



FUND FACT SHEET

USD FIXED INCOME FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that registered and supervised by the Indonesian Financial Services Authority. AIA in Indonesia is a subsidiary of the AIA Group. With experienced personnel, AIA's Investment team manages the investments of all existing funds in accordance with its investment objectives and risk profile. AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Fixed Income Securities

FUND INFORMATION

Launch Date	: 7 November 2000	Fund Size (million)	: USD 68.14
Launch Price	: USD 1.00	Fund Management Fee	: 1.45% per annum
Unit Price (NAV)	: USD 3.02	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% BBG USD EM Indonesia Sov. Bond Index 10% 3-Month USD Avg Time Deposit (Net)
Fund Duration	: 8.37	Benchmark Duration	: 8.27

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	3.72%	7.73%	15.37%	14.43%	3.69%	3.75%	6.05%
Benchmark*	3.54%	7.51%	14.81%	13.91%	5.62%	3.05%	0.88%

*Current benchmark is effective from 1 Jan 2019

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net of 20% WHT)

From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

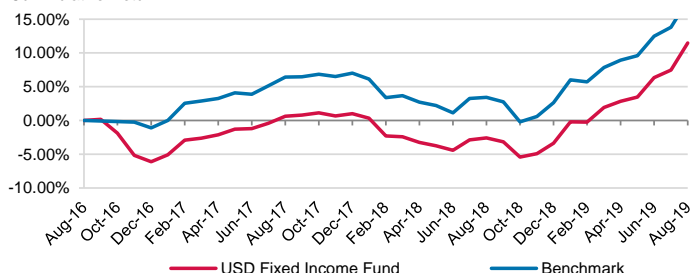
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

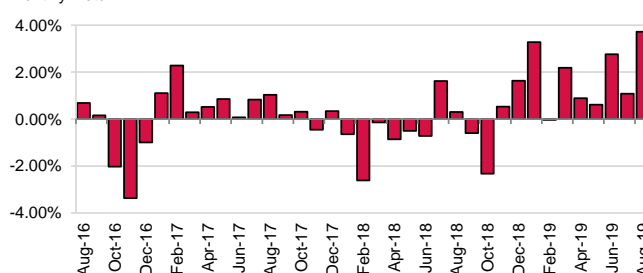
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

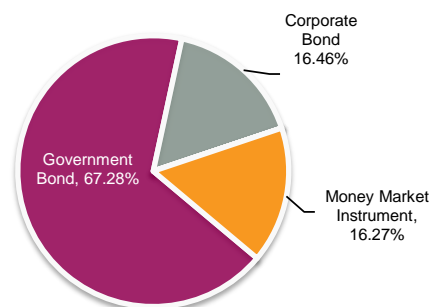


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	67.28%
Energy	0.79%
Materials	3.94%
Financials	6.35%
Utilities	5.38%
Bond < 1 Year	7.83%
TD + Cash	8.44%

TOP HOLDINGS

INDON 2042
INDON 2044
INDON 2045
INDON 2047
Majapahit Holding BV 2020 Bond

FUND MANAGER COMMENTARY

Indonesia sovereign bonds continued to rally further in August in line with the movement of US Treasury bonds, on the expectation of continued accommodative policy stance by global central banks. The USD Fixed Income Fund recorded performance of +3.72% in August 2019. However, the recent escalation of trade tension between Sino-US has created risk-off mode from market.

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FUND FACT SHEET

IDR FIXED INCOME FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor an attractive investment return through strategic and selective investments in IDR denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : IDR Fixed Income securities and/or
IDR Fixed Income mutual fund(s)

FUND INFORMATION

Launch Date	: 7 November 2000	Fund Size (million)	: IDR 1,005,788.70
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 3,888.99	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% Bloomberg IDR Indonesia Sov. Bond Index 10% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 6.34	Benchmark Duration	: 5.26

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.24%	4.97%	7.96%	9.91%	4.50%	6.27%	7.49%
Benchmark *	0.25%	4.82%	8.11%	10.37%	5.28%	6.90%	10.00%

*Current benchmark is effective from 1 May 2016

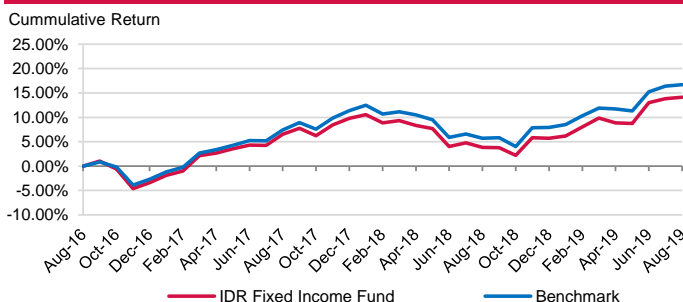
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net)+10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

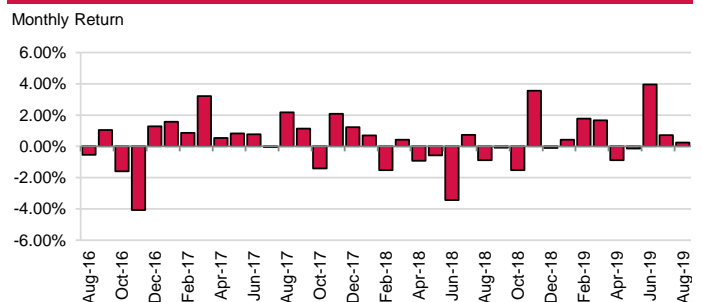
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

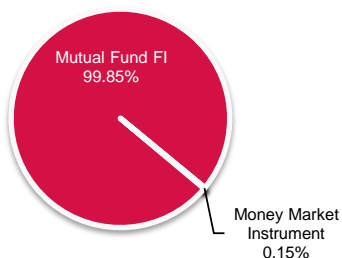
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Mutual Fund FI	99.85%
TD + Cash	0.15%

TOP HOLDINGS

Government Bond FR0056
Government Bond FR0070
Government Bond FR0072
Government Bond FR0078
Government Bond FR0079

FUND MANAGER COMMENTARY

Indonesia local government bond market made a positive return in August 2019 with Bloomberg Indonesia Local Sovereign Index (BINDO) went up +0.38% on monthly basis, despite having foreign outflow of IDR 3 trillion in August 2019. The IDR Fixed Income Fund performance reported +0.24% return in the same month. Bank Indonesia continued accommodative monetary policy in August by cutting reference rate 25 bps to 5.5% in August 2019, as inflation stayed low. On global side, trade war tension escalated as US announced imposing 15% tariffs on USD110 billion Chinese imports to be effective on September 1st, 2019 with additional USD160 billion on December 15th, 2019 and China retaliates with tariffs on USD75 billion US goods. Local market continues to be positive with expectation of Fed rate cut in September 2019, probability rose to 100%, and signaling further global monetary easing.

