Investment



## RESTRICTED ##

Manager may use the total Net Asset Value on 1 (one) Bourse Day before the Bourse Day when the request for investment switching is received as an estimate for calculating the maximum limit for Participation Unit investment switching on the Bourse Day on which the request for Participation Unit investment switching is received.

In the event that the Investment Manager receives or saves the investment switching order within 1 (one) Bourse Day more than 5% (five percent) of the total UOBAM SUSTAINABLE EQUITY INDONESIA Net Asset Value issued on the Bourse Day where the investment switching request is received, and the Investment Manager intends to exercise its right to limit the amount of investment switching, the excess of the request for the investment switching by the Custodian Bank based on the Investment Manager's written instructions will be processed and recorded as well as a regarded as the investment switching order on the following Bourse Day which is determined based on the order of application (first come first served) at the Investment Manager after the Investment Manager or Mutual Fund Selling Agent appointed by the Investment Manager (if any) notifies the Participation Unit Holder whose request for their investment switching cannot be processed on the Bourse Day when the investment switching order is received and confirmation from the Participation Unit Holder that the Participation Unit switching order may still be processed as an investment switching order on the following Bourse Day as determined by the order of application (first come first served) at the Investment Manager.

The maximum limit of investment switching mentioned above applies accumulatively to the application for investment switching (total number of requests for redemption and investment switching).

## 17.6. PARTICIPATION UNIT TRANSACTION CONFIRMATION LETTER

The Custodian Bank through the facilities provided by the Integrated Investment Management System (S-INVEST) service provider will provide a Participation Unit Transaction Confirmation Letter which states, the amount of Investment Switched and owned and the Net Asset Value of each Participation Unit at the time the investment is switched to be transferred in no later than 7 (seven) Exchange Days after the Investment Switch Form in UOBAM SUSTAINABLE EQUITY INDONESIA from the Participation Unit Holder has been completed and well received (in complete application) by the Investment Manager or Selling Agent appointed by the Investment Manager (if any) in accordance with the Investment Switch processing provisions set forth in this Prospectus.

In the event that Unit Holder specifically requests a printed Participation Unit Transaction Confirmation Letter to the Investment Manager or Selling Agent appointed by the Investment Manager (if any), the Participation Unit Transaction Confirmation Letter will be processed in accordance with SEOJK concerning Procedures for Submitting Confirmation Letters or Evidence and Electronic Mutual Fund Periodic Reports through the Integrated Investment Management System, without providing additional fees for UOBAM SUSTAINABLE EQUITY INDONESIA.



## RESTRICTED ##

## CHAPTER XVIII
## TRANSFER OF OWNERSHIP OF PARTICIPATION UNIT

### 18.1. TRANSFER OF OWNERSHIP OF PARTICIPATION UNIT

Unit Participation ownership of UOBAM SUSTAINABLE EQUITY INDONESIA can only be transferred or assigned by Participation Unit Holder to the other party without mechanism of sale, buyback or redemption in the context of:

a. Inheritance; or
b. Grant.

### 18.2. TRANSFER OF OWNERSHIP OF PARTICIPATION UNIT PROCEDURE

The transfer of UOBAM SUSTAINABLE EQUITY INDONESIA Unit Participation ownership shall be notified to the heir, grantor, or grantee to the Investment Manager or Mutual Fund Selling Agent appointed by Investment Manager (if any) with supporting evidence in accordance with prevailing laws and regulations to further administered at the Custodian Bank.

The Transfer of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit ownership referred to under section 18.1 above shall be conducted in accordance with prevailing laws and regulation on of inheritance and/or grants.

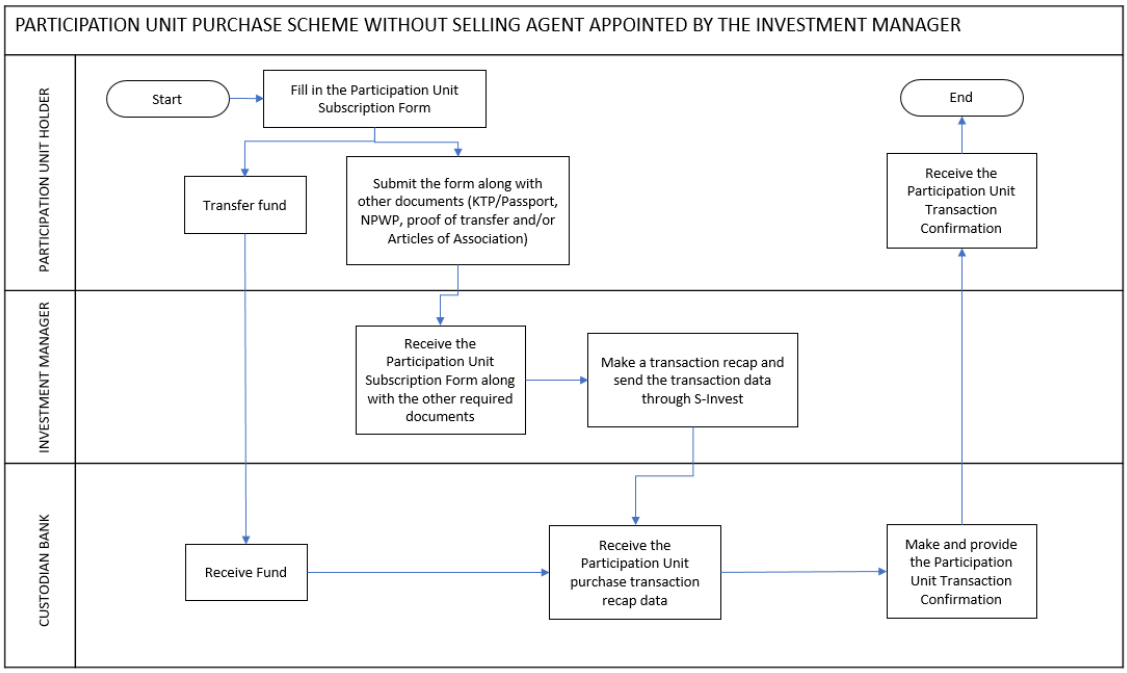
The Investment Manager or Mutual Fund Selling Agent appointed by Investment Manager (if any) of UOBAM SUSTAINABLE EQUITY INDONESIA shall implement AML, CFT, And FPWMD Program in the Financial Services Sector to the party who received the transfer of Unit Participation ownership in the context of inheritance and/or grant as referred to under section 18.1 above.



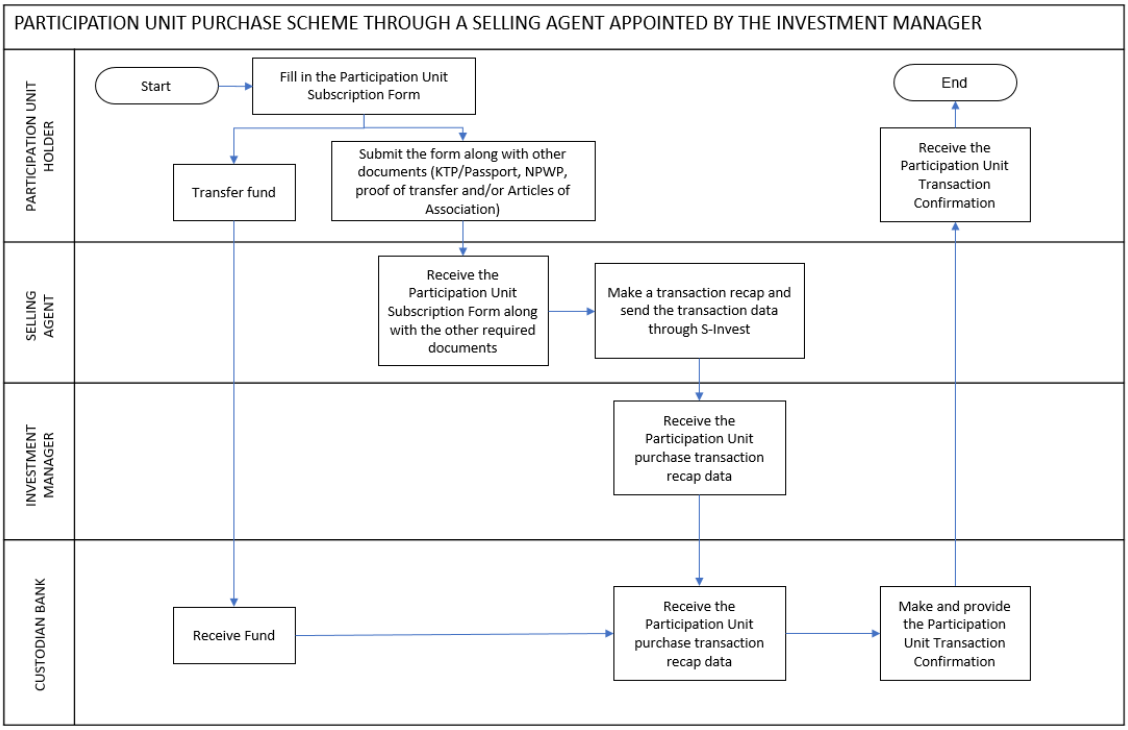
## RESTRICTED ##

## CHAPTER XIX
## SUBSCRIPTION AND REDEMPTION AND INVESTMENT SWITCHING OF PARTICIPATION UNIT SCHEME

### 19.1. A. SUBCRIPTION SCHEME OF PARTICIPATION UNIT WITHOUT A MUTUAL FUND SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



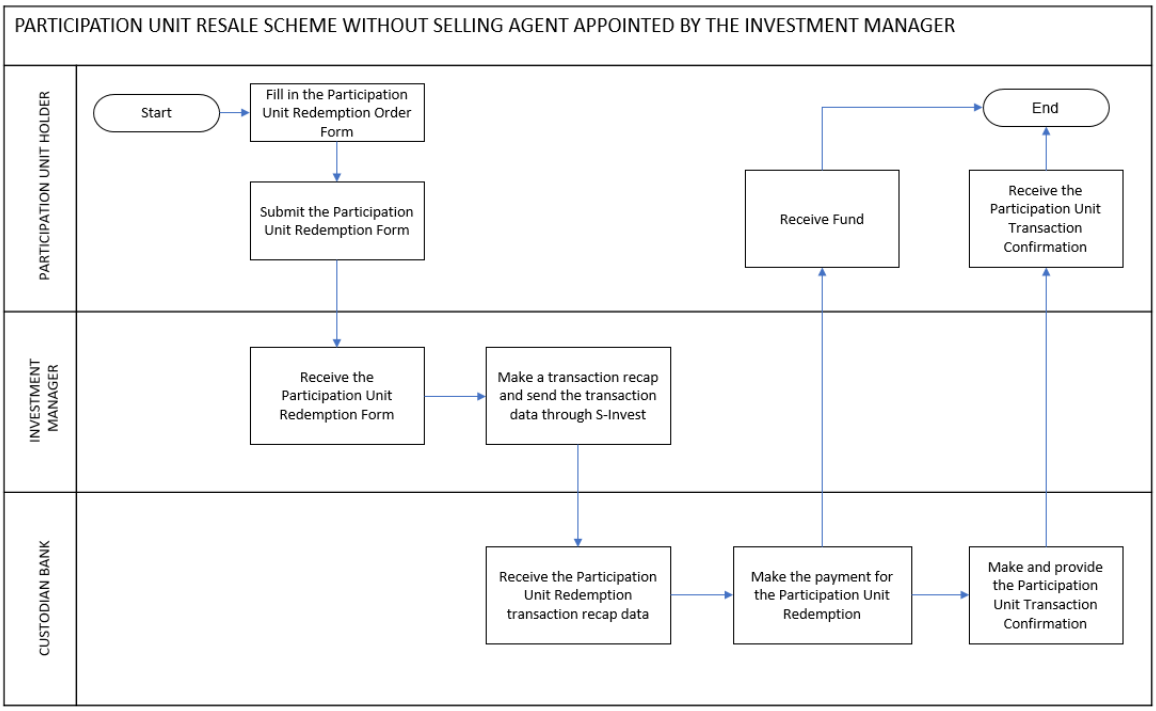

### B. SUBCRIPTION SCHEME OF PARTICIPATION UNIT THROUGH A MUTUAL FUND SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



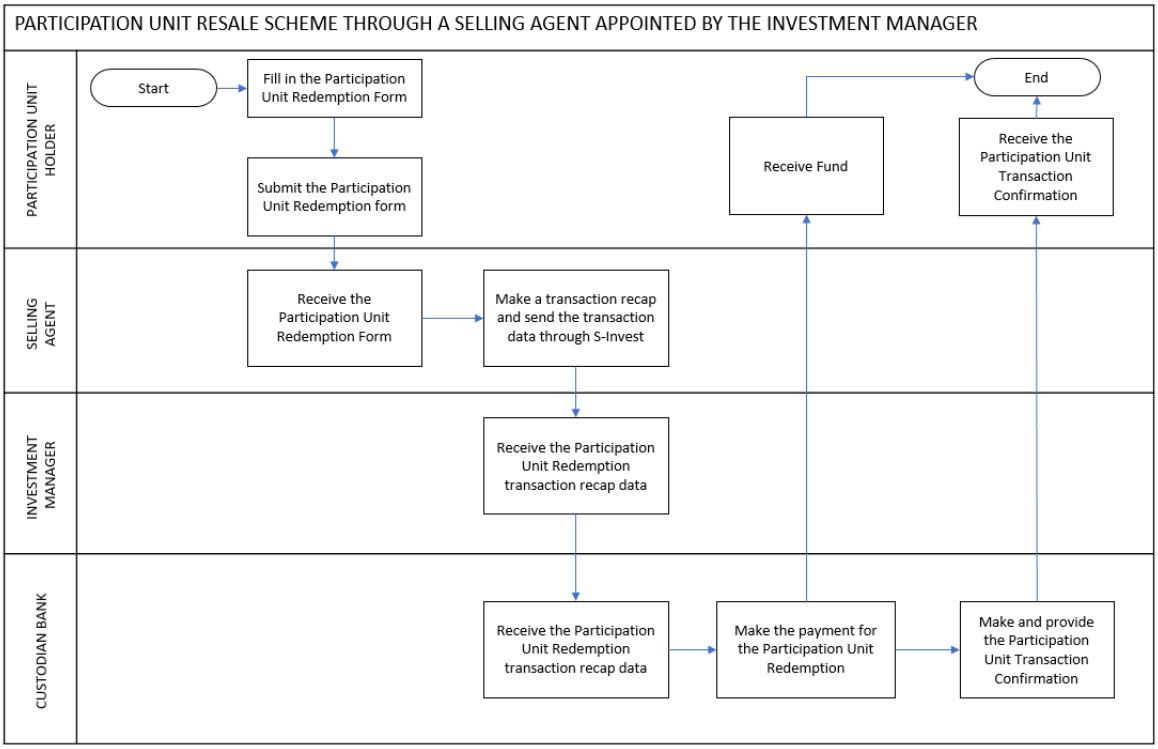



## RESTRICTED ##

## 19.2. A. REDEMPTION SCHEME OF PARTICIPATION UNIT WITHOUT A MUTUAL FUND SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



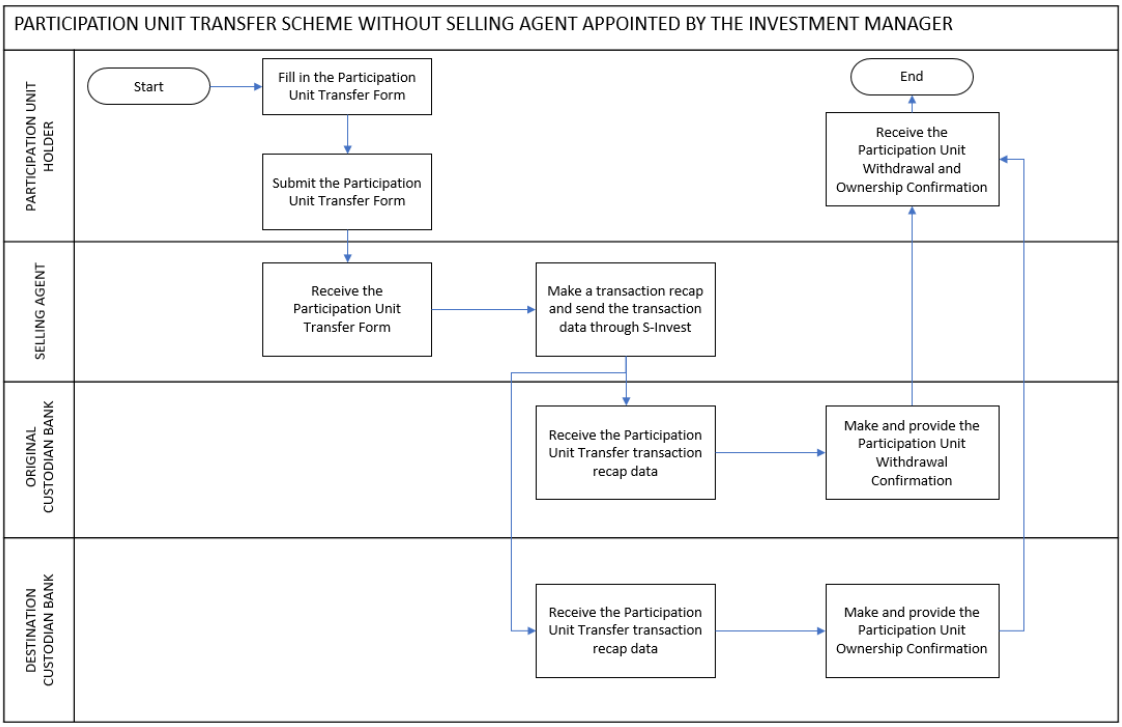

## B. REDEMPTION SCHEME OF PARTICIPATION UNIT THROUGH A MUTUAL FUND SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER



