

Product Overview

Balanced Fund

A mixed portfolio of fixed income, equities, and money market instruments

| | | | | | |
|---|---|------|---|---|------------|
| Type of Mutual Fund | Mixed Fund (Reksa Dana Campuran) | | | | |
| Inception Date | 31 March 2022 | | | | |
| AUM | IDR 14.6B as of December 31, 2025 | | | | |
| Management Fee | 1.00% p.a. No Sales & No Redemption Fees. No Lock Ups. Daily Liquid. | | | | |
| Target Returns | 6-8% net p.a. | | | | |
| Benchmark | 35% IHSG + 65% INDOBeX | | | | |
| Risk Profile & Recommended Holding Period | Minimum 3 Years | Risk | | | Aggressive |
| | | Low | | | High |
| | | 1 | 2 | 3 | 45 |

Target Investor Profile
Investors with an aggressive risk profile

Suitable for investors seeking an all-weather strategy that balances stability and growth. Ideal for those comfortable with moderate market movements, in pursuit of steady medium to long-term returns.

Why Choose This Strategy

1

Broad Diversification
Achieve steadier performance across different market cycles through a strategic blend of Government Bonds, equities, and money market instruments.

2

Risk Mitigation
High-quality bonds help cushion the portfolio, allowing investors to better navigate periods of equity volatility and preserve capital.

3

Balanced Income And Growth
Earn consistent income while still capturing long-term growth through steady bond yields, dividend stocks, and capital appreciation from our active equity allocation.