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FUND FACT SHEET

IDR EQUITY FUND

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31 August 2019

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/or Equity mutual funds

FUND INFORMATION

Launch Date	: 7 November 2000	Fund Size (million)	: IDR 16,969,390.32
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 15,560.37	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

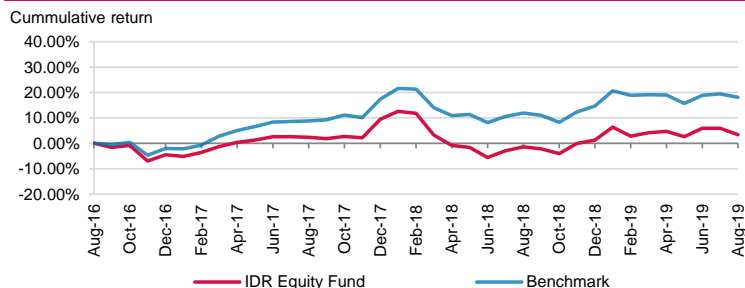
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	-2.47%	0.79%	2.10%	4.84%	1.11%	1.87%	15.71%
Benchmark *	-1.11%	2.05%	2.95%	5.50%	5.70%	4.32%	16.10%

*Current benchmark is effective from 1 April 2014

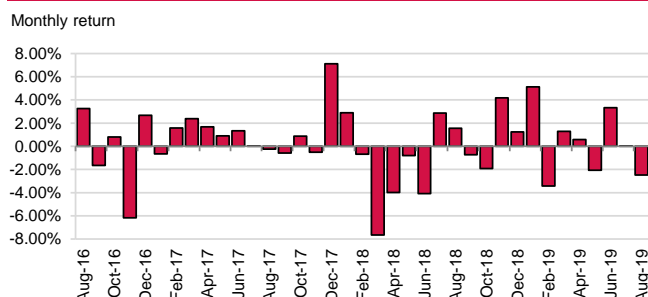
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

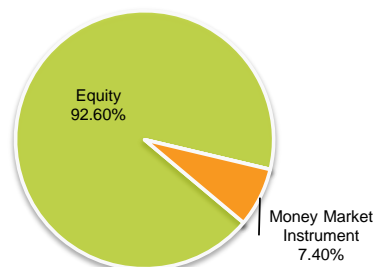
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	5.92%
Consumer Staples	19.97%
Energy	4.17%
Financials	36.59%
Health Care	2.68%
Industrials	1.65%
Information Technology	0.03%
Materials	6.04%
Real Estate	1.90%
Telecommunication Services	12.76%
Utilities	0.90%
MF Money Market	3.83%
Bond < 1 Year	0.03%
TD + Cash	3.54%

TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Gudang Garam Tbk
PT HM Sampoerna Tbk SHS
PT Indofood CBP Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk

FUND MANAGER COMMENTARY

In August 2019, IDR Equity Fund booked performance of -2.47% mom, in the same direction with JCI performance of -1%. By sector inside JCI, Materials was the largest positive contributor (0.8% mom), while Financials was the largest negative contributor (-1.6% mom). In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Going forward, Indonesia Equity market will continue to depend on domestic economy development, USD/IDR currency movement and global risks' dynamics.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth rate with high degree of principal safety and low risk tolerance through investment in high quality IDR money market instruments in Indonesia.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 174,979.50
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,930.18	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.36%	1.18%	3.26%	4.82%	4.50%	4.92%	5.06%
Benchmark*	0.28%	0.85%	2.27%	3.42%	3.30%	3.65%	4.13%

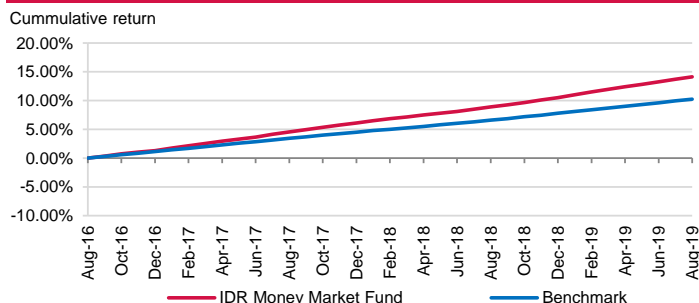
*Current benchmark is effective from 1 Dec 2010

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

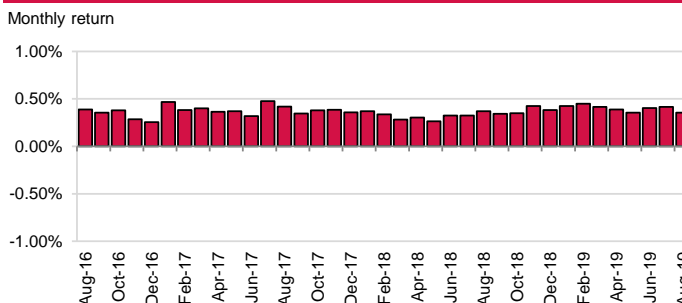
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	50.31%
TD + Cash	21.19%
Mutual Fund MM	28.50%

TOP HOLDINGS

BNI-AM Dana Likuid MF
Bond Series I AKR Corporindo - 2012B
Bond Series I PT Excelcomindo Pratama I - 2018A
MTN Syariah Ijarah I Telkom-2018A
Trim Kas 2 MF

FUND MANAGER COMMENTARY

Inflation in July 2019 edged up to 3.32% YoY (0.31% MoM), compared to previous month of 3.28% YoY (0.55% MoM). An increase in the price of administered items offset softening core and flat volatile food inflation. Meanwhile, Bank Indonesia continued easing by cutting the 7-day reverse repo rate by 25 bps to 5.50% in August, marking the second straight month of lowering policy rate. The decision reflected the central bank desire to support economic growth. Banks have lowered their time deposit rate to 6.75%-8.00% per annum and IDR Money Market Fund booked return of +0.36% in August 2019.

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FUND FACT SHEET

IDR DANA BERKAH FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 11,325.81
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,835.68	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.37%	1.11%	3.10%	4.56%	4.23%	4.77%	4.66%
Benchmark*	0.28%	0.85%	2.27%	3.42%	3.30%	3.65%	4.06%

*Current benchmark is effective from 1 Dec 2010

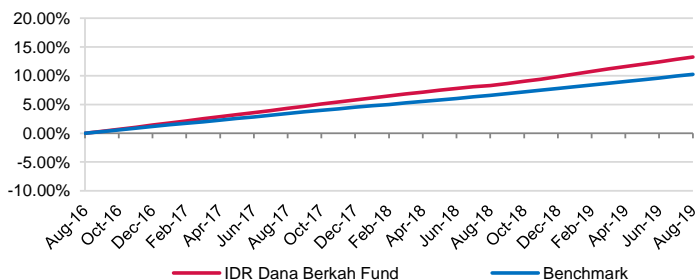
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

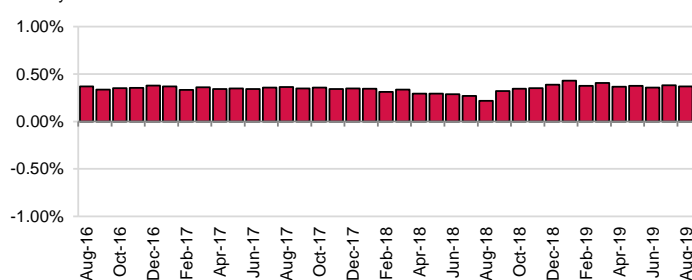
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

TD + Cash 100.00%

TOP HOLDINGS

PT Bank Mandiri Syariah
PT Bank Muamalat
PT Bank Panin Syariah
PT Bank Syariah Bukopin
PT Bank Tabungan Negara Syariah

FUND MANAGER COMMENTARY

Inflation in July 2019 edged up to 3.32% YoY (0.31% MoM), compared to previous month of 3.28% YoY (0.55% MoM). An increase in the price of administered items offset softening core and flat volatile food inflation. Meanwhile, Bank Indonesia continued easing by cutting the 7-day reverse repo rate by 25 bps to 5.50% in August, marking the second straight month of lowering policy rate. The decision reflected the central bank desire to support economic growth. Sharia principle banks lowered their mudharabah return at the equivalent interest rate range of 6.75%-8.00% per annum and IDR Dana Berkah Fund booked return of +0.37% in August 2019.