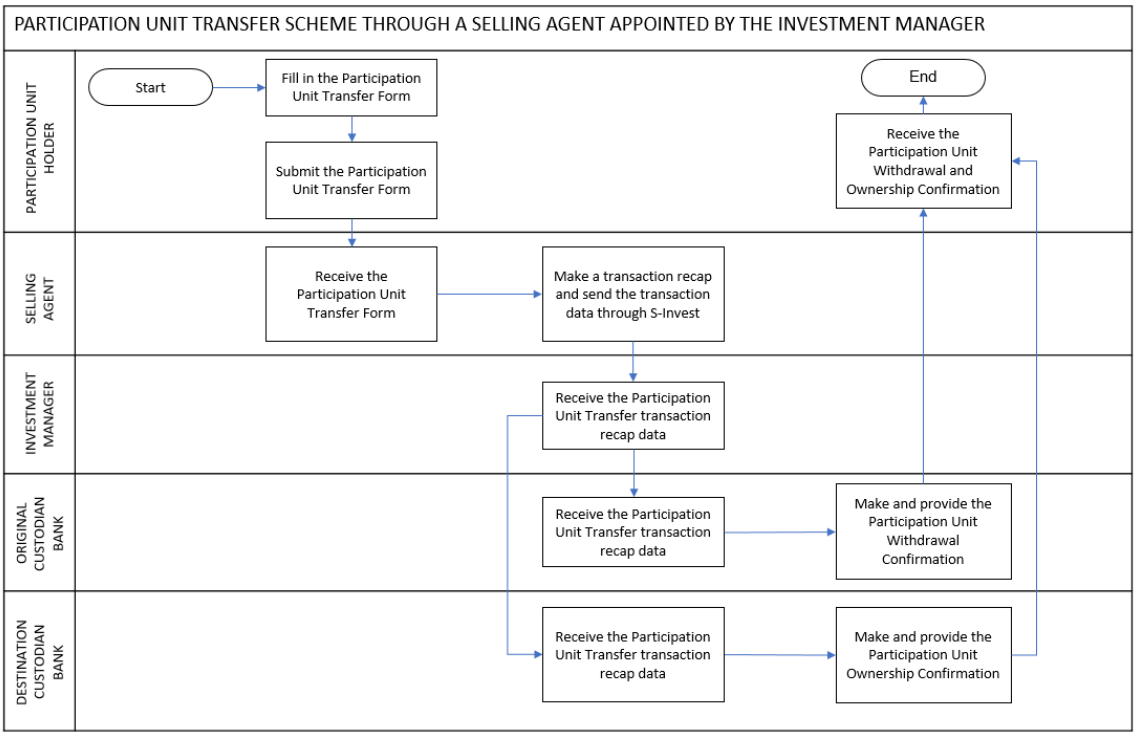



## RESTRICTED ##

## 19.3. A. INVESTMENT SWITCHING SCHEME WITHOUT A MUTUAL FUND SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER




## B. INVESTMENT SWITCHING SCHEME THROUGH A MUTUAL FUND SELLING AGENT APPOINTED BY THE INVESTMENT MANAGER






## RESTRICTED ##

## CHAPTER XX
## PARTICIPATION UNIT HOLDER COMPLAINTS RESOLUTION

### 20.1. COMPLAINT

i. Complaints by Participation Unit Holder submitted to the Investment Manager shall be resolved by the Investment manager by the mechanism as referred to under 20.2. below.
ii. In the event that the complaints related to Custodian Bank's function, the Investment Manager will submit it to the Custodian Bank and the Custodian Bank shall resolve the complaint by the mechanism as referred to under section 20.2. below.

### 20.2. COMPLAINTS RESOLUTION MECHANISM

i. Subject to the provisions of section 20.1 above, the Investment Manager and/or Custodian Bank shall serve and resolve complaint(s) from Participation Unit Holder. Complaint resolution made by the Custodian Bank shall be forwarded to the Investment Manager.
ii. The Investment Manager and/or Custodian Bank must immediately follow up and resolve the Participation Unit Holder's complaint which is submitted verbally no later than 5 (five) Working Days since the complaint is received.
iii. In the event that the Investment Manager and/or Custodian Bank requires supporting documents for the complaint submitted by the Participation Unit Holder verbally as referred to in paragraph ii above, the Investment Manager and/or Custodian Bank shall request the Participation Unit Holder to submit a written Complaint by attaching necessary supporting documents.
iv. The Investment Manager and/or Custodian Bank are required to follow up and settle the complaint in writing no later than 20 (twenty) Working Days since the complete receipt of documents directly related to the Participation Unit Holder's complaint.
v. The Investment Manager and/or Custodian Bank may extend the period as referred to in paragraph iv above in accordance with the terms and conditions stipulated in the POJK Concerning Consumer Complaint Services in the Financial Services Sector.
vi. The extension of the complaint settlement period as referred to in paragraph v above must be notified in writing to the Participation Unit Holder who filed the complaint before the period as referred to in paragraph iv ends.
vii. The Investment Manager provides information regarding the status of the Participation Unit Holder's complaint through various communication facilities provided by the Investment Manager, including through the website, letter, email or telephone.

### 20.3. COMPLAINTS RESOLUTION

i. The Investment Manager and/or Custodian Bank can resolve complaints in accordance with internal regulations that refer to the provisions as stipulated in the POJK Concerning Consumer Complaint Services in the Financial Services Sector.
ii. In addition to the complaints resolution as referred to under section 20.1 paragraph i above, the Participation Unit Holder may take advantage of the complaint services provided by the OJK for resolution efforts through the mechanism regulated in the POJK Concerning Implementation of Consumer and Public Services in the Financial Services Sector by Otoritas Jasa Keuangan by the Financial Services Authority.
iii. In the event that an agreement on the settlement of the Complaint as referred to above is not reached, the Participation Unit Holder and the Investment Manager and/or the Custodian Bank are required to perform Dispute Settlement as regulated further in Chapter XXI (Dispute Resolution).

### 20.4. DISPUTE RESOLUTION

In the event that an agreement cannot be reached to resolve the Complaint as referred to in Chapter XX of the Prospectus, the Unit Holder, the Investment Manager, and/or the Custodian Bank will resolve the dispute through an arbitration mechanism through an Alternative Dispute Resolution Institution (LAPS) in the Financial Services Sector that has received approval from the Financial Services Authority (OJK), with the terms, conditions, and procedures as referred to in the OJK Regulation (POJK) concerning Alternative Dispute Resolution Institutions in the



## RESTRICTED ##

Financial Services Sector, and in accordance with regulations regarding dispute resolution procedures issued by the LAPS and approved by the OJK, and with reference to Law Number 30 of 1999 (one thousand nine hundred and ninety-nine) concerning Arbitration and Alternative Dispute Resolution, including all amendments thereto (the "Arbitration and Alternative Dispute Resolution Law") as relevant.



## RESTRICTED ##

## CHAPTER XXI
## ESTABLISHMENT AND DISESTABLISHMENT OF PARTICIPATION UNIT CLASS

**21.1.** The Investment Manager may increase the number of Participation Unit Classes and the number of Participation Unit in each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class by making amendments to the Collective Investment Contract in accordance with the prevailing laws and regulations and the Collective Investment Contract. Each UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class is offered as of the Participation Unit Class Addition Date.

**21.2.** In the event that a UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class is ordered to be disestablished by OJK based on the provisions of the applicable laws and regulations, the Investment Manager must:

1. make amendments to the Collective Investment Contract in accordance with the provisions of the prevailing laws and regulations; and
2. Instruct the Custodian Bank to stop calculating the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class which is disestablished on the date the Contract amendments are made. On the same date as the Contract amendments are made and based on written confirmation from the Participation Unit Holder on the disestablished Participation Unit Class, the Investment Manager will instruct the Custodian Bank to make payment for the redemption of the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class which is disestablished to the account registered in the name of the Participation Unit Holder, provided that full payment is made no later than 7 (seven) Bourse Days after the amendments to the Contract.

**21.3.** In the event that the Investment Manager and Custodian Bank have agreed to disestablish a Participation Unit Class of UOBAM SUSTAINABLE EQUITY INDONESIA, the Investment Manager shall:

1. submit notification of the disestablishment plan of the Participation Unit Class to the Participation Unit Holder in the disestablished Participation Unit Class;
2. sign an agreement to disestablish the Participation Unit Class with the Custodian Bank;
3. make amendments to the Contract in accordance with the provisions of the prevailing laws and regulations; and
4. instruct the Custodian Bank to stop calculating the Net Asset Value of UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class which is disestablished on the date the Contract amendments are made. On the same date as the Contract amendments are made and based on written confirmation from the Participation Unit Holder on the disestablished Participation Unit Class, the Investment Manager will instruct the Custodian Bank to make payment for the redemption of the UOBAM SUSTAINABLE EQUITY INDONESIA Participation Unit Class which is disestablished to the account registered in the name of the Participation Unit Holder, provided that full payment is made no later than 7 (seven) Bourse Days after the Contract change.

**21.4.** In the event that only 1 (one) Participation Unit Class remains in UOBAM SUSTAINABLE EQUITY INDONESIA, the Participation Unit Class will be disestablished through the dissolution and liquidation mechanism in accordance with Chapter XIII of this Prospectus.



## RESTRICTED ##

## CHAPTER XXII
## DISSEMINATION OF THE PROSPECTUS AND FORMS RELATING TO PARTICIPATION UNIT SUBSCRIPTION

**22.1.** Information, Prospectus, Account Opening Form, Prospective Participation Unit Holder Profile Form, and Participation Unit Subscription Order Form (if any) of UOBAM SUSTAINABLE EQUITY INDONESIA can be obtained at the Investment Manager's office, as well as the Mutual Fund Selling Agent appointed by the Investment Manager (if any). Contact the Investment Manager for more information.

**22.2.** In order to avoid a delay on delivery of the Monthly Report of UOBAM SUSTAINABLE EQUITY INDONESIA or other information on the investment, the Participation Unit Holders are expected to notify any address change as soon as possible to the Investment Manager or to the Mutual Fund Selling Agent appointed by the Investment Manager (if any) where the relevant Participation Unit Holders conduct Participation Unit subscription.

**Investment Manager**
**PT UOB Asset Management Indonesia**
UOB Plaza 42nd Floor Unit 2
Jl. M.H. Thamrin No. 10
Central Jakarta 10230
Phone: (021) 29290889
Fax: (021) 29290809

**Custodian Bank**
**Standard Chartered Bank, Jakarta Branch**
Standard Chartered Tower
Jl. Prof. Dr. Satrio No. 164
Jakarta 12930
Tel. +6221 2555 0200
Fax. +6221 25550002 / 304150025
Website: www.sc.com/id



## RESTRICTED ##

## CHAPTER XXIII
## ACCOUNTANT OPINIONS ON FINANCIAL STATEMENTS

*See the next page.*



## RESTRICTED ##

# Reksa Dana Saham UOBAM
# Sustainable Equity Indonesia

Laporan Keuangan/
*Financial Statements*
Untuk Tahun-tahun yang Berakhir 31 Desember 2024 dan 2023/
*For the Years Ended December 31, 2024 and 2023*

**REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA**
**DAFTAR ISI/*TABLE OF CONTENTS***


| | **Halaman/ *Page*** |
|---|---|
| **Laporan Auditor Independen/** ***Independent Auditors' Report*** | |
| Surat Pernyataan tentang Tanggung Jawab atas Laporan Keuangan Reksa Dana Saham UOBAM Sustainable Equity Indonesia untuk Tahun-tahun yang Berakhir 31 Desember 2024 dan 2023 yang ditandatangani oleh:/ *The Statements on the Responsibility for Financial Statements of Reksa Dana Saham UOBAM Sustainable Equity Indonesia for the Years Ended December 31, 2024 and 2023 signed by:* - PT UOB Asset Management Indonesia sebagai Manajer Investasi/*as the Investment Manager* - Standard Chartered Bank, Cabang Jakarta sebagai Bank Kustodian/*as the Custodian Bank* | |
| **LAPORAN KEUANGAN** - Untuk Tahun-tahun yang Berakhir 31 Desember 2024 dan 2023/ ***FINANCIAL STATEMENTS*** *- For the Years Ended December 31, 2024 and 2023* | |
| Laporan Posisi Keuangan/ *Statements of Financial Position* | 1 |
| Laporan Laba Rugi dan Penghasilan Komprehensif Lain/ *Statements of Profit or Loss and Other Comprehensive Income* | 2 |
| Laporan Perubahan Aset Bersih/ *Statements of Changes in Net Assets* | 3 |
| Laporan Arus Kas/ *Statements of Cash Flows* | 4 |
| Catatan atas Laporan Keuangan/ *Notes to Financial Statements* | 5 |

MIRAWATI SENSI IDRIS

Registered Public Accountants
Business License No.799/KM.1/2017

**Branch Office:**
Satrio Tower, 15th Floor
Jl. Prof. Dr. Satrio, Blok C4, Kav 6-7
Jakarta Selatan - 12950
INDONESIA

T +62 21 2598 2152
F +62 21 2598 2154

MOORE

## Laporan Auditor Independen

**No. 00036/3.0351/AU.1/09/1063-1/1/III/2025**

**Pemegang Unit Penyertaan, Manajer Investasi, dan Bank Kustodian**
**Reksa Dana Saham UOBAM Sustainable Equity Indonesia**

### Opini

Kami telah mengaudit laporan keuangan Reksa Dana Saham UOBAM Sustainable Equity Indonesia (Reksa Dana), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2024, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan aset bersih, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Reksa Dana tanggal 31 Desember 2024, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

### Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Reksa Dana berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

### Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

## *Independent Auditors' Report*

***No. 00036/3.0351/AU.1/09/1063-1/1/III/2025***

***The Unitholders, Investment Manager, and Custodian Bank***
***Reksa Dana Saham UOBAM Sustainable Equity Indonesia***

### *Opinion*

*We have audited the financial statements of Reksa Dana Saham UOBAM Sustainable Equity Indonesia (the Mutual Fund), which comprise the statement of financial position as of December 31, 2024, and the statements of profit or loss and other comprehensive income, changes in net assets, and cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.*

*In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Mutual Fund as of December 31, 2024, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.*

### *Basis for Opinion*

*We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Mutual Fund in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.*

### *Key Audit Matters*

*Key audit matters are those matters that in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.*



*An independent member of Moore Global Network Limited - members in principal cities throughout the world*

Penilaian Portofolio Efek

Lihat Catatan 2 (informasi kebijakan akuntansi material), Catatan 3 (penggunaan estimasi, pertimbangan, dan asumsi), Catatan 4 (portofolio efek), Catatan 14 (pengukuran nilai wajar), dan Catatan 23 (tujuan dan kebijakan pengelolaan dana pemegang unit penyertaan dan manajemen risiko keuangan), atas laporan keuangan.

Pada tanggal 31 Desember 2024, portofolio efek Reksa Dana (tidak termasuk deposito berjangka) adalah sebesar Rp 109.816.906.200 atau 98,21% dari jumlah portofolio efek merupakan aset keuangan yang diukur pada nilai wajar melalui laba rugi. Kami fokus pada penilaian investasi ini karena ini merupakan elemen utama dari nilai aset bersih Reksa Dana, oleh karena itu, kami menentukan hal ini sebagai hal audit utama.

Kami telah melakukan prosedur berikut untuk merespons hal audit utama ini:

- Kami memperoleh pemahaman tentang syarat-syarat, ketentuan dan tujuan investasi dari Kontrak Investasi Kolektif Reksa Dana.
- Kami memperoleh pemahaman atas pengendalian internal dan proses penelaahan Reksa Dana atas penilaian investasi pada portofolio efek.
- Kami menguji klasifikasi investasi portofolio efek Reksa Dana untuk memastikan apakah klasifikasi atas investasi tersebut telah sesuai dengan persyaratan Standar Akuntansi Keuangan di Indonesia.
- Kami menguji penilaian portofolio efek tersebut, dengan membandingkan jumlah nilai wajar dengan harga kuotasian di pasar aktif.
- Kami membandingkan catatan portofolio efek yang dikelola oleh Reksa Dana dengan catatan portofolio efek dari kustodian efek serta mendapatkan rekonsiliasi atas perbedaan yang ditemukan.

**Tanggung Jawab Manajer Investasi dan Bank Kustodian atas Laporan Keuangan**

Manajer Investasi dan Bank Kustodian bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh Manajer Investasi dan Bank Kustodian untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

*Valuation of Investment Portfolios*

*Refer to Note 2 (material accounting policy information), Note 3 (use of of estimates, judgments, and assumptions), Note 4 (investment portfolios), Note 14 (fair value measurement), and Note 23 (unitholders' funds and financial risk management objectives and policies), to the financial statements.*

*As of December 31, 2024, the Mutual Fund's investment portfolios (excluding time deposits) amounting to Rp 109,816,906,200 or 98.21% of the total investment portfolios represent financial assets that are measured at fair value through profit or loss. We focused on the valuation of these investments since these represent the principal element of the net assets value of the Mutual Fund, thus, we determined this to be a key audit matter.*

*We have performed the following procedures to address this key audit matter:*

- *We obtained the understanding on the terms, conditions and investment objectives from the Collective Investment Contract of the Mutual Fund.*
- *We obtained the understanding on internal controls and assessment processes of the Mutual Fund for the valuation of investment portfolios.*
- *We tested the classification of investment portfolios of the Mutual Fund to ensure that the classification of the investments is in accordance with the requirements of the Indonesian Financial Accounting Standards.*
- *We tested the valuation of the investment portfolios, by comparing the fair value amounts with the quoted prices in active markets.*
- *We compared the records of investment portfolios as managed by the Mutual Fund with the records of investment portfolios from securities custodian and obtained a reconciliation for any differences noted.*

***Responsibility of Investment Manager and Custodian Bank for the Financial Statements***

*Investment Manager and Custodian Bank are responsible for the preparation and fair presentation of such financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as Investment Manager and Custodian Bank determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.*

Dalam penyusunan laporan keuangan, Manajer Investasi dan Bank Kustodian bertanggung jawab untuk menilai kemampuan Reksa Dana dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali Manajer Investasi dan Bank Kustodian memiliki intensi untuk melikuidasi Reksa Dana atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

*In preparing the financial statements, Investment Manager and Custodian Bank are responsible for assessing the Mutual Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Investment Manager and Custodian Bank either intends to liquidate the Mutual Fund or to cease operations, or has no realistic alternative but to do so.*

**Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan**

***Auditor's Responsibilities for the Audit of the Financial Statements***

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

*Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.*

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

*As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:*

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*

- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Reksa Dana.

