



PRODUCT CARD

BNP PARIBAS PESONA



BNP PARIBAS PESONA ("BNP Paribas Pesona") aims to provide long term capital appreciation through investment in equities. BNP Paribas Pesona is suitable for investors with aggressive risk profile and long term investment horizon.

FUND CONCEPT

- In managing BNP Paribas Pesona, the Fund Manager utilizes **tactical allocation** strategy across asset classes and/or stocks to anticipate a market that is highly volatile and/or mainly driven by catalysts.
- The stock selection and allocation in BNP Paribas Pesona does not refer to a theme and/or a sector. The Fund has the flexibility to invest in any stock in our universe.
- The portfolio strategy is based on the Fund Manager's short to medium term view. Stock analysis is focused on catalysts and sector/stock valuation, taking into consideration the issuer's franchise value dan management quality.

INVESTMENT RISKS

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

- Risk in the change of economic, politics, law, and legislation condition.
- Risk of reduction of value of the Participation Unit.
- Risk of liquidity.
- Risk of electronic media transaction

Please refer to the prospectus for more information on investment risks.

¹Investment grade debt securities that are sold through public offerings and/or traded in the onshore or offshore stock exchange.

GENERAL INFORMATION

Launch date	10 November 1997
Custodian Bank	Deutsche Bank, Jakarta Branch
Currency / valuation	Rupiah / Daily
Investment guidelines	
• Equities	80% - 100%
• Debt securities	0% - 20%
• Domestic money market instruments and/or deposits	0% - 20%
Fees	
• Management	Max. 2.50% p.a.
• Custodian	Max. 0.25% p.a.
• Subscription	Max. 2% per transaction
• Redemption	Max. 1.25% (<1 year) per transaction max. 0.5% (1-2 years) per transaction 0% (>2 years) per transaction
• Switching	Max. 1% per transaction
Switching to	BNP Paribas Rupiah Plus BNP Paribas Omega BNP Paribas Prima II BNP Paribas Ekuitas BNP Paribas Spektra BNP Paribas Equitra BNP Paribas Integra BNP Paribas Infrastruktur Plus BNP Paribas Pesona Syariah BNP Paribas Solaris BNP Paribas STAR

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



DISCLAIMER

INVESTMENT MANAGER IS REGISTERED AND SUPERVISED BY FINANCIAL SERVICES AUTHORITY (OJK). MUTUAL FUND INVESTMENTS CONTAIN RISK. PROSPECTIVE INVESTORS MUST READ AND COMPREHEND THE PROSPECTUS PRIOR TO INVESTING IN MUTUAL FUND. PAST PERFORMANCE DOES NOT REPRESENT FUTURE PERFORMANCE.

This material is issued and has been prepared by PT. BNP Paribas Investment Partners a member of BNP Paribas Investment Partners (BNPP IP)**.

This material is produced for information purposes only and does not constitute:

1. an offer to buy nor a solicitation to sell, nor shall it form the basis of or be relied upon in connection with any contract or commitment whatsoever or
2. any investment advice.

This material makes reference to certain financial instruments (the "Financial Instrument(s)") authorized and regulated in its/their jurisdiction(s) of incorporation. No action has been taken which would permit the public offering of the Financial Instrument(s) in any other jurisdiction, except as indicated in the most recent prospectus, offering document or any other information material, as applicable, of the relevant Financial Instrument(s) where such action would be required, in particular, in the United States, to US persons (as such term is defined in Regulation S of the United States Securities Act of 1933). Prior to any subscription in a country in which such Financial Instrument(s) is/are registered, investors should verify any legal constraints or restrictions there may be in connection with the subscription, purchase, possession or sale of the Financial Instrument(s).

Investors considering subscribing for the Financial Instrument(s) should read carefully the most recent prospectus, offering document or other information material and consult the Financial Instrument(s)' most recent financial reports. The prospectus, offering document or other information of the Financial Instrument(s) are available from your local BNPP IP correspondents, if any, or from the entities marketing the Financial Instrument(s).

Opinions included in this material constitute the judgment of PT. BNP Paribas Investment Partners at the time specified and may be subject to change without notice. PT. BNP Paribas Investment Partners is not obliged to update or alter the information or opinions contained within this material. Investors should consult their own legal and tax advisors in respect of legal, accounting, domicile and tax advice prior to investing in the Financial Instrument(s) in order to make an independent determination of the suitability and consequences of an investment therein, if permitted. Please note that different types of investments, if contained within this material, involve varying degrees of risk and there can be no assurance that any specific investment may either be suitable, appropriate or profitable for a client or prospective client's investment portfolio.

Given the economic and market risks, there can be no assurance that the Financial Instrument(s) will achieve its/their investment objectives. Returns may be affected by, amongst other things, investment strategies or objectives of the Financial Instrument(s) and material market and economic conditions, including interest rates, market terms and general market conditions. The different strategies applied to the Investment Products may have a significant effect on the results portrayed in this material. Past performance is not a guide to future performance and the value of the investments in Financial Instrument(s) may go down as well as up. Investors may not get back the amount they originally invested.

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.

* PT BNP Paribas Investment Partners (address: World Trade Center Building, 5th Floor, Jl. Jend Sudirman Kav.29-31, Jakarta 12920 - INDONESIA).

** "BNP Paribas Investment Partners" is the global brand name of the BNP Paribas group's asset management services. The individual asset management entities within BNP Paribas Investment Partners if specified herein, are specified for information only and do not necessarily carry on business in your jurisdiction. For further information, please contact your locally licensed Investment Partner.