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FUND FACT SHEET

IDR BALANCED FUND

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31 August 2019

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

TARGET ALLOCATION

0% - 40% : Money Market Instruments
 30% - 80% : IDR Fixed Income securities and/ or
 Fixed Income Mutual Fund(s) incl. ETF
 30% - 80% : Equities listed in IDX and/ or
 Equity Mutual Fund(s) incl. ETF

FUND INFORMATION

Launch Date	: 15 August 2008	Fund Size (million)	: IDR 215,118.54
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,121.44	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% MSCI Indonesia 50% Bloomberg Indonesia Local Sovereign Index

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-1.31%	3.16%	6.02%	10.08%	3.54%	5.09%	7.05%
Benchmark*	-1.23%	3.54%	5.65%	9.36%	5.19%	5.53%	4.88%

*Current benchmark is effective from 1 Jan 2018

1 May 2016 to 31 Dec 2017: 50.0% Jakarta Composite Index (Total Return) + 50.0% Bloomberg Indonesia Local Sovereign Index

1 Jul 2015 to 30 Apr 2016: 50.0% Jakarta Composite Index (Total Return) + 50.0% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

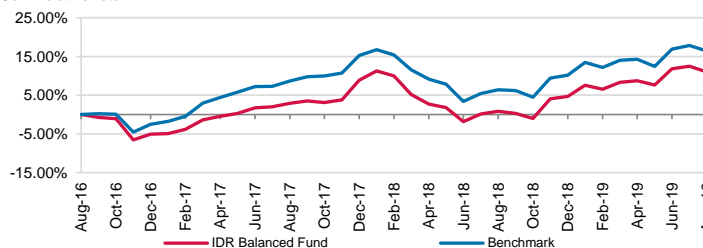
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

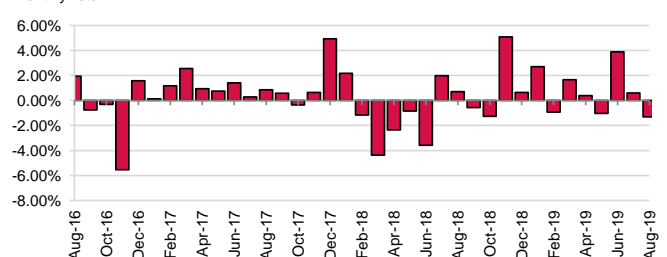
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

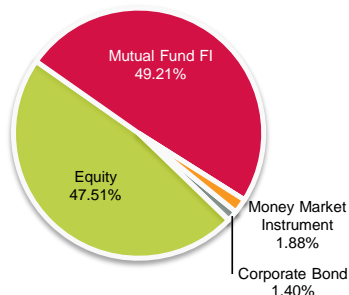


LAST 3 YEARS MONTHLY RETURN

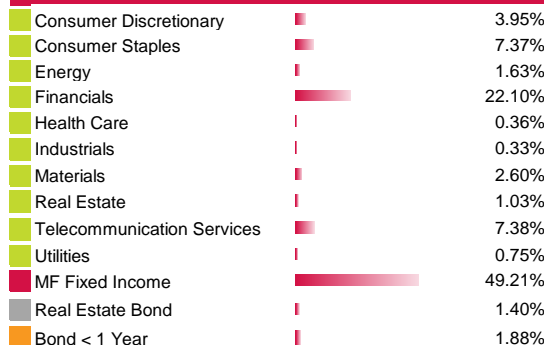
Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

3.95%	ABF Indonesia Bond Index MF
7.37%	Government Bond FR0053
1.63%	Government Bond FR0077
22.10%	Government Bond FR0078
0.36%	Government Bond FR0079
0.33%	PT Astra International Tbk
2.60%	PT Bank Central Asia Tbk
1.03%	PT Bank Mandiri Tbk
7.38%	PT Bank Rakyat Indonesia Tbk
0.75%	PT Telekomunikasi Indonesia Tbk
49.21%	
1.40%	
1.88%	

FUND MANAGER COMMENTARY

In August 2019, IDR Balanced Fund booked performance of -1.31%. Global equity market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Meanwhile, Bloomberg Indonesia Local Sovereign Index (BINDO) went up +0.38% on monthly basis, despite having foreign bond outflow of IDR 3 trillion in August 2019. Bonds prices held up on Bank Indonesia continued accommodative monetary policy in August by cutting reference rate 25 bps to 5.5% in August 2019, as inflation stayed low.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Launch Date	: 29 October 2009	Fund Size (million)	: IDR 15,454.27
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,510.89	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.29%	1.11%	3.07%	4.59%	4.28%	4.59%	4.28%
Benchmark*	0.28%	0.85%	2.27%	3.42%	3.30%	3.65%	3.49%

*Current benchmark is effective from 1 Dec 2010

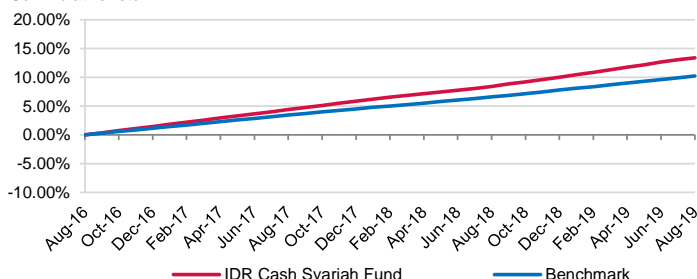
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

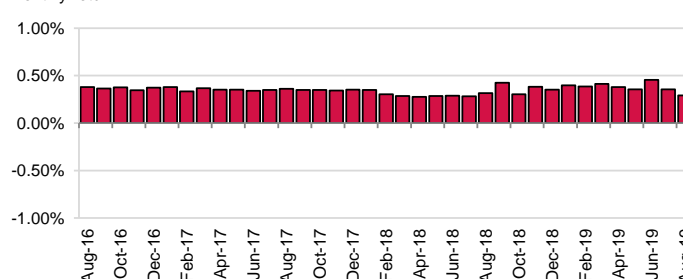
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1Year	13.14%
TD + Cash	71.11%
Mutual Fund MM	15.75%

TOP HOLDINGS

Bahana Likuid Syariah MF
MTN Syariah Ijarah I Telkom-18A
PT Bank Mandiri Syariah
PT Bank Panin Syariah Tbk
PT Bank Syariah Bukopin