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Mutual Fund's internal control.*

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh Manajer Investasi dan Bank Kustodian.

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Investment Manager and Custodian Bank.*

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh Manajer Investasi dan Bank Kustodian dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Reksa Dana untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Reksa Dana tidak dapat mempertahankan kelangsungan usaha.

- *Conclude on the appropriateness of Investment Manager and Custodian Bank's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Mutual Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Mutual Fund to cease to continue as a going concern.*

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

Kami mengomunikasikan kepada Manajer Investasi dan Bank Kustodian mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

*We communicate with Investment Manager and Custodian Bank regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.*

Kami juga memberikan suatu pernyataan kepada Manajer Investasi dan Bank Kustodian bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

*We also provide Investment Manager and Custodian Bank with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.*

Dari hal-hal yang dikomunikasikan kepada Manajer Investasi dan Bank Kustodian, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

*From the matters communicated with Investment Manager and Custodian Bank, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.*

MIRAWATI SENSI IDRIS

00036

Santo
Izin Akuntan Publik No. AP. 1063 /
*Certified Public Accountant License No. AP. 1063*

14 Maret 2025/ *March 14, 2025*

PT UOB Asset Management Indonesia
UOB Plaza 42nd Floor Unit 2
Jl. M.H. Thamrin No. 10
Jakarta 10230
Tel (+6221) 29290889
Fax (+6221) 29290809
www.uobam.co.id

SURAT PERNYATAAN MANAJER INVESTASI
TENTANG TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2024 DAN 2023

**REKSA DANA SAHAM UOBAM**
**SUSTAINABLE EQUITY INDONESIA**

Kami yang bertanda tangan di bawah ini:

| | | |
|---|---|---|
| Nama/*Name* | : | Widrawan Hindrawan |
| Alamat Kantor/*Office address* | : | PT UOB Asset Management Indonesia<br>UOB Plaza Lt. 42 Unit 2<br>Jl. MH. Thamrin No. 10,<br>Jakarta 10230 |
| Nomor Telepon/*Telephone number* | : | 021 - 29290889 |
| Jabatan/*Title* | : | Direktur |
| Nama/*Name* | : | Migi R. Byaktika |
| Alamat Kantor/*Office address* | : | PT UOB Asset Management Indonesia<br>UOB Plaza Lt. 42 Unit 2<br>Jl. MH. Thamrin No. 10,<br>Jakarta 10230 |
| Nomor Telepon/*Telephone number* | : | 021 - 29290889 |
| Jabatan/*Title* | : | Direktur |

menyatakan bahwa:

1. Manajer Investasi bertanggung jawab atas penyusunan dan penyajian laporan keuangan Reksa Dana Saham UOBAM Sustainable Equity Indonesia (Reksa Dana) sesuai dengan tugas dan tanggung jawab sebagai Manajer Investasi sebagaimana tercantum dalam Kontrak Investasi Kolektif (KIK) Reksa Dana, serta menurut peraturan dan perundangan yang berlaku.

2. Laporan keuangan Reksa Dana telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.

3. a. Semua informasi dalam laporan keuangan Reksa Dana tersebut telah dimuat secara lengkap dan benar, dan

   b. Laporan keuangan Reksa Dana tersebut tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material.

INVESTMENTS MANAGER'S STATEMENT
REGARDING THE RESPONSILIBILITY
FOR THE FINANCIAL STATEMENTS
FOR THE YEARS ENDED
DECEMBER 31, 2024 AND 2023

**REKSA DANA SAHAM UOBAM**
**SUSTAINABLE EQUITY INDONESIA**

We, the undersigned:

declare that:

1. Investment Manager is responsible for the preparation and presentation of the financial statements of Reksa Dana Saham UOBAM Sustainable Equity Indonesia (the Mutual Fund) in accordance with our duties and responsibilities as Investment Manager, as stated in the Collective Investment Contract (CIC) of the Mutual Fund, and in accordance with prevailing laws and regulations.

2. The financial statements of the Mutual Fund have been prepared and presented in accordance with Indonesian Financial Accounting Standards.

3. a. All information has been fully and correctly disclosed in the financial statements of the Mutual Fund, and

   b. The financial statements of the Mutual Fund do not contain false materially information or facts, and do not conceal any information or facts.

## RESTRICTED ##

4. Bertanggung jawab atas sistem pengendalian intern dalam Reksa Dana.

4. We are responsible for the internal control of the Mutual Fund.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Jakarta, 14 Maret 2025/ *March 14, 2025*

**PT UOB Asset Management Indonesia**

**Widrawan Hindrawan**
Direktur/*Director*

**Migi R. Byaktika**
Direktur/*Director*

**SURAT PERNYATAAN BANK KUSTODIAN TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2024 DAN 2023**

**REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA**

**Yang bertanda tangan di bawah ini:**

Nama : Koslina
Alamat Kantor : World Trade Centre II
Jl. Jenderal Sudirman Kav. 29-31
Jakarta 12920
Nomor telepon : +6221 255 50222
Jabatan : Head of Financing and Securities Services, Financial Markets

Bertindak berdasarkan *Power of Attorney* tertanggal 20 April 2021 dengan demikian sah mewakili **STANDARD CHARTERED BANK**, Cabang Jakarta, menyatakan bahwa:

1. Sesuai dengan surat edaran BAPEPAM & LK No: SE-02/BL/2011 kepada seluruh Direksi Manajer Investasi dan Bank Kustodian Produk Investasi berbasis KIK tertanggal 30 Maret 2011 dan Surat Otoritas Jasa Keuangan No.S-469/D.04/2013 tanggal 24 Desember 2013 perihal Laporan Keuangan Tahunan Produk Investasi berbentuk Kontrak Investasi Kolektif (KIK), **STANDARD CHARTERED BANK**, Cabang Jakarta, Kantor Cabang suatu bank yang didirikan berdasarkan hukum Negara Kerajaan Inggris ("**Bank Kustodian**"), dalam kepastiannya sebagai bank kustodian dari **REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA** ("**Reksa Dana**") bertanggung jawab terhadap penyusunan dan penyajian Laporan Keuangan Reksa Dana.

2. Laporan Keuangan Reksa Dana telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia.

**THE CUSTODIAN BANK'S STATEMENT ON THE RESPONSILIBILITY FOR THE FINANCIAL STATEMENTS FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023**

**REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA**

***The undersigned:***

*Name : Koslina*
*Office Address : World Trade Centre II*
*Jl. Jenderal Sudirman Kav. 29-31*
*Jakarta 12920*
*Phone Number : +6221 255 50222*
*Title : Head of Financing and Securities Services, Financial Markets*

*Act based on Power Attorney dated 20 April 2021 therefore validly acting for and on behalf of **STANDARD CHARTERED BANK**, Jakarta Branch, declare that:*

1. *Pursuant to the Circular Letter of Bapepam & LK No: SE-02/BL/2011 addressed to all Directors of Investment Managers and Custodian Banks of Investment Product under the CIC dated 30 March 2011 and the Financial Services Authority Letter No. S-469/D.04/2013 dated 24th December 2013 regarding the Annual Financial Statements of Investment Products in form of Collective Investment Contract (CIC), **STANDARD CHARTERED BANK**, Jakarta Branch, the Branch Office of the company established under the laws of England (the **"Custodian Bank"**), in its capacity as the custodian bank **REKSA DANA SAHAM UOBAM SUSTAINABLE EQUITY INDONESIA** (the **"Fund"**) is responsible for the preparation and presentation of the Financial Statements of the Fund.*

2. *These financial statements of the Fund have been prepared and presented in accordance with Indonesian Financial Accounting Standards.*

3. Bank Kustodian hanya bertanggungjawab atas Laporan Keuangan Reksa Dana ini sejauh kewajiban dan tanggungjawabnya sebagai Bank Kustodian Reksa Dana seperti ditentukan dalam KIK.

3. *The Custodian Bank is only responsible for these Financial Statements of the Fund to the extent of its obligations and responsibilities as a Custodian Bank of the Fund as set out in the CIC.*

4. Dengan memperhatikan alinea tersebut di atas, Bank Kustodian menegaskan bahwa:

   a. Semua informasi yang diketahuinya dalam kapasitasnya sebagai Bank Kustodian Reksa Dana telah diberitahukan sepenuhnya dan dengan benar dalam Laporan Keuangan Tahunan Reksa Dana; dan

   b. Laporan Keuangan Reksa Dana, berdasarkan pengetahuan terbaik Bank Kustodian, tidak berisi informasi atau fakta yang material yang salah, dan tidak menghilangkan informasi atau fakta yang material yang akan atau harus diketahuinya dalam kapasitasnya sebagai Bank Kustodian Reksa Dana.

4. *Subject to the foregoing paragraphs, the Custodian Bank confirms that:*

   a. *All information which is known to it in its capacity as Custodian Bank of the Fund has been fully and correctly disclosed in these Annual Financial Statement of the Fund; and*

   b. *These Financial Statements of the Fund, do not to the best of its knowledge, contain false material information or facts, nor do they omit material information or facts which would or should be known to it in its capacity as Custodian Bank of the Fund.*

5. Bank Kustodian memberlakukan prosedur pengendalian internal kontrol dalam mengadministrasikan Reksa Dana, sesuai dengan kewajiban dan tanggung jawabnya seperti yang ditentukan dalam KIK.

5. *The Custodian Bank applies its internal control procedures in administering the Fund, in accordance with its obligations and responsibilities set out in the CIC.*

**Jakarta, 14 Maret 2025/*14 March, 2025***
Untuk dan atas nama Bank Kustodian
*For and on behalf of Custodian Bank*

Koslina
Head of Financing and Securities Services,
Financial Markets

| | 2024 | Catatan/ *Notes* | 2023 | |
|---|---|---|---|---|
| **ASET** | | | | **ASSET** |
| Portofolio efek | | 4 | | Investment portfolios |
| Efek bersifat ekuitas (biaya perolehan Rp 112.946.713.274 dan Rp 120.540.312.472 masing-masing pada tanggal 31 Desember 2024 dan 2023) | 109.816.906.200 | | 123.089.315.200 | Equity instruments (acquisition cost of Rp 112,946,713,274 and Rp 120,540,312,472 as of December 31, 2024 and 2023, respectively) |
| Instrumen pasar uang | 2.000.000.000 | | 2.000.000.000 | Money market instrument |
| Jumlah portofolio | 111.816.906.200 | | 125.089.315.200 | Total investment portofolios |
| Kas di bank | 8.445.691.161 | 5 | 13.214.928.908 | Cash in banks |
| Piutang bagi hasil dan dividen | 397.904.185 | 6 | 222.182.100 | Profit sharing and dividend receivables |
| Piutang transaksi efek | 1.330.533.432 | 7 | - | Receivables from securities transactions |
| Piutang penjualan unit penyertaan | - | 8 | 512.385.297 | Sales of investment units receivable |
| **JUMLAH ASET** | 121.991.034.978 | | 139.038.811.505 | **TOTAL ASSET** |
| **LIABILITAS** | | | | **LIABILITIES** |
| Utang transaksi efek | 2.617.533.400 | 9 | 4.993.971.859 | Liabilities for securities transactions |
| Liabilitas atas pembelian kembali unit penyertaan | - | 10 | 758.142.504 | Liabilities for redemption of investment units |
| Beban akrual | 283.552.580 | 11 | 319.849.658 | Accrued expenses |
| Liabilitas atas biaya pembelian kembali unit penyertaan | 12.837.642 | 12 | 114.698.817 | Liabilities for redemption of investment units fee |
| Utang pajak | 6.681.745 | 13 | 8.625.681 | Tax payable |
| **JUMLAH LIABILITAS** | 2.920.605.367 | | 6.195.288.519 | **TOTAL LIABILITIES** |
| **NILAI ASET BERSIH** | 119.070.429.611 | | 132.843.522.985 | **NET ASSET VALUE** |
| **JUMLAH UNIT PENYERTAAN BEREDAR** | 128.926.020,6761 | 15 | 133.268.658,7239 | **TOTAL OUTSTANDING INVESTMENT UNITS** |
| **NILAI ASET BERSIH PER UNIT PENYERTAAN:** | | | | **NET ASSETS VALUE PER INVESTMENT UNIT** |
| Kelas A | - | | - | Class A |
| Kelas D | 923,5562 | | 996,8099 | Class D |

| | 2024 | Catatan/ *Notes* | 2023 | |
|---|---|---|---|---|
| **PENDAPATAN** | | | | **INCOME** |
| Pendapatan investasi | | | | Investment income |
| Pendapatan dividen | 4.000.248.705 | | 1.313.271.422 | Dividend income |
| Pendapatan bagi hasil | 136.893.151 | 16 | 59.829.179 | Profit sharing income |
| Keuntungan (kerugian) investasi yang telah direalisasi | 504.500.662 | 17 | (4.830.390.915) | Realized gain (loss) on investments |
| Keuntungan (kerugian) investasi yang belum direalisasi | (5.678.809.802) | 17 | 2.731.653.847 | Unrealized gain (loss) on investments |
| **JUMLAH PENDAPATAN** | (1.037.167.284) | | (725.636.467) | **TOTAL INCOME** |
| **BEBAN** | | | | **EXPENSES** |
| Beban investasi | | | | Investment expenses |
| Beban pengelolaan investasi | 2.795.229.258 | 18 | 1.744.850.171 | Investment management expense |
| Beban kustodian | 124.108.179 | 19 | 81.041.344 | Custodial expense |
| Beban lain-lain | 2.342.671.105 | 20 | 1.356.704.213 | Other expenses |
| **JUMLAH BEBAN** | 5.262.008.542 | | 3.182.595.728 | **TOTAL EXPENSES** |
| **RUGI SEBELUM PAJAK** | (6.299.175.826) | | (3.908.232.195) | **LOSS BEFORE TAX** |
| **BEBAN PAJAK** | | | | **TAX EXPENSE** |
| Pajak kini | - | 21 | - | Current tax |
| **RUGI TAHUN BERJALAN** | (6.299.175.826) | | (3.908.232.195) | **LOSS FOR THE YEAR** |
| **PENGHASILAN KOMPREHENSIF LAIN** | - | | - | **OTHER COMPREHENSIVE INCOME** |
| **RUGI KOMPREHENSIF TAHUN BERJALAN** | (6.299.175.826) | | (3.908.232.195) | **COMPREHENSIVE LOSS FOR THE YEAR** |

| | **Transaksi dengan Pemegang Unit Penyertaan/** ***Transactions with Unitholders*** | **Jumlah Penurunan Nilai Aset Bersih/** ***Total Decrease in Net Asset Value*** | **Penghasilan Komprehensif Lain/** ***Other Comprehensive*** **Income** | **Jumlah Nilai Aset Bersih/** ***Total Net Asset Value*** | |
|---|---|---|---|---|---|
| **Saldo per 1 Januari 2023** | 7.719.790.569 | (271.253.882) | - | 7.448.536.687 | **Balance as of January 1, 2023** |
| Rugi tahun berjalan | - | (3.908.232.195) | - | (3.908.232.195) | Loss for the year |
| Transaksi dengan pemegang unit penyertaan | | | | | Transactions with unitholders |
| Penjualan unit penyertaan | 300.276.110.189 | - | - | 300.276.110.189 | Sales of investment units |
| Pembelian kembali unit penyertaan | (170.972.891.695) | - | - | (170.972.891.695) | Redemption of investment units |
| Penghasilan komprehensif lain | - | - | - | - | Other comprehensive income |
| **Saldo per 31 Desember 2023** | 137.023.009.063 | (4.179.486.077) | - | 132.843.522.985 | **Balance as of December 31, 2023** |
| Rugi tahun berjalan | - | (6.299.175.826) | - | (6.299.175.826) | Loss for the year |
| Transaksi dengan pemegang unit penyertaan | | | | | Transaction with unit holders |
| Penjualan unit penyertaan | 270.904.160.447 | - | - | 270.904.160.447 | Sales of investment units |
| Pembelian kembali unit penyertaan | (278.378.077.995) | - | - | (278.378.077.995) | Redemption of investment units |
| Penghasilan komprehensif lain | - | - | - | - | Other comprehensive income |
| **Saldo per 31 Desember 2024** | 129.549.091.515 | (10.478.661.903) | - | 119.070.429.611 | **Balance as of December 31, 2024** |

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

| | 2024 | 2023 | |
|---|---|---|---|
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | **CASH FLOWS FROM OPERATING ACTIVITIES** |
| Penerimaan dividen | 3.823.671.825 | 1.095.933.158 | Dividend received |
| Penerimaan bagi hasil - bersih | 110.369.315 | 43.675.288 | Profit sharing received- net |
| Hasil penjualan efek ekuitas - bersih | 419.053.849.190 | 203.555.561.290 | Proceeds from sales of equity instruments portfolio - net |
| Pembelian portofolio efek ekuitas | (414.662.721.221) | (316.803.648.317) | Purchases of equity instrument portofolios |
| Penempatan instrumen pasar uang | - | (1.530.000.000) | Placement in money market instrument |
| Pembayaran beban investasi | (5.374.732.101) | (2.735.339.809) | Investment expenses paid |
| Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Operasi | 2.950.437.008 | (116.373.818.390) | Net Cash Provided by (Used in) Operating Activities |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | **CASH FLOWS FROM FINANCING ACTIVITIES** |
| Penerimaan dari penjualan unit penyertaan | 271.416.545.744 | 299.763.714.892 | Proceeds from sales of investment units |
| Pembayaran untuk pembelian kembali unit penyertaan | (279.136.220.499) | (170.214.843.225) | Payments for redemption of investment units |
| Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Pendanaan | (7.719.674.755) | 129.548.871.667 | Net Cash Provided by (Used in) Financing Activities |
| **KENAIKAN (PENURUNAN) BERSIH KAS** | (4.769.237.747) | 13.175.053.277 | **NET INCREASE (DECREASE) IN CASH** |
| **KAS AWAL TAHUN** | 13.214.928.908 | 39.875.631 | **CASH AT BEGINNING OF THE YEAR** |
| **KAS AKHIR TAHUN** | 8.445.691.161 | 13.214.928.908 | **CASH AT END OF THE YEAR** |

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

## 1. Umum

Reksa Dana Saham UOBAM Sustainable Equity Indonesia (Reksa Dana) adalah reksa dana berbentuk Kontrak Investasi Kolektif bersifat terbuka berdasarkan Undang-Undang Pasar Modal No. 8 Tahun 1995 sebagaimana diubah dengan Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan dan Peraturan Otoritas Jasa Keuangan (OJK) No. 23/POJK.04/2016 tanggal 13 Juni 2016 mengenai "Reksa Dana Berbentuk Kontrak Investasi Kolektif" yang telah diubah Peraturan OJK No. 2/POJK.04/2020 tanggal 8 Januari 2020 dan Peraturan OJK No. 4 Tahun 2023 tanggal 30 Maret 2023.

