



PRODUCT CARD

BNP PARIBAS SPEKTRA



REKSA DANA BNP PARIBAS SPEKTRA ("BNP Paribas Spektra") is a balanced fund that aims to provide optimum investment return to its investors through allocation in various instruments in accordance to the prevailing regulation in Indonesia. The fund is suitable for investors with moderate risk profile and long-term investment horizon.

FUND CONCEPT

- BNP Paribas Spektra may invest 1%-79% of its portfolio in equities sold through public offering and/or traded in the Indonesian Stock Exchange, and 1%-79% in debt securities and 1%-79% in domestic money market fund and/or deposits.
- The fund manager selects stocks based on a fundamental analysis, through a structured and transparent investment process. The fund applies Dynamic Asset Allocation Strategy based on a quantitative model¹ developed by BNP Paribas Investment Partners that looks at JCI performance trend.

INVESTMENT RISKS

Investment in BNP Paribas Spektra is subject to market fluctuation and other risks inherent in the underlying securities, including but not limited to:

- Risk in the change of economic and politics
- Risk of reduction of value of the Participation Unit (capital loss)
- Risk of liquidity
- Risk of default
- Risk of electronic media transaction

Please refer to the prospectus of BNP Paribas Spektra for more information on investment risks.

GENERAL INFORMATION

Launch date	14 June 2005
Custodian bank	Deutsche Bank AG, Jakarta
Currency	Rupiah
Dealing	Daily
Investment guidelines*:	
Equities	1% - 79%
Debt securities	1% - 79%
Money market instruments	1% - 79%
Fees:	
▪ Management	Max. 2.50% pa
▪ Custodian	Max. 0.25% pa
▪ Subscription	Min. 0.5% - max. 2% per transaction
▪ Redemption	Max. 1% per transaction
▪ Switching	Max. 1% per transaction
Switchable to:	
BNP Paribas Ekuitas	BNP Paribas Prima II
BNP Paribas Equitra	BNP Paribas Rupiah Plus
BNP Paribas Infrastruktur Plus	BNP Paribas Omega
BNP Paribas Integra	BNP Paribas Solaris
BNP Paribas Pesona	BNP Paribas STAR
BNP Paribas Pesona Syariah	

**Please refer to the prospectus for more information on investment guidelines*



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The performance data, as applicable, reflected in this material, do not take into account the commissions, costs incurred on the issue and redemption and taxes.

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