FUND MANAGER COMMENTARY

Inflation in July 2019 edged up to 3.32% YoY (0.31% MoM), compared to previous month of 3.28% YoY (0.55% MoM). An increase in the price of administered items offset softening core and flat volatile food inflation. Meanwhile, Bank Indonesia continued easing by cutting the 7-day reverse repo rate by 25 bps to 5.50% in August, marking the second straight month of lowering policy rate. The decision reflected the central bank desire to support economic growth. Sharia principle banks have lowered their mudharabah return at the equivalent interest rate range of 6.75%-8.00% per annum and IDR Cash Syariah Fund booked return of +0.29% in August 2019.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instrument
80% - 100% : Equities listed in Sharia Securities List and/ or Sharia mutual funds incl. ETF

FUND INFORMATION

Launch Date	: 25 June 2010	Fund Size (million)	: IDR 4,626,913.52
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 1,164.22	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

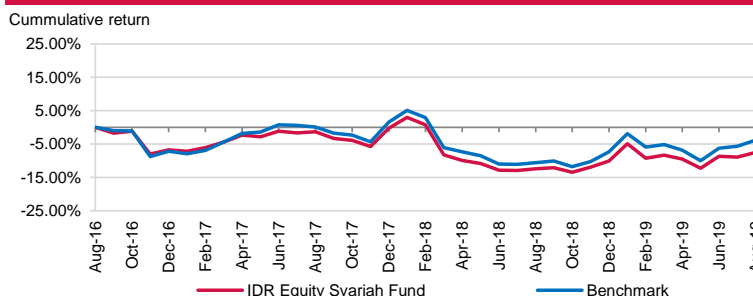
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	1.52%	5.38%	2.85%	5.61%	-2.58%	-1.07%	1.67%
Benchmark*	1.95%	6.84%	3.74%	7.56%	-1.29%	0.92%	5.14%

*Current benchmark is effective from 1 Apr 2014

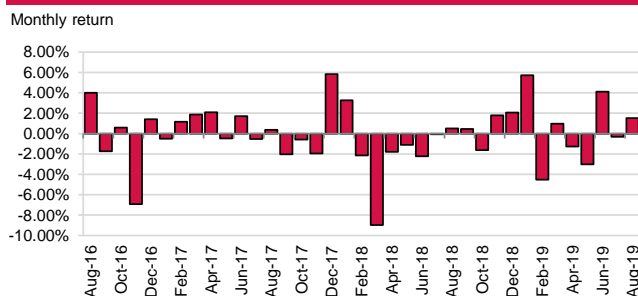
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

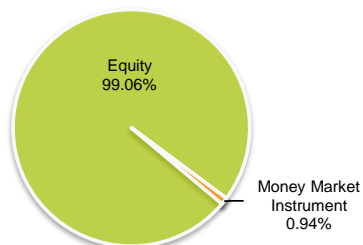
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	12.42%
Consumer Staples	31.81%
Energy	8.35%
Financials	1.19%
Health Care	3.81%
Industrials	3.24%
Materials	11.48%
Real Estate	3.26%
Telecommunication Services	23.43%
Utilities	0.07%
TD + Cash	0.94%

TOP HOLDINGS

PT Astra International Tbk	12.42%
PT Charoen Pokphand Indonesia Tbk	31.81%
PT Indocement Tunggul Prakasa Tbk	8.35%
PT Indofood CBP Sukses Makmur Tbk	1.19%
PT Indofood Sukses Makmur Tbk	3.81%
PT Kalbe Farma Tbk	3.24%
PT Semen Indonesia Persero Tbk	11.48%
PT Telekomunikasi Indonesia Tbk	3.26%
PT Unilever Indonesia Tbk	23.43%
PT United Tractors Tbk	0.07%
	0.94%

FUND MANAGER COMMENTARY

In August 2019, IDR Equity Syariah Fund booked performance of +1.52% mom, in line with JII performance of 2.2%. By sector inside JII, Consumer Staples was the largest positive contributor (2.7% mom), while Energy was the largest negative contributor (1.3% mom). In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Going forward, Indonesia Equity market will continue to depend on domestic economy development, USD/IDR currency movement and global risks' dynamics.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

TARGET ALLOCATION

0% - 40% : Sharia Money Market Instruments
 30% - 80% : IDR Sharia Fixed Income securities and/ or Sharia Fixed Income Mutual Fund(s) incl. ETF
 30% - 80% : Equities listed in Sharia Securities List and/ or Sharia Mutual Fund(s) incl. ETF

FUND INFORMATION

Launch Date	: 25 June 2010	Fund Size (million)	: IDR 1,771,285.83
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,612.52	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Jakarta Islamic Index 50% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	0.43%	4.83%	5.86%	7.72%	1.25%	3.62%	5.34%
Benchmark*	1.14%	3.89%	3.15%	5.67%	1.11%	2.47%	5.13%

*Current benchmark is effective from 1 Mar 2013

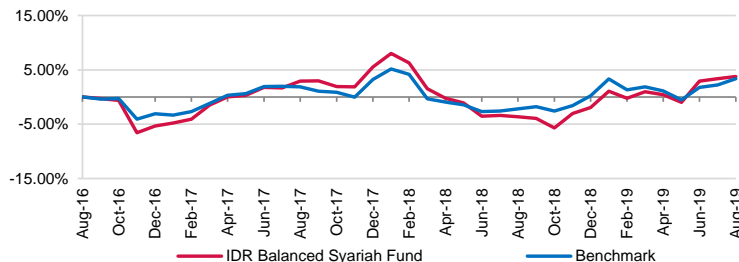
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

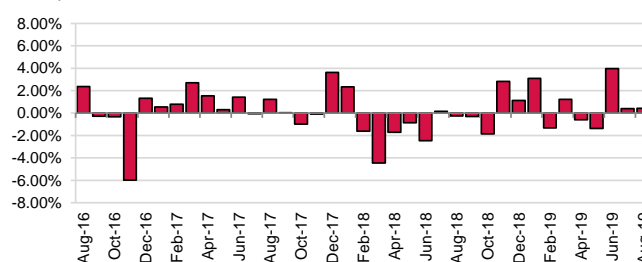
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

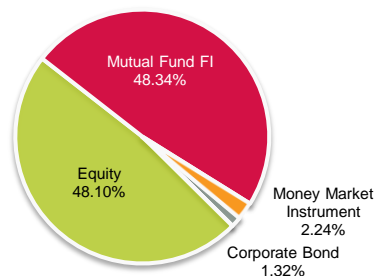


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	6.29%
Consumer Staples	15.40%
Energy	3.46%
Financials	0.67%
Health Care	1.23%
Industrials	1.68%
Materials	5.58%
Real Estate	1.87%
Telecommunication Services	11.88%
Utilities	0.04%
Telecommunication Serv. Bond	1.32%
MF Fixed Income	48.34%
Bond < 1 Year	1.85%
TD + Cash	0.38%

TOP HOLDINGS

PT Astra International Tbk	6.29%
PT Indofood CBP Sukses Makmur Tbk	15.40%
PT Telekomunikasi Indonesia Tbk	3.46%
PT Unilever Indonesia Tbk	0.67%
SBSN SERI IFR0006	1.23%
SBSN SERI IFR0010	1.68%
SBSN Seri PBS011	5.58%
SBSN Seri PBS012	1.87%
SBSN Seri PBS021	11.88%
SBSN Seri PBS022	0.04%