Kontrak Investasi Kolektif (KIK) Reksa Dana antara PT UOB Asset Management Indonesia sebagai Manajer Investasi dan Standard Chartered Bank, Cabang Jakarta sebagai Bank Kustodian dituangkan dalam Akta No. 42 tanggal 21 Oktober 2020 dari Leolin Jayayanti, S.H., M.Kn., notaris di Jakarta. KIK tersebut telah diubah beberapa kali, terakhir dengan Akta Addendum I No. 23 tanggal 15 Februari 2023 dari Leolin Jayayanti, S.H., M.Kn., notaris di Jakarta, mengenai antara lain perubahan imbalan jasa Manager Investasi untuk unit penyertaan Kelas C dan D, penambahan ketentuan terkait "Biaya Pembelian Yang Ditangguhkan" dan penyesuaian ketentuan-ketentuan dalam KIK dan prospektus dengan kebijakan OJK.

PT UOB Asset Management Indonesia sebagai Manajer Investasi didukung oleh tenaga profesional yang terdiri dari Komite Investasi dan Tim Pengelola Investasi. Komite Investasi akan mengarahkan dan mengawasi Tim Pengelola Investasi dalam menjalankan kebijakan dan strategi investasi sehari-hari sesuai dengan tujuan investasi. Komite Investasi terdiri dari:

## 1. General

Reksa Dana Saham UOBAM Sustainable Equity Indonesia (the Mutual Fund) is an open-ended mutual fund in the form of a Collective Investment Contract, established within the framework of the Capital Market Law No. 8 of 1995 which has been amended through Law No. 4 of 2023 concerning Financial Sector Development and Reinforcement and Financial Services Authority (OJK) Regulation No. 23/POJK.04/2016 dated June 13, 2016 concerning "Mutual Funds in the Form of Collective Investment Contract" which has been amended through OJK Regulation No. 2/POJK.04/2020 dated January 8, 2020 and OJK Regulation No. 4 Year 2023 dated March 30, 2023.

The Collective Investment Contract (KIK) on the Mutual Fund between PT UOB Asset Management Indonesia as the Investment Manager and Standard Chartered Bank, Jakarta Branch as the Custodian Bank was stated in Deed No. 42 dated October 21, 2020 of Leolin Jayayanti, S.H., M.Kn., public notary in Jakarta. The Collective Investment Contract has been amended several times, most recently with Deed Addendum I No. 23 dated February 15, 2023 of Leolin Jayayanti, S.H., M.Kn., public notary in Jakarta, regarding among others changes of the Investment Manager's fees for investment units Class C and D, additional provisions related to "Deferred Sales Charge" and adjustments to provisions in KIK and prospectus with OJK's policies.

PT UOB Asset Management Indonesia as Investment Manager supported by professional consist of Investment Committee and Investment Management Team. Investment Committee will direct and supervise the Investment Management Team in implementing daily investment policy and strategy according to investment objectives. Investment Committee consist of:

| | | |
|---|---|---|
| Ketua | Chong Jiun Yeh | Chairman |
| Ketua Pengganti | Widrawan Hindrawan | Alternate Chairman |
| Anggota | Migi R. Byaktika | Member |
| Sekretaris | Albert Z. Budiman | Secretary |

Tim Pengelola Investasi bertugas sebagai pelaksana harian atas kebijakan, strategi dan eksekusi investasi yang telah diformulasikan bersama dengan Komite Investasi. Tim Pengelola Investasi terdiri dari:

Investment Management Team as a daily implementer of investment policy, strategy and execution that formulated together with the Investment Committee. Investment Management Team consist of:

| | | |
|---|---|---|
| Ketua | Albert Z. Budiman | Chairman |
| Anggota | Muhammad Iqbal Nurrahman<br>Adi Prabowo | Members |
| Sekretaris | Hugo Samuel Purnama<br>Caineth Delvin | Secretaries |

Reksa Dana berkedudukan di UOB Plaza Lantai 42 Unit 2, Jl. M.H. Thamrin No. 10, Jakarta.

The Mutual Fund is located at UOB Plaza 42nd Floor Unit 2, Jl. M.H.Thamrin No. 10, Jakarta.

Jumlah unit penyertaan yang ditawarkan Reksa Dana sesuai Kontrak Investasi Kolektif adalah secara terus menerus sampai dengan jumlah 40.000.000.000 unit penyertaan dengan nilai aset bersih per kelas unit penyertaan sebesar Rp 1.000.

In accordance with the Collective Investment Contract, the Mutual Fund offers continuously up to 40,000,000,000 investment units with net asset value per class of investment unit of Rp 1,000.

Unit penyertaan Reksa Dana dibagi dalam 4 kelas, yang secara administratif mempunyai perbedaan fitur, antara lain:

The Mutual Fund investment units is divided into four classes, which administratively have different features, among others:

| Fitur | Kelas/*Class* A | Kelas/*Class* B | Kelas/*Class* C | Kelas/*Class* D | *Features* |
|---|---|---|---|---|---|
| Jumlah unit penyertaan yang ditawarkan | Maksimum 10.000.000.000 unit penyertaan/*maximum of 10.000.000.000 investment units* | Maksimum 10.000.000.000 unit penyertaan/*maximum of 10.000.000.000 investment units* | Maksimum 10.000.000.000 unit penyertaan/*maximum of 10.000.000.000 investment units* | Maksimum 10.000.000.000 unit penyertaan/*maximum of 10.000.000.000 investment units* | *Number of investment units offered* |
| Tata cara pembelian unit penyertaan | Dapat dibeli oleh pemegang unit penyertaan melalui tenaga pemasar Manajer Investasi, yang akan berkontribusi pada Program Dana Sosial/ | Dapat dibeli oleh pemegang unit penyertaan melalui tenaga pemasar Manajer Investasi, yang akan berkontribusi dalam Program Dana Sosial dengan kontribusi maksimum sebesar 0,5% per tahun yang dihitung secara harian dari nilai aset bersih kelas B/ | Dapat dibeli oleh pemegang unit penyertaan melalui agen penjual efek reksa dana yang ditunjuk oleh Manajer Investasi yang akan berkontribusi dalam Program Dana Sosial dengan kontribusi maksimum sebesar 0,5% per tahun yang dihitung secara harian dari nilai aset bersih kelas C/ | Dapat dibeli oleh pemegang unit penyertaan melalui agen penjual efek reksa dana yang ditunjuk oleh Manajer Investasi yang memilih tidak berkontribusi pada Program Dana Sosial/ | *Procedure for subscription of investment units* |
| | *Can be subscribed by unitholders through Investment Manager marketer, who will contribute to the Social Fund Program* | *Can be subscribed by unitholders through Investment Manager marketer, who will contribute to the Social Fund Program with contribution maximum of 0,5% per annum of net asset value class B, computed on a daily basis* | *Can be subscribed by unitholders through selling agent appointed by Investment Manager, who will contribute to the Social Fund Program with contribution maximum of 0,5% per annum of net asset value class C, computed on a daily basis* | *Can be subscribed by unitholders through selling agent appointed by Investment Manager, who will not contribute to the Social Fund Program* | |
| Imbalan jasa Manajer Investasi | Maksimum 1,5% per tahun dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan/ | Maksimum 1,5% per tahun dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan/ | Maksimum 3% per tahun dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan/ | Maksimum 3% per tahun dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan/ | *Service fee for Investment Manager* |
| | *Maximum of 1,5% per annum based on net asset value computed on a daily basis and paid on a monthly basis* | *Maximum of 1.5% per annum based on net asset value computed on a daily basis and paid on a monthly basis* | *Maximum of 3% per annum based on net asset value computed on a daily basis and paid on a monthly basis* | *Maximum of 3% per annum based on net asset value computed on a daily basis and paid on a monthly basis* | |

Reksa Dana memperoleh pernyataan efektif berdasarkan Surat Keputusan Kepala Departemen Pengawasan Pasar Modal 2A atas nama Dewan Komisioner OJK No. S-97/PM.21/2021 tanggal 26 Januari 2021.

The Mutual Fund obtained the Notice of Effectivity based on Decision Letter from the Head of Department of the Capital Market Supervisory 2A on behalf the Board of Commissioner of OJK No. S-97/PM.21/2021 dated January 26, 2021.

Sesuai dengan KIK, tujuan investasi Reksa Dana adalah untuk memberikan pertumbuhan nilai investasi dalam jangka panjang melalui investasi sesuai dengan kebijakan investasi.

In accordance with the Collective Investment Contract, the provide investment value growth in the long term through investment allocation in accordance with the investment policy.

Berdasarkan KIK, kekayaan Reksa Dana akan diinvestasikan minimum 80% dari nilai aset bersih pada efek bersifat ekuitas yang diperdagangkan baik di dalam maupun di luar negeri dan maksimum 20% dari nilai aset bersih pada efek bersifat utang yang diperdagangkan baik di dalam maupun di luar negeri yang mempunyai jatuh tempo tidak lebih dari 1 (satu) tahun dan/atau deposito.

Based on the Collective Investment Contract, the assets of the Mutual Fund will be invested minimum of 80% of net asset value in equity instruments issued by through public offerings and traded in domestic or foreign and maximum of 20% of net asset value in debt instruments issued through public offering and traded in domestic or foreign with maturity less than 1 (one) year and/or time deposit.

Transaksi unit penyertaan dan nilai aset bersih per unit penyertaan dipublikasikan hanya pada hari-hari bursa, dimana hari terakhir bursa di Bursa Efek Indonesia pada bulan Desember 2024 dan 2023 adalah tanggal 30 Desember 2024 dan 29 Desember 2023. Laporan keuangan Reksa Dana untuk tahun yang berakhir 31 Desember 2024 dan 2023 ini disajikan berdasarkan aset bersih Reksa Dana masing-masing pada tanggal 31 Desember 2024 dan 2023.

Investment unit transactions are conducted and the net assets value per investment unit is published during the trading days in the stock exchange, of which the last trading days in the Indonesia Stock Exchange in December 2024 and 2023 were on December 30, 2024 and December 29, 2023, respectively. The financial statements of the Mutual Fund for the year ended December 31, 2024 and 2023 are prepared based on the Mutual Fund's net assets value as of December 31, 2024 and 2023, respectively.

Laporan keuangan Reksa Dana untuk tahun yang berakhir 31 Desember 2024 diselesaikan dan diotorisasi untuk penerbitan pada tanggal 14 Maret 2025 oleh Manajer Investasi dan Bank Kustodian yang bertanggung jawab atas penyusunan dan penyajian laporan keuangan masing-masing sebagai Manajer Investasi dan Bank Kustodian sebagaimana tercantum dalam Kontrak Investasi Kolektif Reksa Dana Saham UOBAM Sustainable Equity Indonesia, serta menurut peraturan dan perundangan yang berlaku atas laporan keuangan Reksa Dana tersebut.

The financial statements of the Mutual Fund for the year ended December 31, 2024 were completed and authorized for issuance on March 14, 2025 by the Investment Manager and the Custodian Bank, who are responsible for the preparation and presentation of financial statements as the Investment Manager and the Custodian Bank, respectively, as stated in the Collective Investment Contract of Reksa Dana Saham UOBAM Sustainable Equity Indonesia, and in accordance with prevailing laws and regulations on the Mutual Fund's financial statements.

## 2. Informasi Kebijakan Akuntansi Material

### a. Dasar Penyusunan dan Pengukuran Laporan Keuangan

Laporan keuangan disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, meliputi pernyataan dan interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (IAI) dan Dewan Standar Akuntansi Syariah IAI serta peraturan OJK No. 33/POJK.04/2020 tanggal 25 Mei 2020 tentang "Penyusunan Laporan Keuangan Produk Investasi Berbentuk Kontrak Investasi Kolektif" dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.04/2020 tanggal 8 Juli 2020 tentang "Pedoman Perlakuan Akuntansi Produk Investasi Berbentuk Kontrak Investasi Kolektif". Laporan keuangan dalam versi Bahasa Inggris merupakan terjemahan dari laporan keuangan Reksa Dana yang dibuat dalam Bahasa Indonesia, yang memuat informasi yang sama.

Dasar pengukuran laporan keuangan ini adalah biaya perolehan (*historical cost*), kecuali beberapa akun tertentu disusun berdasarkan pengukuran lain, sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut. Laporan keuangan ini disusun dengan metode akrual, kecuali laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi dan pendanaan. Aktivitas investasi tidak dikelompokkan terpisah karena aktivitas investasi adalah aktivitas operasi utama Reksa Dana.

Kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan untuk tahun yang berakhir 31 Desember 2024 adalah konsisten dengan kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan untuk tahun yang berakhir 31 Desember 2023.

Mata uang yang digunakan dalam penyusunan dan penyajian laporan keuangan adalah mata uang Rupiah (Rp) yang juga merupakan mata uang fungsional Reksa Dana.

## 2. Material Accounting Policy Information

### a. Basis of Financial Statements Preparation and Measurement

The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("SAK"), which comprise the statements and interpretations issued by the Board of Financial Accounting Standards of the Institute of Indonesia Chartered Accountants (IAI) and the Board of Sharia Accounting Standards of IAI and OJK Regulation No. 33/POJK.04/2020 dated May 25, 2020 concerning "Presentation of Financial Statements of Investment Product in the Form of Collective Investment Contract" and OJK Circular Letter No. 14/SEOJK.04/2020 dated July 8, 2020 concerning "Guidelines for the Accounting Treatment of Investment Product in the Form of Collective Investment Contract". Such financial statements are an English translation of the Mutual Fund's statutory report in Indonesia.

The measurement basis used is the historical cost, except for certain accounts which are measured on the bases described in the related accounting policies. The financial statements, except for the statements of cash flows, are prepared under the accrual basis of accounting.

The statements of cash flows are prepared using the direct method with classifications of cash flows into operating and financing activities. Investing activities are not separately classified since the investing activities are the main operating activities of the Mutual Fund.

The accounting policies adopted in the preparation of the financial statements for the year ended December 31, 2024 are consistent with those adopted in the preparation of the financial statements for the year ended December 31, 2023.

The currency used in the preparation and presentation of the financial statements is the Indonesian Rupiah (Rp) which is also the functional currency of the Mutual Fund.

**b. Nilai Aset Bersih Reksa Dana**

Nilai aset bersih Reksa Dana dihitung dan ditentukan pada setiap akhir hari bursa dengan menggunakan nilai pasar wajar.

Nilai aset bersih per unit penyertaan dihitung berdasarkan nilai aset bersih Reksa Dana pada setiap akhir hari bursa dibagi dengan jumlah unit penyertaan yang beredar.

**c. Portofolio Efek**

Portofolio efek terdiri dari instrumen pasar uang dan efek ekuitas.

**d. Instrumen Keuangan**

Reksa Dana menerapkan PSAK No. 109, Instrumen Keuangan mengenai pengaturan instrumen keuangan terkait klasifikasi dan pengukuran, penurunan nilai atas instrumen keuangan dan akuntansi lindung nilai.

Pada tanggal 31 Desember 2024 dan 2023, Reksa Dana memiliki instrumen keuangan dalam kategori aset keuangan yang diukur pada nilai wajar melalui laba rugi, aset keuangan yang diukur pada biaya perolehan diamortisasi dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi.