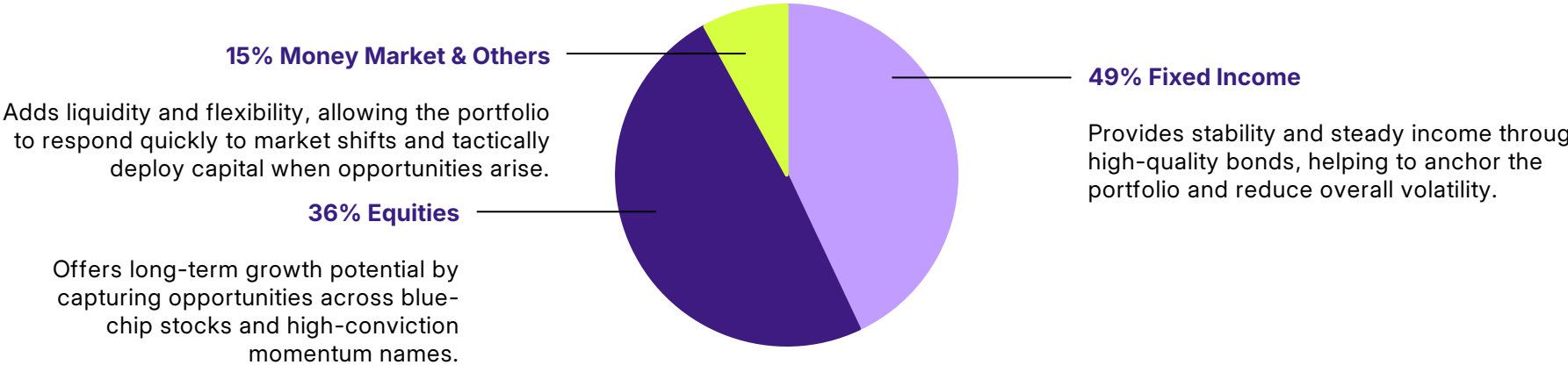
Investment Approach

Dynamic Multi-Asset Allocation

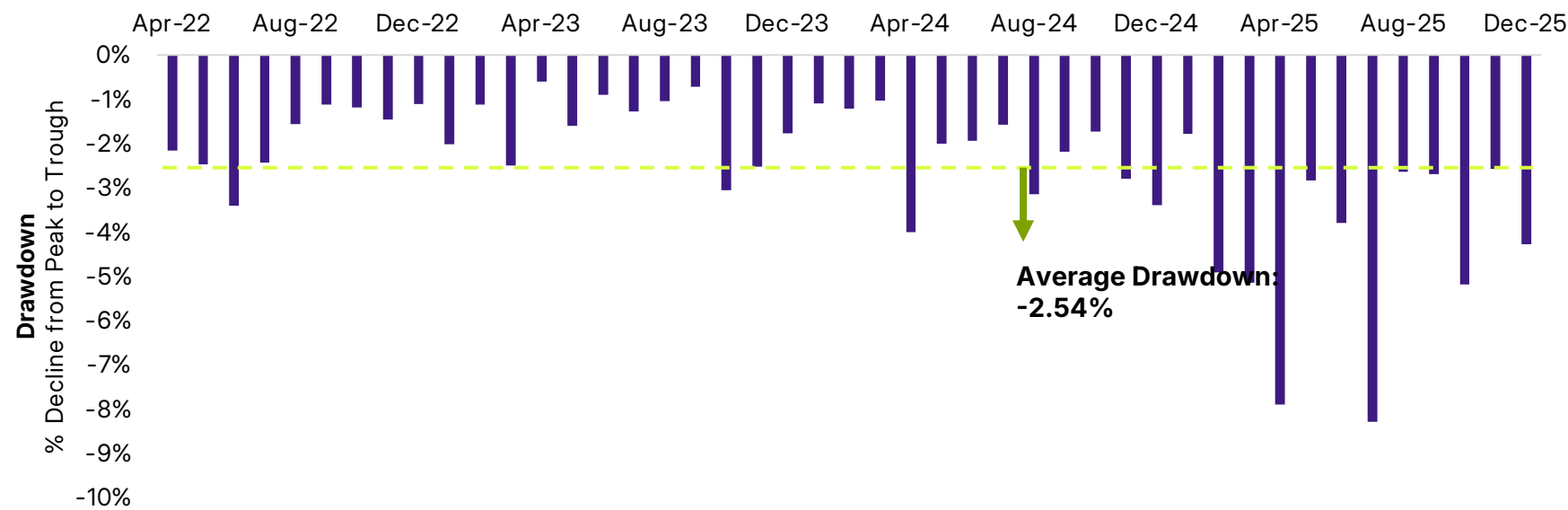
We pursue long-term stability and growth by actively managing the fund’s strategic mix of bonds and equities, tilting between asset classes to capture opportunities and manage risk. The fixed income allocation anchors the portfolio with steady yield and lower volatility, while the equity portion is selectively invested in quality companies with strong fundamentals.

Asset Class Breakdown

Data is as of December 31, 2025



Fund Drawdown Profile
The Potential Drop in Fund Value



Investment Philosophy

Fundamental Research

Active security selection powered by deep research, real-time insights, and on-the-ground expertise in Indonesia's markets.

Organizational Alpha

We believe consistent results come from discipline and teamwork. Our process-driven approach is built to deliver outperformance.

Multi Asset Expertise

We build diversified portfolios across asset classes to help clients achieve strong, risk-adjusted returns, not short-term trends.

Investment Team



Julian Thio
Member of the
Investment Committee
Certified Wakil Manajer
Investasi (WMI) with a
strong background in
Private Equity and
Investments



Armand Marthias
Director of the
Investment Committee
15+ years of experience
as an investment
manager managing
Fixed Income Funds

Why Simpan Asset
Management

Simpan Asset Management is Indonesia's leading digital wealth platform, serving family offices, high-net-worth individuals, and retail investors who seek smarter, more transparent ways to grow their wealth.

We operate with a clear fiduciary duty to our clients — prioritizing their interests above all else. Our philosophy is built on being long-term and performance-driven investors, guided by a strong risk-focused culture that emphasizes prudence and discipline in every decision we make.

Get in Touch

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