FUND MANAGER COMMENTARY

In August 2019, IDR Balanced Syariah Fund booked performance of +0.43%. Global equity market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Meanwhile, Indonesia Sukuk Index Composite (ISIXC) went up +0.12% on monthly basis, despite having foreign bond outflow of IDR 3 trillion in August 2019. Bonds prices held up on Bank Indonesia continued accommodative monetary policy in August by cutting reference rate 25 bps to 5.5% in August 2019, as inflation stayed low.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
8 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF
0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Launch Date	: 06 January 2011	Fund Size (million)	: IDR 5,932,011.91
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,849.17	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index

FUND PERFORMANCE

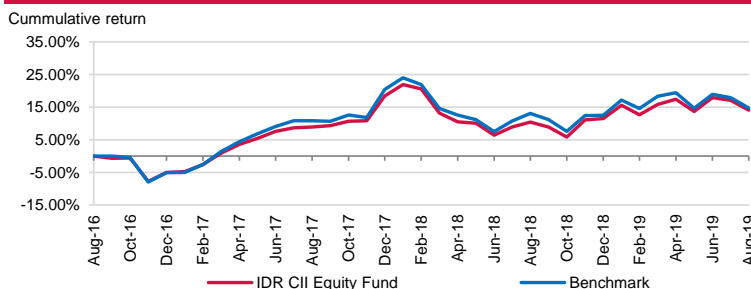
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-2.53%	0.39%	2.38%	3.34%	4.50%	3.49%	7.37%
Benchmark*	-2.69%	0.08%	2.02%	1.48%	4.69%	4.35%	5.99%

*Current benchmark is effective since 1 Jan 2018

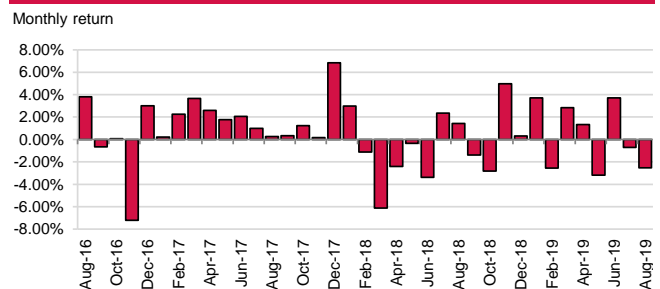
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

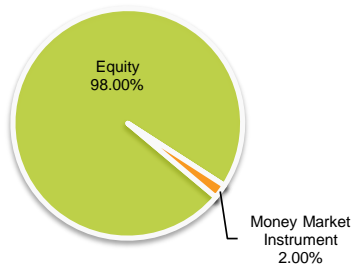
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	10.71%
Consumer Staples	12.69%
Energy	5.08%
Financials	38.75%
Health Care	2.35%
Industrials	2.18%
Information Technology	2.67%
Materials	5.45%
Real Estate	2.04%
Telecommunication Services	14.31%
Utilities	1.77%
TD + Cash	2.00%

TOP HOLDINGS

Alibaba Group Holding	10.71%
PT Astra International Tbk	12.69%
PT Bank Central Asia Tbk	5.08%
PT Bank Mandiri Tbk	38.75%
PT Bank Negara Indonesia Tbk	2.35%
PT Bank Rakyat Indonesia Tbk	2.18%
PT Semen Indonesia Persero Tbk	2.67%
PT Telekomunikasi Indonesia Tbk	5.45%
PT Unilever Indonesia Tbk	2.04%
Tencent Holdings Ltd	14.31%

FUND MANAGER COMMENTARY

In August 2019, IDR CII Equity Fund booked performance of -2.53% mom, in line with mixed movement of the three underlying markets in IDR (MXID performance of -2.6%, MXCN performance of -3.3%, MXIN performance of -2.2%). In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Going forward, China, India, and Indonesia equities will continue to depend on economic development, currency's stability, and global risks' dynamics.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Launch Date	: 08 October 2014	Fund Size (million)	: IDR 744,938.13
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.00% per annum
Unit Price (NAV)	: IDR 1,170.98	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net)

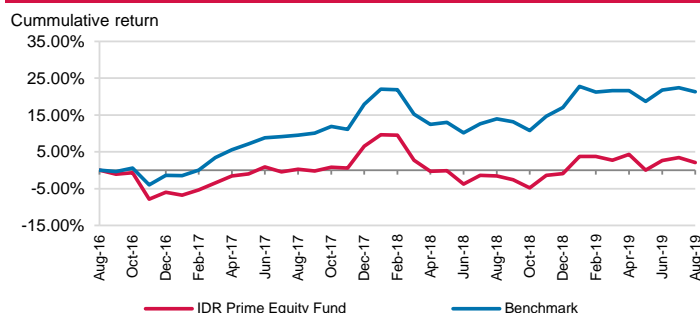
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Prime Equity Fund**	-1.36%	2.01%	3.00%	3.72%	0.68%	N/A	3.28%
Benchmark*	-0.91%	2.22%	3.63%	6.47%	6.65%	N/A	6.23%

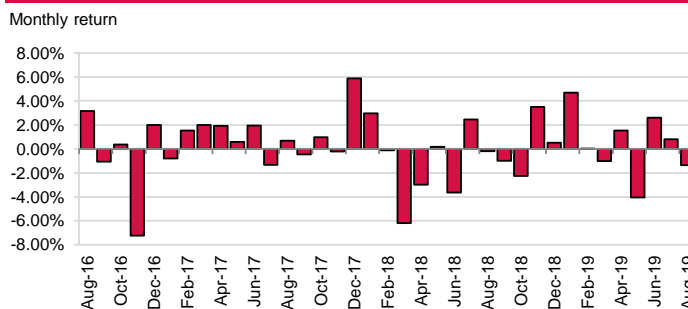
*Current benchmark is effective since inception

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

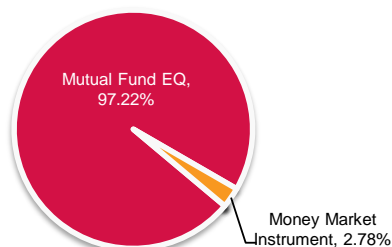
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Dana Istimewa MF	48.39%
Schroder Dana Prestasi MF	48.83%
TD + Cash	2.78%

FUND MANAGER COMMENTARY

In August 2019, IDR Prime Equity Fund booked performance of -1.36% mom, in line with JCI performance of -1%. By sector inside JCI, Materials was the largest positive contributor (0.8% mom), while Financials was the largest negative contributor (-1.6% mom). In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Going forward, Indonesia Equity market will continue to depend on domestic economy development, USD/IDR currency movement and global risks' dynamics.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a fixed income investment option that aims to provide investor a superior investment return.