***Aset Keuangan***

Reksa Dana mengklasifikasikan aset keuangan sesuai dengan PSAK No. 109, Instrumen Keuangan, sehingga setelah pengakuan awal aset keuangan diukur pada biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi, dengan menggunakan dua dasar, yaitu:

(a) Model bisnis Reksa Dana dalam mengelola aset keuangan; dan

(b) Karakteristik arus kas kontraktual dari aset keuangan.

**b. Net Assets Value of the Mutual Fund**

The net assets value of the Mutual Fund is calculated and determined at the end of each bourse day by using the fair market value.

The net assets value per investment unit is calculated by dividing the net assets value of the Mutual Fund at the end of each bourse day by the total number of outstanding investment units.

**c. Investment Portfolios**

The investment portfolios consists of money market and equity instrument.

**d. Financial Instruments**

The Mutual Fund has applied PSAK No. 109, Financial Instruments, Recognition and Measurement, which set the requirements in classification and measurement, impairment in value of financial assets and hedging accounting.

As of December 31, 2024 and 2023, the Mutual Fund has financial instruments under financial assets at FVPL, financial assets at amortized cost, and financial liabilities at amortized cost categories.

***Financial Assets***

The Mutual Fund classifies its financial assets in accordance with PSAK No. 109, Financial Instruments, that classifies financial assets as subsequently measured at amortized cost, fair value through comprehensive income or fair value through profit or loss, on the basis of both:

(a) The Mutual Fund's business model for managing the financial assets; and

(b) The contractual cash flow characteristics of the financial assets.

1. Aset Keuangan pada Biaya Perolehan Diamortisasi

   Aset keuangan diukur pada biaya perolehan diamortisasi jika kedua kondisi berikut terpenuhi:

   (a) Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan

   (b) Persyaratan kontraktual dari aset keuangan menghasilkan arus kas pada tanggal tertentu yang semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

   Aset keuangan pada biaya perolehan diamortisasi diukur pada jumlah yang diakui saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dan dikurangi dengan cadangan kerugian penurunan nilai.

   Pada tanggal 31 Desember 2024 dan 2023, kategori ini meliputi portofolio efek dalam instrumen pasar uang (deposito berjangka), kas di bank, piutang bagi hasil dan dividen, piutang transaksi efek dan piutang penjualan unit penyertaan.

2. Aset Keuangan yang Diukur pada Nilai Wajar melalui Laba Rugi

   Aset keuangan diukur pada nilai wajar melalui laba rugi meliputi aset keuangan dalam kelompok diperdagangkan.

   Aset keuangan yang diukur pada nilai wajar melalui laba rugi dicatat pada laporan posisi keuangan pada nilai wajarnya. Perubahan nilai wajar langsung diakui dalam laba rugi. Bunga yang diperoleh dicatat sebagai pendapatan bunga, sedangkan pendapatan dividen dicatat sebagai bagian dari pendapatan lain-lain sesuai dengan persyaratan dalam kontrak, atau pada saat hak untuk memperoleh pembayaran atas dividen tersebut telah ditetapkan.

1. Financial Assets at Amortized Cost

   A financial asset shall be measured at amortized cost if both of the following conditions are met:

   (a) The financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows; and

   (b) The contractual terms of the financial assets give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

   Financial assets at amortized cost is measured at initial amount minus the principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, adjusted for allowance for impairment.

   As of December 31, 2024 and 2023, this category includes investment portfolio in money market investment (time deposits), cash in banks, profit sharing receivable and dividends receivable, receivables from securities transactions and sales of investment units receivable.

2. Financial Assets at Fair Value through Profit or Loss

   A financial asset shall be measured at fair value through profit or loss are included financial assets held for trading.

   Financial assets at FVPL are recorded in the statement of financial position at fair value. Changes in fair value are recognized directly in profit or loss. Interest earned is recorded as interest income, while dividend income is recorded as part of other income according to the terms of the contract, or when the right of payment has been established.

Pada tanggal 31 Desember 2024 dan 2023, kategori ini meliputi portofolio efek dalam efek ekuitas.

As of December 31, 2024 and 2023, this category includes investment portfolio in equity instruments.

***Liabilitas Keuangan dan Instrumen Ekuitas***

Liabilitas keuangan dan instrumen ekuitas Reksa Dana diklasifikasikan berdasarkan substansi perjanjian kontraktual serta definisi liabilitas keuangan dan instrumen ekuitas. Kebijakan akuntansi yang diterapkan atas instrumen keuangan tersebut diungkapkan berikut ini.

***Financial Liabilities and Equity Instruments***

Financial liabilities and equity instruments of the Mutual Fund are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and equity instrument. The accounting policies adopted for specific financial instruments are set out below.

***Liabilitas Keuangan***

Liabilitas keuangan dalam lingkup PSAK No. 109 diklasifikasikan sebagai berikut: (i) liabilitas keuangan yang diukur dengan biaya diamortisasi, (ii) liabilitas keuangan yang diukur dengan nilai wajar melalui laba rugi atau melalui penghasilan komprehensif lain. Reksa Dana menentukan klasifikasi liabilitas keuangan pada saat pengakuan awal.

***Financial Liabilities***

Financial liabilities within the scope of PSAK No. 109 are classified as follows: (i) financial liabilities at amortized cost, (ii) financial liabilities at fair value through profit and loss (FVPTL) or other comprehensive income (FVOCI). The Mutual Fund determines the classification of its financial liabilities at initial recognition.

Seluruh liabilitas keuangan diakui pada awalnya sebesar nilai wajar dan, dalam hal pinjaman dan utang, termasuk biaya transaksi yang dapat diatribusikan secara langsung dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Amortisasi suku bunga efektif disajikan sebagai bagian dari beban keuangan dalam laba rugi.

All financial liabilities are recognized initially at fair value and, in the case of loans and borrowings, inclusive of directly attributable transaction costs and subsequently measured at amortized cost using the effective interest rate method. The amortization of the effective interest rate is included in finance costs in profit or loss.

Liabilitas Keuangan yang Diukur pada Biaya Perolehan Diamortisasi

Financial Liabilities at Amortized Cost

Liabilitas keuangan pada biaya perolehan diamortisasi diukur pada jumlah yang diakui saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya.

Financial liabilities at amortized cost is measured at initial amount minus the principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount.

Pada tanggal 31 Desember 2024 dan 2023, kategori ini meliputi utang transaksi efek, liabilitas atas pembelian kembali unit penyertaan, beban akrual dan liabilitas atas biaya pembelian kembali unit penyertaan.

As of December 31, 2024 and 2023, this category includes liabilities for securities transactions, liabilities for redemption of investment units, accrued expenses and liabilities for redemption of investment units fee.

***Instrumen Ekuitas***

Instrumen ekuitas adalah setiap kontrak yang memberikan hak residual atas aset suatu entitas setelah dikurangi dengan seluruh liabilitasnya.

Suatu instrumen keuangan yang mempunyai fitur opsi jual, yang mencakup kewajiban kontraktual bagi penerbit untuk membeli kembali atau menebus instrumen dan menyerahkan kas atau aset keuangan lain pada saat eksekusi opsi jual, dan memenuhi definisi liabilitas keuangan diklasifikasikan sebagai instrumen ekuitas jika memiliki semua fitur berikut:

a) memberikan hak kepada pemegangnya atas bagian prorata aset neto entitas,

b) instrumen berada dalam kelompok instrumen yang merupakan subordinat dari semua kelompok instrumen lain,

c) seluruh instrumen keuangan dalam kelompok memiliki fitur yang identik,

d) instrumen tidak termasuk kewajiban kontraktual untuk menyerahkan kas atau aset keuangan lain kepada entitas lain selain kewajiban untuk membeli kembali, dan

e) jumlah arus kas yang diekspektasikan dihasilkan dari instrumen selama umur instrumen didasarkan secara substansial pada laba rugi penerbit.

***Saling Hapus Instrumen Keuangan***

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya disajikan dalam laporan posisi keuangan jika, dan hanya jika, Reksa Dana saat ini memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

***Equity Instruments***

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities.

Puttable financial instruments which include a contractual obligation for the issuer to repurchase or redeem that instrument for cash or another financial asset on exercise of the put and meet the definition of a financial liability are classified as equity instruments when and only when all of the following criteria are met:

a) the puttable instruments entitle the holder to a pro rata share of the net assets,

b) the puttable instruments is in the class of instruments that is subordinate to all other classes of instruments,

c) all instruments in that class have identical features,

d) there is no contractual obligation to deliver cash or another financial assets other than the obligation on the issuer to repurchase, and

e) the total expected cash flows from the puttable instruments over its life must be based substantially on the profit or loss of the issuer.

***Offsetting of Financial Instruments***

Financial assets and liabilities are offset and the net amount reported in the statement of financial position if, and only if, the Mutual Fund currently has the enforceable right to offset the recognized amounts and there is intention to settle on a net basis, or to realize the asset and settle the liability simultaneously.

***Penurunan Nilai Aset Keuangan***

Pada setiap tanggal pelaporan, Reksa Dana menilai apakah risiko kredit dari instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian, Reksa Dana menggunakan perubahan atas risiko gagal bayar yang terjadi sepanjang perkiraan usia instrumen keuangan daripada perubahan atas jumlah kerugian kredit ekspektasian. Dalam melakukan penilaian, Reksa Dana membandingkan antara risiko gagal bayar yang terjadi atas instrumen keuangan pada saat tanggal pelaporan dengan risiko gagal bayar yang terjadi atas instrumen keuangan pada saat pengakuan awal dan mempertimbangkan kewajaran serta ketersediaan informasi, yang tersedia tanpa biaya atau usaha pada saat tanggal pelaporan terkait dengan kejadian masa lalu, kondisi terkini dan perkiraan atas kondisi ekonomi di masa depan, yang mengindikasikan kenaikan risiko kredit sejak pengakuan awal.

***Impairment of Financial Assets***

At each reporting date, the Mutual Fund assess whether the credit risk on a financial instrument has increased significantly since initial recognition. When making the assessment, the Mutual Fund uses the change in the risk of a default occurring over the expected life of the financial instrument instead of the change in the amount of expected credit losses. To make that assessment, the Mutual Fund compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition and consider reasonable and supportable information, that is available without undue cost or effort at the reporting date about past events, current conditions and forecasts of future economic conditions, that is indicative of significant increases in credit risk since initial recognition.

***Penghentian Pengakuan Aset dan Liabilitas Keuangan***

(1) Aset Keuangan

Aset keuangan (atau bagian dari aset keuangan atau kelompok aset keuangan serupa) dihentikan pengakuannya jika:

a) hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir;

b) Reksa Dana tetap memiliki hak untuk menerima arus kas dari aset keuangan tersebut, namun juga menanggung kewajiban kontraktual untuk membayar kepada pihak ketiga atas arus kas yang diterima tersebut secara penuh tanpa adanya penundaan yang signifikan berdasarkan suatu kesepakatan; atau

***Derecognition of Financial Assets and Liabilities***

(1) Financial Assets

Financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognized when:

a) the rights to receive cash flows from the asset have expired;

b) the Mutual Fund retains the right to receive cash flows from the asset, but has assumed a contractual obligation to pay them in full without material delay to a third party under a “pass-through” arrangement; or

c) Reksa Dana telah mentransfer haknya untuk menerima arus kas dari aset keuangan dan (i) telah mentransfer secara substansial seluruh risiko dan manfaat atas aset keuangan, atau (ii) secara substansial tidak mentransfer atau tidak memiliki seluruh risiko dan manfaat atas aset keuangan, namun telah mentransfer pengendalian atas aset keuangan tersebut.

(2) Liabilitas Keuangan

Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, dibatalkan, atau telah kadaluwarsa.

**e. Pengukuran Nilai Wajar**

Pengukuran nilai wajar didasarkan pada asumsi bahwa transaksi untuk menjual aset atau mengalihkan liabilitas akan terjadi di pasar utama untuk aset atau liabilitas tersebut atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Reksa Dana harus memiliki akses ke pasar utama atau pasar yang paling menguntungkan pada tanggal pengukuran.

Reksa Dana memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Seluruh aset dan liabilitas dikategorikan dalam hierarki nilai wajar sebagai berikut:

- Level 1 - harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- Level 2 - teknik penilaian di mana level input terendah yang signifikan terhadap pengukuran nilai wajar dapat diobservasi, baik secara langsung maupun tidak langsung;
- Level 3 - teknik penilaian di mana level input terendah yang signifikan terhadap pengukuran nilai wajar tidak dapat diobservasi.

c) the Mutual Fund has transferred its rights to receive cash flows from the asset and either (i) has transferred substantially all the risks and rewards of the asset, or (ii) has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

(2) Financial Liabilities

A financial liability is derecognized when the obligation under the contract is discharged, cancelled, or has expired.

**e. Fair Value Measurement**

The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either in the principal market for the asset or liability or, in the absence of a principal market, in the most advantageous market for the asset or liability.

The Mutual Fund must have access to the principal or the most advantageous market at the measurement date.

The Mutual Fund maximizes the use of relevant observable inputs and minimizes the use of unobservable inputs.

All assets and liabilities are categorized within the fair value hierarchy as follows:

- Level 1 - quoted (unadjusted) market prices in active markets for identical assets or liabilities;
- Level 2 - valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable;
- Level 3 - valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable.

Untuk aset dan liabilitas yang diukur pada nilai wajar secara berulang dalam laporan keuangan, maka Reksa Dana menentukan apakah terdapat transfer di antara level hierarki dengan menilai kembali pengkategorian pada setiap akhir periode pelaporan.

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Mutual Fund determines whether there are transfers between levels in the hierarchy by re-assessing categorization at the end of each reporting period.

**f. Pengakuan Pendapatan dan Beban**

Pendapatan diakui ketika kemungkinan besar manfaat ekonomi masa depan akan mengalir ke Reksa Dana dan manfaat ini dapat diukur secara andal.

Pendapatan bunga diakui berdasarkan proporsi waktu dalam laba rugi, termasuk pendapatan dari jasa giro dan instrumen pasar uang setelah mengeluarkan pajak penghasilan final.

Pendapatan dari pembagian hak (dividen, saham bonus, dan hak lain yang dibagikan) oleh emiten diakui pada tanggal ex (*ex-date*).

Keuntungan atau kerugian investasi yang belum direalisasi akibat kenaikan atau penurunan harga pasar (nilai wajar) serta keuntungan atau kerugian investasi yang telah direalisasi disajikan dalam laba rugi. Keuntungan dan kerugian yang telah direalisasi neto atas penjualan portofolio efek dihitung berdasarkan harga pokok yang menggunakan metode rata-rata tertimbang.

Beban investasi termasuk pajak penghasilan final diakui secara akrual dan harian.

**f. Income and Expense Recognition**

Income is recognized to the extent that it is probable that the future economic benefits will flow to the Mutual Fund and these benefits can be reliably measured.

Interest income is recognized on a time-proportionate basis in profit or loss, which includes income from cash in banks and money market instruments after excluding final income tax.

Income from distribution of rights (dividends, bonus shares, and other distributable rights) by the issuer company is recognized at ex-date.

Unrealized gain or loss on investments arising from the increase or decrease in market values (fair values) and realized gain or loss on investments arising from sale of investment portfolios are recognized in profit or loss. To calculate the net realized gain or loss from the sale of investment portfolios, the costs of investment sold are determined using the weighted average method.

Investment expenses including final income tax are accrued on a daily basis.

**g. Transaksi Pihak Berelasi**

Sesuai dengan Keputusan Kepala Departemen Pengawasan Pasar Modal 2A No. Kep-04/PM.21/2014 tanggal 7 Oktober 2014 tentang Pihak Berelasi terkait Pengelolaan Reksa Dana Berbentuk Kontrak Investasi Kolektif, PT UOB Asset Management Indonesia, Manajer Investasi, adalah pihak berelasi Reksa Dana.

**g. Transactions with Related Parties**

In accordance with the Decision of the Head of Department of the Capital Market Supervisory 2A No. Kep-04/PM.21/2014 dated October 7, 2014 concerning Related Parties in the Management of Mutual Funds in the Form of Collective Investment Contract, PT UOB Asset Management Indonesia, the Investment Manager, is a related party of the Mutual Fund.

**h. Pajak Penghasilan**

Pajak penghasilan Reksa Dana diatur dalam Surat Edaran Direktorat Jenderal Pajak No. SE-18/PJ.42/1996 tanggal 30 April 1996 tentang Pajak Penghasilan atas Usaha Reksa Dana, serta ketentuan pajak yang berlaku. Objek pajak penghasilan terbatas hanya pada penghasilan yang diterima oleh Reksa Dana, sedangkan pembelian kembali unit penyertaan dan pembagian laba kepada pemegang unit bukan merupakan objek pajak penghasilan.

**Pajak Penghasilan Final**

Pendapatan yang telah dikenakan pajak penghasilan final tidak lagi dilaporkan sebagai pendapatan kena pajak, dan semua beban sehubungan dengan pendapatan yang telah dikenakan pajak penghasilan final tidak boleh dikurangkan.

**Pajak Kini**

Pajak kini ditentukan berdasarkan laba kena pajak dalam tahun yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku.

**Pajak Tangguhan**

Pajak tangguhan diakui untuk seluruh perbedaan temporer antara nilai tercatat dari suatu aset atau liabilitas di laporan posisi keuangan dengan dasar pengenaan pajaknya.

Aset pajak tangguhan juga diakui untuk rugi fiskal yang dapat dikompensasikan. Aset pajak tangguhan diakui dan direviu pada setiap tanggal pelaporan atau diturunkan jumlah tercatatnya, sepanjang kemungkinan besar laba kena pajak tersedia untuk pemanfaatan perbedaan temporer yang dapat dikurangkan dan rugi fiskal yang dapat dikompensasikan.

Aset dan liabilitas pajak tangguhan diukur dengan menggunakan tarif pajak yang diharapkan berlaku ketika aset dipulihkan atau liabilitas diselesaikan, berdasarkan tarif pajak (atau peraturan pajak) yang telah berlaku atau secara substantif telah berlaku pada tanggal pelaporan.

**h. Income Tax**

Income tax for the Mutual Fund is regulated by the Circular Letter of the Directorate General of Taxation No. SE-18/PJ.42/1996 dated April 30, 1996 regarding Income Tax on Mutual Fund's Operations, and other prevailing tax regulations. The taxable income pertains only to the Mutual Fund's income, while the redemption of investment units and the income distributed to its unitholders are not taxable.

**Final Income Tax**

Income subject to final income tax is not to be reported as taxable income, and all expenses related to income subject to final income tax are not deductible.

**Current Tax**

Current tax is determined based on the taxable income for the year computed using prevailing tax rates.

**Deferred Tax**

Deferred tax shall be recognized for all temporary differences between the carrying value of an asset or liability in the statement of financial position and its tax base.

Deferred tax assets are also recognized for the carry forward tax benefit of any unused tax losses. Deferred tax assets are recognized and reviewed at each reporting date and reduced to the extent that it is probable that taxable profit will be available against which the deductible temporary differences and the carry forward benefit of unused tax losses can be utilized.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized or the liability is settled, based on tax rates (or tax laws) that have been enacted or substantively enacted at the reporting date.

Aset pajak tangguhan dan liabilitas pajak tangguhan saling hapus jika, dan hanya jika, terdapat hak yang dipaksakan secara hukum untuk melakukan saling hapus aset pajak kini terhadap liabilitas pajak kini dan pajak tersebut dikenakan oleh otoritas perpajakan yang sama.

Deferred tax assets and deferred tax liabilities are offset if, and only if, a legally enforceable right exists to set off current tax assets against current tax liabilities and the taxes relate to the same taxation authority.

**i. Provisi**

Provisi diakui jika Reksa Dana mempunyai kewajiban kini (hukum maupun konstruktif) sebagai akibat peristiwa masa lalu, yang memungkinkan Reksa Dana harus menyelesaikan kewajiban tersebut dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Jumlah yang diakui sebagai provisi adalah hasil estimasi terbaik pengeluaran yang diperlukan untuk menyelesaikan kewajiban kini pada tanggal pelaporan, dengan mempertimbangkan risiko dan ketidakpastian terkait kewajiban tersebut.

**i. Provisions**

Provisions are recognized when the Mutual Fund has present obligation (legal or constructive) as a result of a past event, it is probable that the Mutual Fund will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the obligation at the reporting date, taking into account the risks and uncertainties surrounding the obligation.

**j. Peristiwa Setelah Periode Pelaporan**

Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang menyediakan tambahan informasi mengenai posisi keuangan Reksa Dana pada tanggal laporan posisi keuangan (peristiwa penyesuai), jika ada, telah tercermin dalam laporan keuangan. Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang tidak memerlukan penyesuaian (peristiwa non-penyesuai), apabila jumlahnya material, telah diungkapkan dalam laporan keuangan.

**j. Events after the Reporting Period**

Post year-end events that provide additional information about the Mutual Fund's statement of financial position at the reporting date (adjusting events), if any, are reflected in the financial statements. Post year-end events that are not adjusting events are disclosed in the notes to financial statements when material.

## 3. Penggunaan Estimasi, Pertimbangan, dan Asumsi

Dalam penerapan kebijakan akuntansi, seperti yang diungkapkan dalam Catatan 2 atas laporan keuangan, Reksa Dana harus membuat estimasi, pertimbangan, dan asumsi atas nilai tercatat aset dan liabilitas yang tidak tersedia oleh sumber-sumber lain. Estimasi dan asumsi tersebut berdasarkan pengalaman historis dan faktor lain yang dipertimbangkan relevan.

Pengungkapan berikut mencakup ikhtisar estimasi, pertimbangan, dan asumsi signifikan yang berpengaruh terhadap jumlah-jumlah yang dilaporkan serta pengungkapan dalam laporan keuangan.

## 3. Use of Estimates, Judgments, and Assumptions

In the application of the accounting policies, which are described in Note 2 to the financial statements, the Mutual Fund is required to make estimates, judgments, and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and assumptions are based on historical experience and other factors that are considered to be relevant.

The following disclosures represent a summary of the significant estimates, judgments, and assumptions that affected certain reported amounts and disclosures in the financial statements.

**Pertimbangan**

Pertimbangan-pertimbangan berikut dibuat dalam proses penerapan kebijakan akuntansi Reksa Dana yang memiliki dampak yang paling signifikan terhadap jumlah-jumlah yang diakui dalam laporan keuangan:

a. Klasifikasi Aset Keuangan dan Liabilitas Keuangan

Reksa Dana menentukan klasifikasi aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan menilai apakah aset dan liabilitas tersebut memenuhi definisi yang ditetapkan dalam PSAK No. 109. Aset keuangan dan liabilitas keuangan dicatat sesuai dengan kebijakan akuntansi Reksa Dana sebagaimana diungkapkan dalam Catatan 2.

b. Cadangan Kerugian Penurunan Nilai Aset Keuangan

Pada setiap tanggal laporan posisi keuangan, Reksa Dana menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian tersebut, Reksa Dana mempertimbangkan perubahan risiko gagal bayar yang terjadi selama umur instrumen keuangan. Dalam melakukan penilaian tersebut, Reksa Dana membandingkan risiko gagal bayar yang terjadi pada tanggal pelaporan dengan risiko gagal bayar pada saat pengakuan awal, serta mempertimbangkan informasi, termasuk informasi masa lalu, kondisi saat ini, dan informasi bersifat perkiraan masa depan *(forward-looking)*, yang wajar dan terdukung yang tersedia tanpa biaya atau upaya berlebihan.

Reksa Dana mengukur cadangan kerugian sepanjang umurnya, jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal, jika tidak, maka Reksa Dana mengukur cadangan kerugian untuk instrumen keuangan tersebut sejumlah kerugian kredit ekspektasian 12 bulan. Suatu evaluasi yang bertujuan untuk mengidentifikasi jumlah cadangan kerugian ekspektasian yang harus dibentuk, dilakukan secara berkala pada setiap periode pelaporan. Oleh karena itu, saat dan besaran jumlah cadangan kerugian ekspektasian yang tercatat pada setiap periode dapat berbeda tergantung pada pertimbangan atas informasi yang tersedia atau berlaku pada saat itu.

**Judgments**

The following judgments are made in the process of applying the Mutual Fund's accounting policies that have the most significant effects on the amounts recognized in the financial statements:

a. Classification of Financial Assets and Financial Liabilities

The Mutual Fund determines the classifications of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in PSAK No. 109. The financial assets and financial liabilities are accounted for in accordance with the Mutual Fund's accounting policies disclosed in Note 2.

b. Allowance for Impairment of Financial Assets

At each financial position reporting date, the Mutual Fund shall assess whether the credit risk of a financial instrument has increased significantly since initial recognition. When making the assessment, the Mutual Fund shall use the change in the risk of a default over the expected life of the financial instrument. To make that assessment, the Mutual Fund shall compare the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition and consider reasonable and supportable information, including that which is forward-looking, that is available without undue cost or effort.

The Mutual Fund shall measure the loss allowance for a financial instrument at an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition, otherwise, the Mutual Fund shall measure the loss allowance for that financial instrument at an amount equal to 12-month expected credit losses. Evaluation of financial assets to determine the allowance for expected loss to be provided is performed periodically in each reporting period. Therefore, the timing and amount of allowance for expected credit loss recorded at each period might differ based on the judgments and estimates that are available or valid at each period.

c. Pajak Penghasilan

Pertimbangan yang signifikan dibutuhkan untuk menentukan jumlah pajak penghasilan. Terdapat sejumlah transaksi dan perhitungan yang menimbulkan ketidakpastian penentuan jumlah pajak penghasilan karena interpretasi atas peraturan pajak yang berbeda.

c. Income Taxes

Significant judgment is required in determining the provision for income taxes. There are many transactions and calculations for which the ultimate tax determination is uncertain due to different interpretation of tax regulations.

**Estimasi dan Asumsi**

Asumsi utama mengenai masa depan dan sumber utama lain dalam mengestimasi ketidakpastian pada tanggal pelaporan yang mempunyai risiko signifikan yang dapat menyebabkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode berikutnya diungkapkan di bawah ini. Estimasi dan asumsi didasarkan pada parameter yang tersedia saat laporan keuangan disusun. Kondisi yang ada dan asumsi mengenai perkembangan masa depan dapat berubah karena perubahan situasi pasar yang berada di luar kendali Reksa Dana. Perubahan tersebut tercermin dalam asumsi ketika keadaan tersebut terjadi.

**Estimates and Assumptions**

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying values of assets and liabilities within the next financial period are disclosed below. The estimates and assumptions are based on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments may change due to market changes on circumstances arising beyond the control of the Mutual Fund. Such changes are reflected in the assumptions when they occur.

***Nilai Wajar Aset Keuangan***

Standar Akuntansi Keuangan di Indonesia mensyaratkan pengukuran aset keuangan tertentu pada nilai wajarnya, dan penyajian ini mengharuskan penggunaan estimasi. Komponen pengukuran nilai wajar yang signifikan ditentukan berdasarkan bukti objektif yang dapat diverifikasi (seperti nilai tukar, suku bunga), sedangkan saat dan besaran perubahan nilai wajar dapat menjadi berbeda karena penggunaan metode penilaian yang berbeda.

***Fair Value of Financial Assets***

Indonesian Financial Accounting Standards require measurement of certain financial assets at fair values, and the disclosure requires the use of estimates. Significant component of fair value measurement is determined based on verifiable objective evidence (i.e. foreign exchange rate, interest rate), while timing and amount of changes in fair value might differ due to different valuation method used.

Nilai wajar portfolio efek diungkapkan pada Catatan 14.

The fair values of investment portfolios are set out in Note 14.

## 4. Portofolio Efek

### a. Efek Bersifat Ekuitas

## 4. Investment Portfolios

### a. Equity Investments

| Jenis efek/*Type of investments* | 2024 | | | |
|---|---|---|---|---|
| | Jumlah lembar saham/ *Number of shares* | Harga perolehan rata-rata/ *Average cost* | Jumlah harga pasar/ *Total fair market value* | Persentase terhadap jumlah portofolio efek/ *Percentage to total investment portfolios* |
| | | | | % |
| Saham/*Shares* | | | | |
| PT Bank Rakyat Indonesia (Persero) Tbk | 2.467.500 | 4.718 | 10.067.400.000 | 9,00 |
| PT Bank Mandiri (Persero) Tbk | 1.729.300 | 6.394 | 9.857.010.000 | 8,82 |
| PT Bank Central Asia Tbk | 911.700 | 9.753 | 8.820.697.500 | 7,89 |
| PT Telkom Indonesia (Persero) Tbk | 2.229.800 | 2.875 | 6.042.758.000 | 5,40 |
| PT Pantai Indah Kapuk Dua Tbk | 292.750 | 8.214 | 4.684.000.000 | 4,19 |
| PT Bank Negara Indonesia Tbk | 1.052.500 | 5.209 | 4.578.375.000 | 4,09 |
| PT Perusahaan Gas Negara Tbk | 2.639.400 | 1.544 | 4.196.646.000 | 3,75 |
| PT Indofood Sukses Makmur Tbk | 494.100 | 6.939 | 3.804.570.000 | 3,40 |
| PT Bank Syariah Indonesia Tbk | 1.389.500 | 2.815 | 3.793.335.000 | 3,39 |
| PT Medikaloka Hermina Tbk | 2.191.400 | 1.463 | 3.571.982.000 | 3,19 |
| PT Goto Gojek Tokopedia Tbk | 49.675.600 | 76 | 3.477.292.000 | 3,11 |
| PT Bank Jago Tbk | 1.245.100 | 2.663 | 3.025.593.000 | 2,71 |
| PT Essa Industries Indonesia Tbk | 3.597.200 | 855 | 2.913.732.000 | 2,61 |
| PT Astra International Tbk | 477.200 | 5.051 | 2.338.280.000 | 2,09 |
| PT Petrosea Tbk | 84.400 | 13.852 | 2.331.550.000 | 2,09 |
| PT Bank Tabungan Negara (Persero) Tbk | 2.005.100 | 1.429 | 2.285.814.000 | 2,04 |
| PT Amman Mineral Internasional Tbk | 258.800 | 9.627 | 2.193.330.000 | 1,96 |
| PT Avia Avian Tbk | 5.390.200 | 393 | 2.156.080.000 | 1,93 |
| PT Saratoga Investama Sedaya Tbk | 1.010.800 | 2.151 | 2.112.572.000 | 1,89 |
| PT Chandra Asri Petrochemical Tbk | 278.900 | 8.208 | 2.091.750.000 | 1,87 |
| PT Sumber Alfaria Trijaya Tbk | 630.200 | 3.055 | 1.796.070.000 | 1,61 |
| PT Bumi Serpong Damai Tbk | 1.882.700 | 1.246 | 1.779.151.500 | 1,59 |
| PT BFI Finance Indonesia Tbk | 1.834.000 | 914 | 1.733.130.000 | 1,55 |
| PT Barito Renewables Energy Tbk | 170.900 | 8.297 | 1.585.097.500 | 1,42 |
| PT Indika Energy Tbk | 1.050.200 | 1.548 | 1.570.049.000 | 1,40 |
| PT PP London Sumatra Indonesia Tbk | 1.609.000 | 1.018 | 1.568.775.000 | 1,40 |
| PT Kalbe Farma Tbk | 1.142.000 | 1.560 | 1.553.120.000 | 1,39 |
| PT Bukalapak.Com Tbk | 11.071.400 | 120 | 1.383.925.000 | 1,24 |
| PT Alamtri Resources Indonesia Tbk | 569.100 | 2.366 | 1.382.913.000 | 1,24 |
| PT Mitra Keluarga Karyasehat Tbk | 495.100 | 2.803 | 1.257.554.000 | 1,12 |
| PT Pakuwon Jati Tbk | 2.985.500 | 443 | 1.188.229.000 | 1,06 |
| PT Aspirasi Hidup Indonesia Tbk | 1.494.100 | 815 | 1.180.339.000 | 1,06 |
| PT Daya Intiguna Yasa Tbk | 590.500 | 1.650 | 1.051.090.000 | 0,94 |
| PT Bumi Resources Minerals Tbk | 2.623.200 | 279 | 907.627.200 | 0,81 |
| PT Surya Citra Media Tbk | 5.173.000 | 183 | 863.891.000 | 0,77 |
| PT XL Axiata Tbk | 368.400 | 2.288 | 828.900.000 | 0,74 |
| PT Indosat Tbk | 330.700 | 2.545 | 820.136.000 | 0,73 |
| PT Medco Energi Internasional Tbk | 657.000 | 1.132 | 722.700.000 | 0,65 |
| PT Harum Energy Tbk | 578.700 | 1.168 | 598.954.500 | 0,54 |
| PT Indofood CBP Sukses Makmur Tbk | 51.800 | 11.424 | 589.225.000 | 0,53 |
| PT AKR Corporindo Tbk | 503.600 | 1.347 | 564.032.000 | 0,50 |
| PT Timah (Persero) Tbk | 513.300 | 1.402 | 549.231.000 | 0,49 |
| Jumlah/*Total* | | | 109.816.906.200 | 98,21 |