TARGET ALLOCATION

0% - 15% : Money Market Instruments
85% - 100% : IDR Fixed Income mutual fund(s)

FUND INFORMATION

Launch Date	: 21 October 2014	Fund Size (million)	: IDR 214,530.04
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,358.98	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 5.95	Benchmark Duration	: 4.98

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	0.17%	5.08%	7.74%	11.13%	5.46%	N/A	6.52%
Benchmark*	0.34%	4.87%	8.53%	11.13%	6.28%	N/A	7.63%

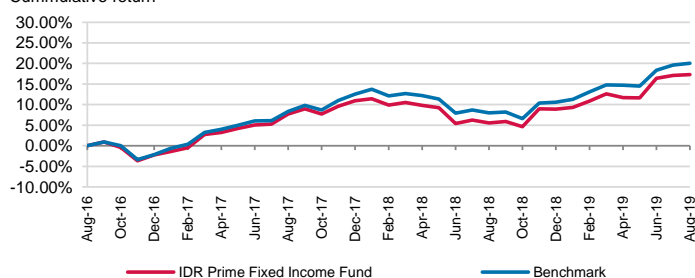
*Current benchmark is effective since 1 May 2016

21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

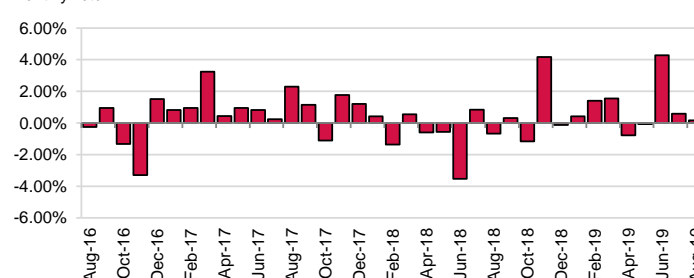
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

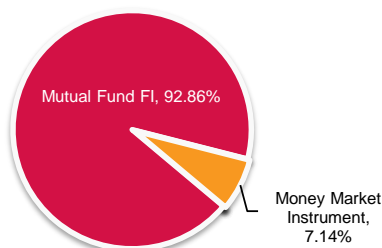


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	34.36%
Schroder Dana Mantap Plus II MF	58.50%
TD + Cash	7.14%

FUND MANAGER COMMENTARY

Indonesia local government bond market made a positive return in August 2019 with Bloomberg Indonesia Local Sovereign Index (BINDO) went up +0.38% on monthly basis, despite having foreign outflow of IDR 3 trillion in August 2019. The IDR Prime Fixed Income Fund performance reported +0.17% return in the same month. Bank Indonesia continued accommodative monetary policy in August by cutting reference rate 25 bps to 5.5% in August 2019, as inflation stayed low. On global side, trade war tension escalated as US announced imposing 15% tariffs on USD110 billion Chinese imports to be effective on September 1st, 2019 with additional USD160 billion on December 15th, 2019 and China retaliates with tariffs on USD75 billion US goods. Local market continues to be positive with expectation of Fed rate cut in September 2019, probability rose to 100%, and signaling further global monetary easing.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instrument
80% - 100% : Equities listed in Sharia Securities List and/ or Sharia mutual funds

FUND INFORMATION

Launch Date	: 10 June 2015	Fund Size (million)	: IDR 74,953.54
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 1,046.77	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

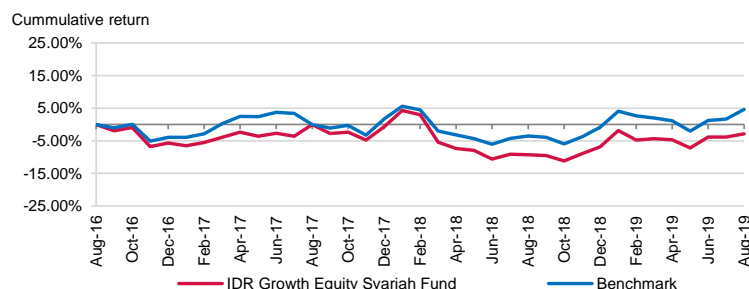
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	0.98%	4.69%	4.30%	7.01%	-2.05%	N/A	1.09%
Benchmark*	2.93%	6.86%	5.54%	8.46%	2.88%	N/A	4.69%

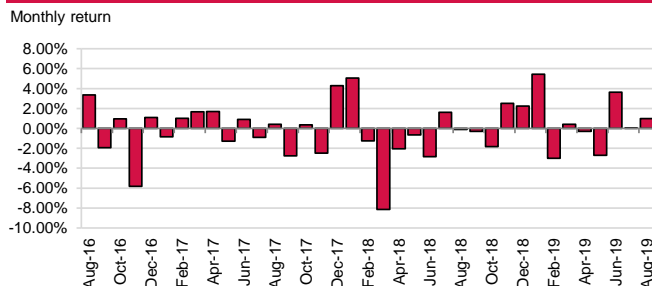
*Current benchmark is effective since inception

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

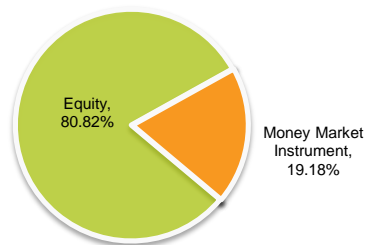
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	9.79%
Consumer Staples	26.95%
Energy	6.01%
Financials	2.05%
Health Care	3.00%
Industrials	3.07%
Materials	9.01%
Real Estate	4.71%
Telecommunication Services	15.22%
Utilities	1.01%
TD + Cash	19.18%

TOP HOLDINGS

9.79%	PT Adaro Energy Tbk
26.95%	PT Astra Internasional Tbk
6.01%	PT Bank Syariah Bukopin
2.05%	PT Bank Tabungan Negara Syariah
3.00%	PT Indofood CBP Sukses Makmur Tbk
3.07%	PT Industri Jamu dan Farmasi Sido Muncul Tbk
9.01%	PT Semen Indonesia Persero Tbk
4.71%	PT Telekomunikasi Indonesia Tbk
15.22%	PT Unilever Indonesia Tbk
1.01%	PT United Tractors Tbk
19.18%	

FUND MANAGER COMMENTARY

In August 2019, IDR Growth Equity Syariah Fund booked performance of +0.98% mom, in the same direction with ISSI performance of 3.1%. By sector inside ISSI, Materials was the largest positive contributor (1.8% mom), while Energy was the largest negative contributor (-0.8% mom). In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Going forward, Indonesia Equity market will continue to depend on domestic economy development, USD/IDR currency movement and global risks' dynamics.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

TARGET ALLOCATION

0% - 40% : Sharia Money Market Instruments
30% - 80% : IDR Sharia Fixed Income securities and/ or Sharia Fixed Income Mutual Fund(s) incl. ETF
30% - 80% : Equities listed in Sharia Securities List and/ or Sharia Mutual Fund(s) incl. ETF

FUND INFORMATION

Launch Date	: 10 June 2015	Fund Size (million)	: IDR 61,556.82
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,130.45	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% 3-Month IDR Avg Time Deposit (Net)