| Jenis efek/*Type of investments* | 2023 | | | |
|---|---|---|---|---|
| | Jumlah lembar saham/ *Number of shares* | Harga perolehan rata-rata/ *Average cost* | Jumlah harga pasar/ *Total fair market value* | Persentase terhadap jumlah portofolio efek/ *Percentage to total investment portfolios* |
| | | | | % |
| Saham/*Shares* | | | | |
| PT Bank Rakyat Indonesia (Persero) Tbk | 2.202.700 | 5.396 | 12.610.457.500 | 10,08 |
| PT Bank Central Asia Tbk | 1.341.500 | 9.043 | 12.610.100.000 | 10,08 |
| PT Bank Mandiri (Persero) Tbk | 2.052.000 | 5.625 | 12.414.600.000 | 9,92 |
| PT Telkom Indonesia (Persero) Tbk | 2.482.900 | 3.840 | 9.807.455.000 | 7,84 |
| PT Bank Negara Indonesia (Persero) Tbk | 1.065.500 | 4.817 | 5.727.062.500 | 4,58 |
| PT Astra International Tbk | 872.500 | 6.197 | 4.929.625.000 | 3,94 |
| PT Sumber Alfaria Trijaya Tbk | 1.529.400 | 2.831 | 4.481.142.000 | 3,58 |
| PT Barito Renewables Energy Tbk | 572.600 | 6.505 | 4.280.185.000 | 3,42 |
| PT GoTo Gojek Tokopedia Tbk | 38.013.000 | 88 | 3.269.118.000 | 2,61 |
| PT Adaro Energy Indonesia Tbk | 1.135.000 | 2.440 | 2.701.300.000 | 2,16 |
| PT Hanjaya Mandala Sampoerna Tbk | 2.965.900 | 894 | 2.654.480.500 | 2,12 |
| PT Siloam International Hospitals Tbk | 1.104.500 | 2.300 | 2.407.810.000 | 1,92 |
| PT BFI Finance Indonesia Tbk | 1.891.800 | 1.230 | 2.279.619.000 | 1,82 |
| PT Chandra Asri Petrochemical Tbk | 433.400 | 3.429 | 2.275.350.000 | 1,82 |
| PT Pantai Indah Kapuk Dua Tbk | 425.650 | 4.822 | 2.085.685.000 | 1,67 |
| PT Jasa Marga (Persero) Tbk | 423.000 | 4.792 | 2.060.010.000 | 1,65 |
| PT Midi Utama Indonesia Tbk | 4.598.400 | 451 | 1.977.312.000 | 1,58 |
| PT Bank Syariah Indonesia Tbk | 1.110.700 | 1.683 | 1.932.618.000 | 1,54 |
| PT Mitra Adiperkasa Tbk | 1.073.500 | 1.796 | 1.921.565.000 | 1,54 |
| PT Indosat Tbk | 203.200 | 9.422 | 1.905.000.000 | 1,52 |
| PT Mayora Indah Tbk | 752.600 | 2.555 | 1.873.974.000 | 1,50 |
| PT Barito Pacific Tbk | 1.363.000 | 1.048 | 1.812.790.000 | 1,45 |
| PT XL Axiata Tbk | 903.900 | 2.230 | 1.807.800.000 | 1,45 |
| PT Dayamitra Telekomunikasi Tbk | 2.539.500 | 702 | 1.790.347.500 | 1,43 |
| PT Kalbe Farma Tbk | 1.103.700 | 1.848 | 1.776.957.000 | 1,42 |
| PT Trimegah Bangun Persada Tbk | 1.753.600 | 1.018 | 1.753.600.000 | 1,40 |
| PT Industri Jamu dan Farmasi Sido Muncul Tbk | 3.018.100 | 558 | 1.584.502.500 | 1,27 |
| PT Merdeka Copper Gold Tbk | 577.296 | 2.775 | 1.558.699.200 | 1,25 |
| PT Indofood Sukses Makmur Tbk | 230.800 | 7.079 | 1.488.660.000 | 1,19 |
| PT Medco Energi Internasional Tbk | 1.281.300 | 1.288 | 1.479.901.500 | 1,18 |
| PT Semen Indonesia (Persero) Tbk | 223.000 | 6.434 | 1.427.200.000 | 1,14 |
| PT Sarana Menara Nusantara Tbk | 1.416.300 | 974 | 1.402.137.000 | 1,12 |
| PT Dharma Polimetal Tbk | 982.700 | 1.390 | 1.395.434.000 | 1,12 |
| PT Indofood CBP Sukses Makmur Tbk | 129.300 | 10.949 | 1.367.347.500 | 1,09 |
| PT Charoen Pokphand Indonesia Tbk | 260.400 | 5.229 | 1.308.510.000 | 1,05 |
| PT Summarecon Agung Tbk | 2.051.800 | 623 | 1.179.785.000 | 0,94 |
| PT Vale Indonesia Tbk | 197.100 | 4.425 | 849.501.000 | 0,68 |
| PT Merdeka Battery Materials Tbk | 1.385.100 | 741 | 775.656.000 | 0,62 |
| PT United Tactors Tbk | 33.000 | 26.272 | 746.625.000 | 0,60 |
| PT Ciputra Development Tbk | 613.300 | 1.098 | 717.561.000 | 0,57 |
| PT AKR Corporindo Tbk | 448.700 | 1.455 | 661.832.500 | 0,53 |
| Jumlah/*Total* | | | 123.089.315.200 | 98,40 |

Nilai tercatat efek ekuitas pada laporan keuangan adalah sebesar nilai wajarnya.

The carrying value of equity instruments in the financial statements is equal to their fair values.

Reksa Dana mengklasifikasikan pengukuran nilai wajar efek ekuitas dengan menggunakan hirarki nilai wajar Level 1 (Catatan 14).

The Mutual Fund classifies fair value measurements of equity instruments using a fair value hierarchy Level 1 (Note 14).

Aktivitas perdagangan dan harga pasar saham sangat fluktuatif dan tergantung kepada kondisi pasar modal. Nilai realisasi dari saham tersebut dapat berbeda secara signifikan dengan harga pasar masing-masing pada tanggal 31 Desember 2024 dan 2023.

Trading activities and the fair market value of shares are very volatile and are highly dependent on the capital market condition. The estimated values of these shares as of December 31, 2024 and 2023 may differ significantly from their respective values upon realization.

**b. Instrumen Pasar Uang**

**b. Money Market Instrument**

| Jenis efek/*Type of investments* | 2024 Nilai nominal/ *Nominal value* | Tingkat bagi hasil/ *profit sharing ratio* % | Jatuh tempo/ *Maturity date* | Persentase terhadap jumlah portofolio efek/ *Percentage to total investment portfolios* % |
|---|---|---|---|---|
| Deposito berjangka/*Time deposit* | | | | |
| PT Bank Aladin Syariah | 2.000.000.000 | 7,00 | 18-Jan-25 | 1,79 |

| Jenis efek/*Type of investments* | 2023 Nilai nominal/ *Nominal value* | Tingkat bagi hasil/ *profit sharing ratio* % | Jatuh tempo/ *Maturity date* | Persentase terhadap jumlah portofolio efek/ *Percentage to total investment portfolios* % |
|---|---|---|---|---|
| Deposito berjangka/*Time deposit* | | | | |
| PT Bank Jabar Banten Syariah | 2.000.000.000 | 6,50 | 14-Jan-24 | 1,60 |

Nilai tercatat deposito berjangka di laporan keuangan telah mencerminkan nilai nominal dan nilai wajarnya.

The carrying value of time deposits in the financial statements reflects their nominal and fair values.

**5. Kas di Bank**

**5. Cash in Banks**

| | 2024 | 2023 | |
|---|---|---|---|
| Standard Chartered Bank, cabang Jakarta (Bank Kustodian) | 8.425.387.161 | 13.194.870.908 | Standard Chartered Bank, Jakarta Branch (Custodian Bank) |
| PT Bank Central Asia Tbk | 20.304.000 | 20.058.000 | PT Bank Central Asia Tbk |
| Jumlah | 8.445.691.161 | 13.214.928.908 | Total |

**6. Piutang Bagi Hasil dan Dividen**

**6. Profit Sharing and Dividend Receivables**

| | 2024 | 2023 | |
|---|---|---|---|
| Piutang bagi hasil | | | Profit sharing receivable |
| Instrumen pasar uang | 3.989.041 | 4.843.836 | Money market instruments |
| Piutang dividen | 393.915.144 | 217.338.264 | Dividend receivable |
| Jumlah | 397.904.185 | 222.182.100 | Total |

Cadangan kerugian penurunan nilai atas piutang bagi hasil dan dividen tidak dibentuk karena Reksa Dana berpendapat bahwa seluruh piutang tersebut dapat ditagih.

No allowance for impairment loss on profit sharing and dividend receivables were provided because the Mutual Fund believes that such receivables are fully collectible.

**7. Piutang Transaksi Efek**

Akun ini merupakan tagihan atas transaksi penjualan saham yang belum terselesaikan pada tanggal laporan posisi keuangan.

Cadangan kerugian penurunan nilai atas piutang transaksi efek tidak dibentuk karena Reksa Dana berpendapat bahwa seluruh piutang tersebut dapat ditagih.

**7. Receivables from Securities Transactions**

This account represents receivables arising from sales of shares which are not yet collected by the Mutual Fund at the statement of financial position date.

No allowance for impairment loss on receivables from securities transactions was provided because the Mutual Fund believes that such receivables are fully collectible.

**8. Piutang Penjualan Unit Penyertaan**

Akun ini merupakan tagihan atas transaksi penjualan unit penyertaan yang belum terselesaikan pada tanggal laporan posisi keuangan.

Cadangan kerugian penurunan nilai atas piutang penjualan unit penyertaan tidak dibentuk karena Reksa Dana berpendapat bahwa seluruh piutang tersebut dapat ditagih.

**8. Sales of Investment Units Receivable**

This accounts represents claims from sales of investment units have not been completed at the date of the statement of financial position.

No allowance for impairment loss on sales of investment units receivable was provided because the Mutual Fund believes that such receivables are fully collectible.

**9. Utang Transaksi Efek**

Akun ini merupakan utang atas transaksi pembelian saham yang belum terselesaikan pada tanggal laporan posisi keuangan.

**9. Liabilities for Securities Transactions**

This account represents liabilities arising from purchases of shares which are not yet paid by the Mutual Fund at the statement of financial position date.

**10. Liabilitas atas Pembelian Kembali Unit Penyertaan**

Akun ini merupakan liabilitas kepada pemegang unit penyertaan atas pembelian kembali unit penyertaan yang belum terselesaikan pada tanggal laporan posisi keuangan.

**10. Liabilities for Redemption of Investment Units**

This account represents liabilities to unitholders arising from their redemption of investment units which are not yet paid by the Mutual Fund at the statement of financial position date.

**11. Beban Akrual**

**11. Accrued Expenses**

| | 2024 | 2023 | |
|---|---|---|---|
| Jasa pengelolaan investasi (pihak berelasi) (Catatan 18) | 246.872.449 | 281.509.506 | Investment management services (a related party) (Note 18) |
| Jasa kustodian (Catatan 19) | 11.162.258 | 12.728.362 | Custodian services (Note 19) |
| Lainnya | 25.517.873 | 25.611.790 | Other |
| Jumlah | 283.552.580 | 319.849.658 | Total |

**12. Liabilitas atas Biaya Pembelian Kembali Unit Penyertaan**

Akun ini merupakan biaya agen penjual dan Manajer Investasi yang belum dibayar pada tanggal laporan posisi keuangan atas pembelian kembali unit penyertaan.

**12. Liabilities for Redemption of Investment Units Fee**

This account represents unpaid fee of selling agent and Investment Manager at the statement of financial position date arising from redemption of investment units.

**13. Utang Pajak**

Akun ini merupakan utang pajak penghasilan pasal 23.

**13. Tax Payable**

This account represent tax payable article 23.

**14. Pengukuran Nilai Wajar**

Nilai wajar instrumen keuangan yang diperdagangkan di pasar aktif adalah berdasarkan kuotasi harga pasar pada tanggal pelaporan. Pasar dianggap aktif apabila kuotasi harga tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang atau perantara efek, badan penyedia jasa penentuan harga kelompok industri, atau badan pengatur, dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Instrumen keuangan seperti ini termasuk dalam hierarki Level 1.

**14. Fair Value Measurement**

The fair value of financial instruments traded in active markets is based on quoted market prices at the reporting date. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer or broker, industry group pricing service, or regulatory agency, and those prices represent actual and regularly occurring market transaction on an arm's lengths basis. These instruments are included in Level 1.

Nilai wajar instrumen keuangan yang tidak diperdagangkan di pasar aktif ditentukan menggunakan teknik penilaian. Teknik penilaian ini memaksimalkan penggunaan data pasar yang dapat diobservasi yang tersedia dan sesedikit mungkin mengandalkan estimasi spesifik yang dibuat oleh Manajer Investasi. Karena seluruh input signifikan yang dibutuhkan untuk menentukan nilai wajar dapat diobservasi, maka instrumen tersebut termasuk dalam hierarki Level 2.

The fair value of financial instruments that are not traded in an active market is determined by using valuation techniques. These valuation techniques maximize the use of observable market data where it is available and rely as little as possible on Investment Manager's specific estimates. Since all significant inputs required to fair value an instrument are observable, the instrument is included in Level 2.

Pengukuran nilai wajar portofolio efek Reksa Dana adalah sebagai berikut:

Fair value measurement of the Mutual Fund's investment portfolios is as follows:

| | 2024 | 2023 | |
|---|---|---|---|
| Nilai tercatat | 109.816.906.200 | 123.089.315.200 | Carrying values |
| Pengukuran nilai wajar menggunakan: | | | Fair value measurement using: |
| Level 1 | 109.816.906.200 | 123.089.315.200 | Level 1 |
| Level 2 | - | - | Level 2 |
| Level 3 | - | - | Level 3 |
| Jumlah | 109.816.906.200 | 123.089.315.200 | Total |

## 15. Unit Penyertaan Beredar

Jumlah unit penyertaan yang dimiliki oleh pemodal dan Manajer Investasi, pihak berelasi, adalah sebagai berikut:

## 15. Outstanding Investment Units

The details of outstanding investment units owned by the investors and the investment Manager, a related party, are as follows:

| | 2024 | | 2023 | | |
|---|---|---|---|---|---|
| | Persentase/ *Percentage* % | Unit/ *Units* | Persentase/ *Percentage* % | Unit/ *Units* | |
| Kelas D | | | | | Class D |
| Manajer Investasi (pihak berelasi) | - | - | - | - | Investment Manager (a related party) |
| Pemodal | 100,00 | 128.926.020,6761 | 100,00 | 133.268.658,7239 | Investor |
| Jumlah | 100,00 | 128.926.020,6761 | 100,00 | 133.268.658,7239 | Total |

Tidak terdapat pembelian kembali unit penyertaan yang dimiliki oleh Manajer Investasi, pihak berelasi, untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023.

There was no redemption of investment unit owned by the Investment Manager, a related party, for the years ended December 31, 2024 and 2023.

## 16. Pendapatan Bagi Hasil

Akun ini merupakan pendapatan bagi hasil dari instrumen pasar uang.

Pendapatan di atas termasuk pendapatan bagi hasil yang belum direalisasi (Catatan 6).

## 16. Profit Sharing Income

This account consists of profit sharing from money market instrument.

The above income includes profit sharing income not yet collected (Note 6).

## 17. Keuntungan (Kerugian) Investasi yang Telah dan Belum Direalisasi

| | 2024 | 2023 | |
|---|---|---|---|
| Keuntungan (kerugian) investasi yang telah direalisasi | | | Realized gain (loss) on investments |
| Efek ekuitas | 504.500.662 | (4.830.390.915) | Equity instruments |
| Keuntungan (kerugian) investasi yang belum direalisasi | | | Unrealized gain (loss) on investments |
| Efek ekuitas | (5.678.809.802) | 2.731.653.847 | Equity instruments |

## 17. Realized and Unrealized Gain (Loss) on Investments

## 18. Beban Pengelolaan Investasi

Akun ini merupakan imbalan kepada PT UOB Asset Management Indonesia sebagai Manajer Investasi, pihak berelasi, sebesar maksimum 1,5% per tahun (kelas A dan B) dan 3% per tahun (kelas C dan D), dari nilai aset bersih yang dihitung secara harian dan dibayarkan setiap bulan. Pemberian imbalan tersebut diatur berdasarkan Kontrak Investasi Kolektif antara Manajer Investasi dan Bank Kustodian. Beban pengelolaan investasi yang belum dibayar dibukukan pada akun Beban Akrual (Catatan 11).

## 18. Investment Management Expense

This account represents compensation for the services provided by PT UOB Asset Management Indonesia as Investment Manager, a related party, which is calculated at maximum 1,5% per annum (classes A and B) and 3% per annum (classes C and D), of net asset value, computed on a daily basis and paid on a monthly basis. The terms of the service compensation are documented in the Collective Investment Contract between the Investment Manager and the Custodian Bank. The accrued investment management expense is recorded under Accrued Expenses account (Note 11).

Beban pengelolaan investasi untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023 masing-masing sebesar Rp 2.795.229.258 dan Rp 1.744.850.171.

The investment management expense for the years ended December 31, 2024 and 2023 amounted to Rp 2,795,229,258 and Rp 1,744,850,171, respectively.

## 19. Beban Kustodian / 19. Custodial Expense

Akun ini merupakan imbalan atas jasa penanganan transaksi investasi, penitipan kekayaan dan administrasi yang berkaitan dengan kekayaan Reksa Dana, pencatatan transaksi penjualan dan pembelian kembali unit penyertaan, serta biaya yang berkaitan dengan akun pemegang unit kepada Standard Chartered Bank, Cabang Jakarta sebagai Bank Kustodian terdahulu sebesar maksimum 0,25% per tahun dari nilai aset bersih awal yang dihitung secara harian dan dibayarkan setiap bulan. Pemberian imbalan tersebut diatur berdasarkan Kontrak Investasi Kolektif antara Manajer Investasi dan Bank Kustodian. Beban kustodian yang belum dibayar dibukukan pada akun Beban Akrual (Catatan 11).

This account represents compensation for the handling of investment transactions, custodial services and administration related to the Mutual Fund's assets, registration of sales and redemption of investment units, together with expenses incurred in relation to the accounts of the unitholders. The services are provided by Standard Chartered Bank, Jakarta Branch as the previous Custodian Bank, with fee of maximum 0.25% per annum based on initial net asset value, computed on a daily basis and paid on a monthly basis. The terms of the service compensation are documented in the Collective Investment Contract between the Investment Manager and the Custodian Bank. The accrued custodial expense is recorded under Accrued Expenses account (Note 11).

Beban kustodian untuk tahun-tahun yang berakhir 31 December 2024 dan 2023 masing-masing sebesar Rp 124.108.179 dan Rp 81.041.344.

The custodial expense for the years ended December 31, 2024 and 2023 amounted to Rp 124,108,179 and Rp 81,041,344, respectively.

## 20. Beban Lain-lain / 20. Other Expenses

| | 2024 | 2023 | |
|---|---|---|---|
| Beban transaksi | 2.095.463.487 | 1.192.663.247 | Transaction fee |
| Beban pajak penghasilan final | 27.378.630 | 11.965.836 | Final income tax expense |
| Lainnya | 219.828.988 | 152.075.130 | Others |
| Jumlah | 2.342.671.105 | 1.356.704.213 | Total |

## 21. Pajak Penghasilan / 21. Income Tax

### a. Pajak Kini / a. Current Tax

Rekonsiliasi antara rugi sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

A reconciliation between loss before tax per statements of profit or loss and other comprehensive income and the taxable income is as follows:

| | 2024 | 2023 | |
|---|---|---|---|
| Rugi sebelum pajak menurut laporan laporan laba rugi dan penghasilan komprehensif lain | (6.299.175.826) | (3.908.232.195) | Loss before tax per statements of profit or loss and other comprehensive income |

| | 2024 | 2023 | |
|---|---|---|---|
| Perbedaan tetap: | | | Permanent differences: |
| Beban investasi | 5.262.008.542 | 3.182.595.728 | Investment expenses |
| Pendapatan dividen | (4.000.248.705) | (1.313.271.422) | Dividend income |
| Pendapatan bagi hasil: | | | Profit sharing income: |
| Instrumen pasar uang | (136.893.151) | (59.829.179) | Money market instrument |
| Kerugian (keuntungan) investasi yang belum direalisasi | 5.678.809.802 | (2.731.653.847) | Unrealized loss (gain) on investments |
| Kerugian (keuntungan) investasi yang telah direalisasi | (504.500.662) | 4.830.390.915 | Realized loss (gain) on investments |
| Jumlah | 6.299.175.826 | 3.908.232.195 | Total |
| Laba kena pajak | - | - | Taxable income |

Reksa Dana tidak memiliki utang pajak kini pada tanggal 31 Desember 2024 dan 2023.

Laba kena pajak dan beban pajak menjadi dasar Surat Pemberitahuan Tahunan (SPT) yang disampaikan Reksa Dana kepada Kantor Pelayanan Pajak.

Surat Pemberitahuan Tahunan dilaporkan berdasarkan perhitungan Reksa Dana (*self-assessment)*. Kantor Pajak dapat melakukan pemeriksaan atas perhitungan pajak tersebut sebagaimana ditetapkan dalam Undang-Undang mengenai Ketentuan Umum dan Tata Cara Perpajakan.

The Mutual Fund has no current tax payable as of December 31, 2024 and 2023.

The taxable income and tax expenses from the basis for the Annual Tax Return (SPT) submitted by the Mutual Fund to the Tax Service Office.

The income tax returns are filed based on the Mutual Fund's calculation (self-assessment). The tax authorities may conduct a tax audit on such calculation as determined in the Law of General Provisions and Administration of Taxation.

**b. Pajak Tangguhan**

Pada tanggal 31 Desember 2024 dan 2023, tidak terdapat perbedaan temporer yang berdampak terhadap pengakuan aset dan liabilitas pajak tangguhan.

**b. Deferred Tax**

As of December 31, 2024 and 2023, there were no temporary differences recognized as deferred tax asset and/or liability.

## 22. Sifat dan Transaksi dengan Pihak Berelasi

**Sifat dengan Pihak Berelasi**

PT UOB Asset Management Indonesia merupakan Manajer Investasi Reksa Dana.

**Transaksi dengan Pihak Berelasi**

Transaksi Reksa Dana yang signifikan dengan pihak berelasi tersebut adalah sebagai berikut:

## 22. Nature of Relationship and Transactions with Related Party

**Nature of Relationship**

PT UOB Asset Management Indonesia is the Mutual Fund's investment manager.

**Transaction with Related Party**

Mutual Fund's significant transaction with related party are as follows:

| | 2024 | 2023 | |
|---|---|---|---|
| **Laporan Posisi Keuangan** | | | **Statements of Financial Position** |
| Liabilitas | | | Liabilities |
| Jasa pengelolaan investasi | 246.872.449 | 281.509.506 | Invesment management services |
| Persentase terhadap jumlah liabilitas | 8,45% | 4,54% | Percentage to total liabilities |

| | 2024 | 2023 | |
|---|---|---|---|
| **Laporan Laba Rugi dan Penghasilan Komprehensif Lain** | | | **Statements of Profit or Loss and Other Comprehensive Income** |
| Beban pengelolaan investasi | 2.795.229.258 | 1.744.850.171 | Investment management fee |
| Persentase terhadap jumlah beban | 53,12% | 54,82% | Percentage to total expenses |

## 23. Tujuan dan Kebijakan Pengelolaan Dana Pemegang Unit Penyertaan dan Manajemen Risiko Keuangan

### Pengelolaan Dana Pemegang Unit Penyertaan

Pada tanggal 31 Desember 2024 dan 2023, Reksa Dana memiliki nilai aset bersih masing-masing sebesar Rp 119.070.429.611 dan Rp 132.843.522.985 yang diklasifikasikan sebagai ekuitas.

Tujuan Reksa Dana dalam mengelola nilai aset bersih adalah untuk memastikan dasar yang stabil dan kuat untuk memaksimalkan pengembalian kepada seluruh pemegang unit dan untuk mengelola risiko likuiditas yang timbul dari pembelian kembali unit penyertaan. Dalam pengelolaan pembelian kembali unit penyertaan, Reksa Dana secara teratur memantau tingkat penjualan dan pembelian kembali secara harian dan membatasi jumlah pembelian kembali unit penyertaan dalam satu hari sampai dengan 5% dari nilai aset bersih pada hari bursa dilakukannya pembelian kembali.

Tidak terdapat perubahan dalam kebijakan dan prosedur selama tahun berjalan terkait dengan pendekatan Reksa Dana terhadap nilai aset bersih.

### Manajemen Risiko Keuangan

Risiko-risiko utama yang timbul dari instrumen keuangan yang dimiliki Reksa Dana adalah risiko harga, risiko suku bunga, risiko kredit dan risiko likuiditas. Kegiatan operasional Reksa Dana dijalankan secara berhati-hati dengan mengelola risiko-risiko tersebut agar tidak menimbulkan potensi kerugian bagi Reksa Dana.

## 23. Unitholders' Funds and Financial Risk Management Objectives and Policies

### Unitholders' Funds Management

As of December 31, 2024 and 2023, the Mutual Fund has net assets value of Rp 119,070,429,611 and Rp 132,843,522,985, respectively, classified as equity.

The Mutual Fund's objectives in managing net assets value are to ensure a stable and strong base to maximize returns to all unitholders and to manage liquidity risk arising from redemptions of investment unit. In the management of redemptions of investment units, the Mutual Fund regularly monitors the level of daily subscriptions and redemptions and limit the total of redemptions of investments units in one day up to 5% of the net assets value on the bourse day of each redemption.

There were no changes in the policies and procedures during the year with respect to the Mutual Fund's approach to its net asset value.

### Financial Risk Management

The main risks arising from the Mutual Fund's financial instruments are price risk, interest rate risk, credit risk and liquidity risk. The operational activities of the Mutual Fund are managed in a prudential manner by managing those risks to minimize potential losses.

**Risiko Harga**

Risiko harga adalah risiko nilai wajar atau arus kas masa depan dari suatu instrumen keuangan akan berfluktuasi karena perubahan harga pasar (selain yang timbul dari risiko suku bunga), baik perubahan-perubahan tersebut disebabkan oleh faktor khusus pada individu penerbit instrumen keuangan, atau faktor yang mempengaruhi instrumen keuangan sejenis yang diperdagangkan di pasar.

Reksa Dana menghadapi risiko harga yang timbul dari portofolio efek yaitu efek ekuitas.

Manajer Investasi mengelola risiko harga Reksa Dana sesuai dengan tujuan dan kebijakan investasi Reksa Dana serta memonitor posisi pasar keseluruhan secara harian.

**Price Risk**

Price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk), whether those changes are caused by factors specific to the individual financial instrument issuer, or factors affecting similar financial instruments traded in the market.

The Mutual Fund is exposed to price risk arising from its investment portfolios i.e. equity instruments.

The Investment Manager manages the Mutual Fund's price risk on a daily basis in accordance with the Mutual Fund's investment objectives and policies and monitors overall market positions on a daily basis.

**Risiko Suku Bunga**

Risiko suku bunga adalah risiko dimana nilai wajar atau arus kas kontraktual masa datang dari suatu instrumen keuangan akan terpengaruh akibat perubahan suku bunga pasar.

Untuk meminimalkan risiko suku bunga, sebagian besar dari portofolio efek Reksa Dana mempunyai suku bunga tetap.

Instrumen keuangan Reksa Dana yang terkait risiko suku bunga dan tingkat bagi hasil pada tanggal 31 Desember 2024 dan 2023 terdiri dari portofolio efek dalam instrumen pasar uang dengan suku bunga per tahun masing-masing sebesar 7% dan 6,50%.

**Interest Rate Risk**

Interest rate risk is the risk that the fair value or contractual future cash flows of a financial instrument will be affected due to changes in market interest rates.

To minimize interest rate risk, the majority of the Mutual Fund's investment portfolios are at fixed interest rates.

Financial instruments of the Mutual Fund related to interest rate risk and profit sharing ratio as of December 31, 2024 and 2023 consist of investment portfolios in money market instruments with interest rates per annum at 7% and 6.50%, respectively.

**Analisis Sensitivitas**

Analisis sensitivitas diterapkan pada variabel risiko pasar yang mempengaruhi kinerja Reksa Dana, yakni harga dan suku bunga. Sensitivitas harga menunjukkan dampak perubahan yang wajar dari harga pasar efek dalam portofolio efek Reksa Dana terhadap jumlah nilai aset bersih, jumlah aset keuangan dan jumlah liabilitas keuangan Reksa Dana. Sensitivitas suku bunga menunjukkan dampak perubahan yang wajar dari suku bunga pasar, termasuk *yield* dari efek dalam portofolio efek Reksa Dana, terhadap jumlah nilai aset bersih, jumlah aset keuangan dan jumlah liabilitas keuangan Reksa Dana.

Sesuai dengan kebijakan Reksa Dana, Manajer Investasi melakukan analisis serta memantau sensitivitas harga dan suku bunga secara reguler.

**Sensitivity Analysis**

The sensitivity analysis is applied to market risk variables that affect the performance of the Mutual Fund, which are prices and interest rate. The price sensitivity shows the impact of reasonable changes in the market value of instruments in the investment portfolios of the Mutual Fund to total net assets value, total financial assets and total financial liabilities of the Mutual Fund. The interest rate sensitivity shows the impact of reasonable changes in market interest rates, including the yield of the instruments in the investment portfolios of the Mutual Fund, to total net assets value, total financial assets and total financial liabilities of the Mutual Fund.

In accordance with the Mutual Fund's policy, the Investment Manager analyzes and monitors the price and interest rate sensitivity on a regular basis.

**Risiko Kredit**

Risiko kredit adalah risiko bahwa Reksa Dana akan mengalami kerugian yang timbul dari emiten atau pihak lawan akibat gagal memenuhi kewajiban kontraktualnya. Kebijakan Reksa Dana atas risiko kredit adalah meminimalkan eksposur dari pihak-pihak yang memiliki risiko kegagalan yang tinggi dengan cara hanya bertransaksi untuk instrumen pihak-pihak yang memenuhi standar kredit sebagaimana ditetapkan dalam Kontrak Investasi Kolektif Reksa Dana. Manajer Investasi secara terus menerus memantau kelayakan kredit dari pihak-pihak yang menerbitkan instrumen tersebut dengan cara melakukan evaluasi secara berkala atas peringkat kredit, laporan keuangan, dan siaran pers.

Eksposur maksimum terhadap risiko kredit pada tanggal laporan posisi keuangan adalah sebesar nilai tercatat aset keuangan yang diklasifikasikan sebagai aset keuangan yang diukur pada biaya perolehan diamortisasi.

**Credit Risk**

Credit risk is the risk that the Mutual Fund will incur a loss arising from the issuer of the instruments failure to fulfill their contractual obligations. The Mutual Fund's policy over credit risk is to minimize the exposure to the issuers with perceived of default by dealing only with reputable issuers meeting the credit standards set out in the Mutual Fund's Collective Investment Contract. The Investment Manager closely monitors the creditworthiness of the issuers by reviewing their credit ratings, financial statements, and press releases on a regular basis.

The maximum exposure to credit risk at the statement of financial position date is the carrying value of the financial assets classified as financial assets carried at amortized cost.

**Risiko Likuiditas**

Risiko likuiditas adalah risiko kerugian yang timbul karena Reksa Dana tidak memiliki arus kas yang cukup untuk memenuhi kewajibannya.

Dalam pengelolaan risiko likuiditas, Manajer Investasi memantau dan menjaga jenis dan jumlah portofolio efek yang bersifat likuid yang dianggap memadai untuk melakukan pembayaran atas transaksi perolehan kembali unit penyertaan dan membiayai operasional Reksa Dana.

Jadwal jatuh tempo portfolio efek diungkapkan pada Catatan 4, sedangkan aset keuangan lainnya dan liabilitas keuangan akan jatuh tempo dalam waktu kurang dari 1 tahun.

**Liquidity Risk**

Liquidity risk is a risk arising when the cash flow position of the Mutual Fund is not enough to cover the liabilities which become due.

In the management of liquidity risk, the Investment Manager monitors and maintains type and amount of liquid investment portfolios deemed adequate to make payment for redemption transactions and to finance the Mutual Fund's operating activities.

Maturity schedule of investment portfolios are set out in Note 4, while other financial assets and financial liabilities will become due within less than 1 year.

## 24. Informasi Lainnya

Ikhtisar rasio keuangan disusun berdasarkan formula yang ditetapkan dalam Surat Keputusan Ketua Bapepam No. Kep-99/PM/1996 tentang Informasi dalam Ikhtisar Keuangan Singkat Reksa Dana tanggal 28 Mei 1996 dan Lampiran POJK No. 25/POJK.04/2020 tentang Pedoman Bentuk dan Isi Prospektus Dalam Rangka Penawaran Umum Reksa Dana tanggal 23 April 2020.

## 24. Other Information

These financial ratios are prepared based on the formula stipulated in the Decree of the Chairman of Bapepam No. Kep-99/PM/1996 concerning Information in the Brief Financial Summary of Mutual Funds dated May 28, 1996 and POJK Attachment No. 25/POJK.04/2020 concerning Guidelines for the Form and Content of a Prospectus for the Public Offering of Mutual Funds dated April 23, 2020.

Berikut adalah tabel ikhtisar rasio keuangan Reksa Dana untuk tahun-tahun yang berakhir 31 Desember 2024 dan 2023:

Following are the financial ratios of the Mutual Fund for the years ended December 31, 2024 and 2023:

| | 2024 | | |
|---|---|---|---|
| | Kelas/*Class* A | Kelas/*Class* D | |
| Total hasil investasi | - | -7,35% | Total return in investments |
| Hasil investasi setelah memperhitungkan beban pemasaran | - | -10,98% | Return on investments adjusted for marketing charges |
| Beban investasi | - | 4,18% | Investment expenses |
| Perputaran portofolio | - | 3,27:1 | Portofolio turnover |
| Persentase laba kena pajak | - | - | Percentage of taxable income |

| | 2023 | | |
|---|---|---|---|
| | Kelas/*Class* A | Kelas/*Class* D | |
| Total hasil investasi | - 1,55% | 2,16% | Total return in investments |
| Hasil investasi setelah memperhitungkan beban pemasaran | - 5,41% | - 1,84% | Return on investments adjusted for marketing charges |
| Beban investasi | 1,91% | 4,57% | Investment expenses |
| Perputaran portofolio | - | 3,03:1 | Portofolio turnover |
| Persentase laba kena pajak | - | - | Percentage of taxable income |

Tujuan tabel ini adalah semata-mata untuk membantu memahami kinerja masa lalu dari Reksa Dana. Tabel ini seharusnya tidak dipertimbangkan sebagai indikasi bahwa kinerja masa depan akan sama dengan kinerja masa lalu.

The aforementioned financial ratios were presented solely to assist in understanding the past performance of the Mutual Fund. It should not be construed as an indication that the performance of the Mutual Fund in the future will be the same as that of the past.

## 25. Standar Akuntansi Keuangan Baru

Penerapan standar akuntansi keuangan revisi berikut, yang berlaku efektif 1 Januari 2024, relevan bagi Reksa Dana namun tidak menyebabkan perubahan material terhadap jumlah-jumlah yang dilaporkan dalam laporan keuangan:

- Amendemen PSAK No. 201, “Penyajian Laporan Keuangan” terkait Liabilitas Jangka Panjang dengan Kovenan
- Amendemen PSAK No. 201, ”Penyajian Laporan Keuangan” tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang

## 25. New Financial Accounting Standards

The application of the following revised financial accounting standards, which are effective from January 1, 2024 and relevant for the Mutual Fund, and had no material effect on the amounts reported in the financial statements:

- Amendment to PSAK No. 201, “Presentation of Financial Statements” regarding Long-term Liabilities with the Covenant
- Amendment to PSAK No. 201, ”Presentation of Financial Statements” regarding Classification of Liabilities as Current or Non-Current

Mulai tanggal 1 Januari 2024, referensi terhadap masing-masing PSAK dan Interpretasi Standar Akuntansi Keuangan (ISAK) telah diubah sebagaimana diumumkan oleh Dewan Standar Akuntansi Keuangan IAI.

Beginning January 1, 2024, references to the individual PSAK and Interpretation of Financial Accounting Standards (ISAK) had been changed as published by the Board of Financial Accounting Standards of IAI.

********

**PROSPECTUS APPENDIX**
**SOCIAL FUND PROGRAM REPORT**

As of the issuance of this Prospectus, there are no Unit Holders in UOBAM SUSTAINABLE EQUITY INDONESIA Class B and UOBAM SUSTAINABLE EQUITY INDONESIA Class C, and therefore, there is no Social Fund reserve.

However, in 2024, PT UOB Asset Management Indonesia allocated a portion of the Investment Manager's income received from UOBAM SUSTAINABLE EQUITY INDONESIA's management services, amounting to IDR 31,500,000, to be used for environmental conservation activities in collaboration with the Trash Hero Jakarta organization and donations to several orphanages in Jakarta.



## RESTRICTED ##