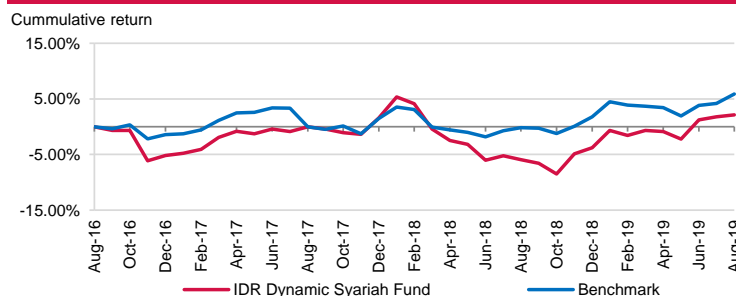
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.36%	4.47%	6.17%	8.56%	0.76%	N/A	2.94%
Benchmark*	1.63%	3.90%	4.02%	6.09%	3.21%	N/A	4.25%

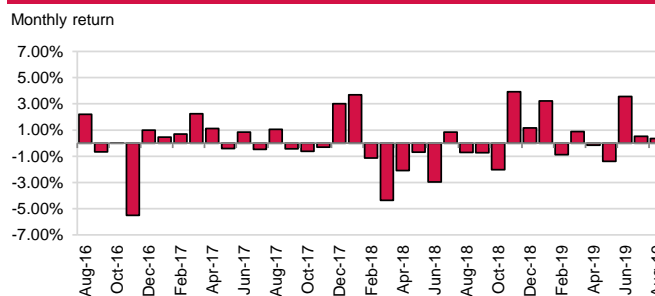
*Current benchmark is effective since inception

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

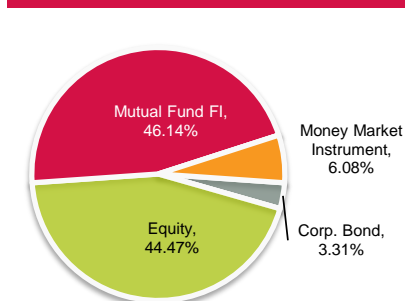
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	5.42%
Consumer Staples	15.55%
Energy	3.32%
Financials	0.97%
Health Care	1.12%
Industrials	1.61%
Materials	4.67%
Real Estate	2.86%
Telecommunication Services	8.33%
Utilities	0.62%
Corporate Bond	3.31%
MF Fixed Income	46.14%
Bond < 1 Year	2.46%
TD + Cash	3.62%

TOP HOLDINGS

MTN Syariah Ijarah I Telkom-18B
PT Astra Internasional Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
SBSN Seri IFR0006
SBSN Seri IFR0010
SBSN Seri PBS011
SBSN Seri PBS012
Sukuk Ijarah Bkjt II XL Axiata I 2018A

FUND MANAGER COMMENTARY

In August 2019, IDR Dynamic Syariah Fund booked performance of +0.36%. Global equity market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Meanwhile, Indonesia Sukuk Index Composite (ISIXC) went up +0.12% on monthly basis, despite having foreign bond outflow of IDR 3 trillion in August 2019. Bonds prices held up on Bank Indonesia continued accommodative monetary policy in August by cutting reference rate 25 bps to 5.5% in August 2019, as inflation stayed low.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

FUND INFORMATION

Launch Date	: 23 September 2016	Fund Size (million)	: USD 19.37
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0439	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity Fund**	-2.61%	3.05%	6.89%	-9.00%	N/A	N/A	1.47%
Benchmark*	-2.74%	3.36%	11.24%	-2.91%	N/A	N/A	6.03%

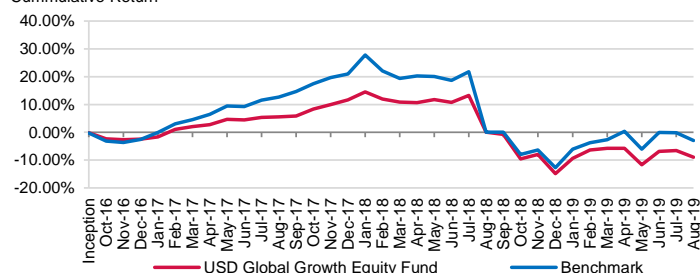
*Current benchmark is effective since 1 Jan 2018

Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

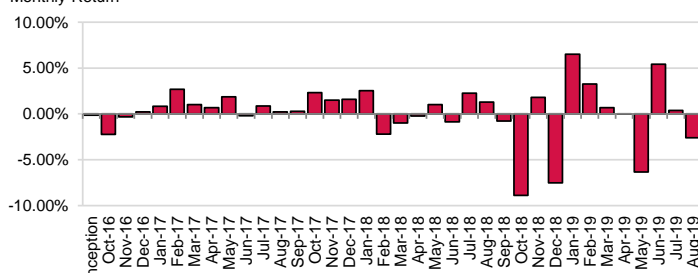
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

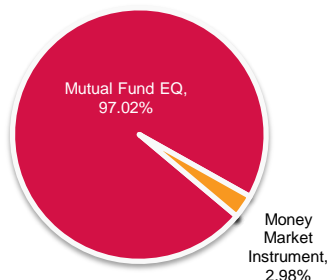


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

CIMB Principal Islamic Asia Pacific Equity MF	12.64%
Schroder Global Syariah Equity MF	84.37%
TD + Cash	2.98%

FUND MANAGER COMMENTARY

In August 2019, USD Global Growth Opp. Equity Fund booked performance of -2.61% mom, in line with MSCI World performance of -2.2% and MSCI Asia ex-Japan performance of -4.6%. In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. Going forward, global equities will continue to depend on economic development, currency's stability, and global risks' dynamics.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with optimal growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds incl. ETF

FUND INFORMATION

Launch Date : 21 April 2017
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.0564
Risk Level : High

Fund Size (million) : USD 1.96
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)

FUND PERFORMANCE

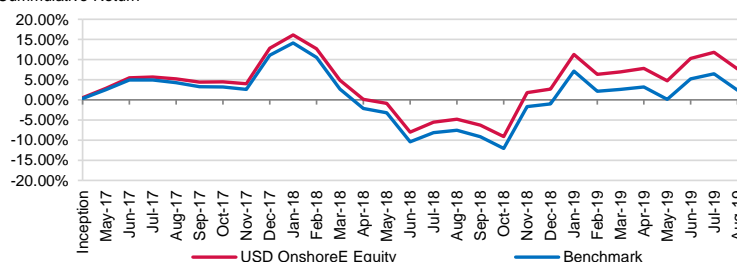
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity Fund**	-3.45%	3.93%	7.01%	13.97%	N/A	N/A	2.35%
Benchmark*	-3.82%	2.30%	3.47%	10.80%	N/A	N/A	1.02%

*Current benchmark is effective since inception

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

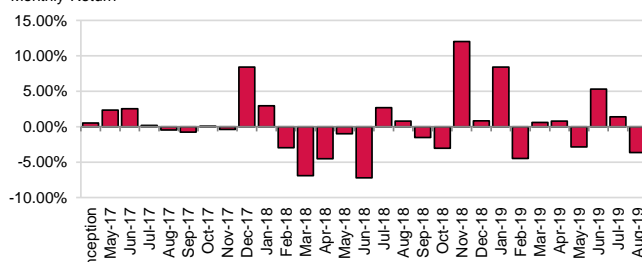
LAST 2 YEARS CUMULATIVE RETURN

Cummulative Return

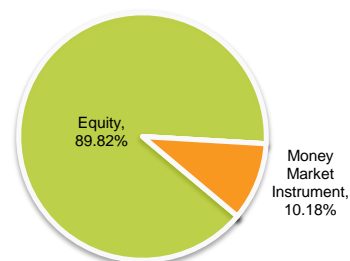


LAST 2 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	6.91%
Consumer Staples	13.68%
Energy	2.74%
Financials	41.09%
Health Care	1.75%
Industrials	1.16%
Materials	4.80%
Real Estate	1.47%
Telecommunication Services	14.46%
Utilities	1.75%
TD + Cash	10.18%

TOP HOLDINGS

PT Astra Internasional Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Gudang Garam Tbk
PT Indocement Tungal Prakasa Tbk
PT Semen Indonesia Persero Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk

FUND MANAGER COMMENTARY

In August 2019, USD Onshore Equity Fund booked performance of -3.45% mom, in line with MXID performance (in USD) of -3.6%. By sector inside MXID, Consumer Staples was the largest positive contributor (0.4% mom), while Financials was the largest negative contributor (-2.3% mom). In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Going forward, Indonesia Equity market will continue to depend on domestic economy development, USD/IDR currency movement and global risks' dynamics.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Launch Date	: 19 January 2018	Fund Size (million)	: USD 27.38
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9965	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Dow Jones Islamic World Market Index 10% MSCI Asia Ex-Japan Index

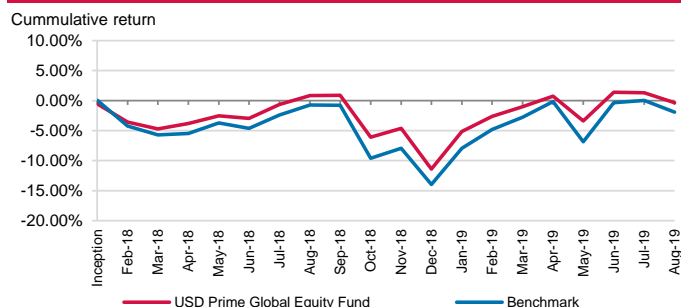
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
USD Prime Global** Equity Fund	-1.64%	3.13%	12.48%	-1.15%	N/A	N/A	-0.21%
Benchmark*	-1.97%	5.27%	14.00%	-1.22%	N/A	N/A	-1.19%

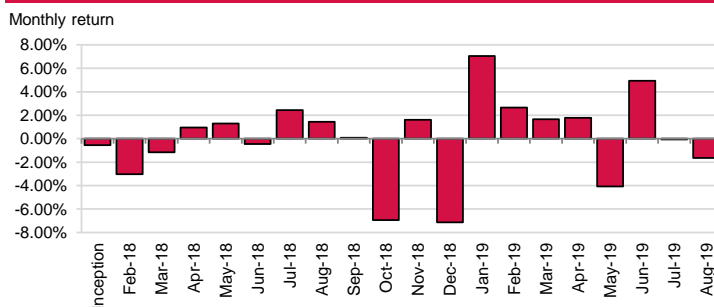
*Current benchmark is effective since inception

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

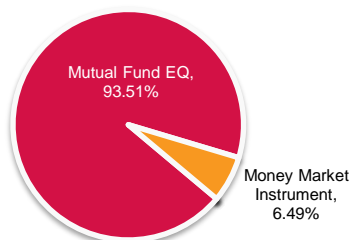
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	67.98%
Schroder Asian Equity Yield Class A MF	25.54%
TD + Cash	6.49%

FUND MANAGER COMMENTARY

In August 2019, USD Prime Global Equity Fund booked performance of -1.64% mom, in line with Dow Jones Islamic Market World performance of -1.7%. In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. Going forward, global equities will continue to depend on economic development, currency's stability, and global risks' dynamics.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Launch Date	: 18 January 2018	Fund Size (million)	: USD 38.71
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.8378	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

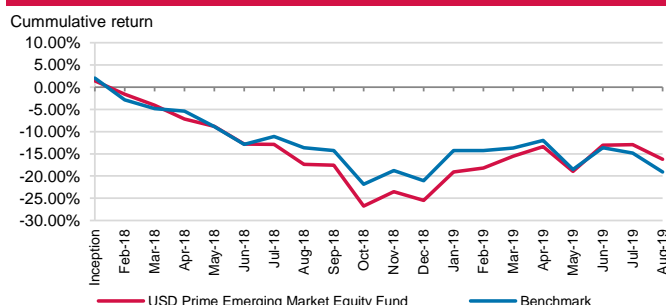
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity Fund**	-3.74%	3.35%	12.39%	1.40%	N/A	N/A	-10.38%
Benchmark*	-5.04%	-0.69%	2.48%	-6.33%	N/A	N/A	-12.30%

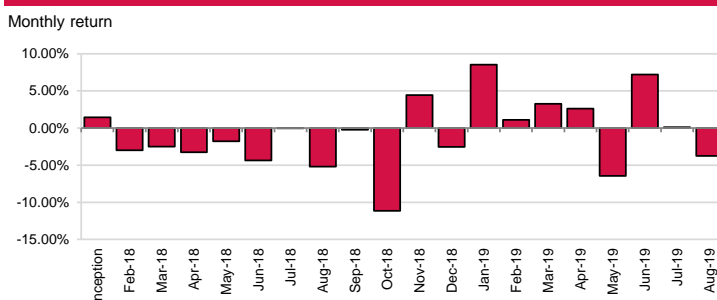
*Current benchmark is effective since inception

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

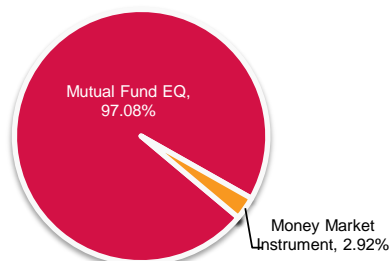
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A ACC MF	97.08%
TD + Cash	2.92%

FUND MANAGER COMMENTARY

In August 2019, USD Prime Emerging Market Equity Fund booked performance of -3.74% mom, in line with MSCI Emerging Market performance of -5.1%. In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. Going forward, global equities will continue to depend on economic development, currency's stability, and global risks' dynamics.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to obtain optimal, long-term investment growth with high risk tolerance through equity mutual fund selection having investment diversifications on companies listed in the Indonesian Stock Exchange.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

FUND INFORMATION

Launch Date	: 26 October 2018	Fund Size (million)	: IDR 30,084.15
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 1,032.95	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

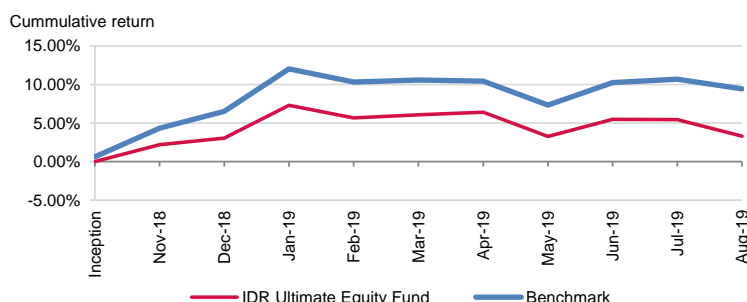
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity Fund**	-2.04%	0.04%	0.25%	N/A	N/A	N/A	3.30%
Benchmark*	-1.13%	1.98%	2.75%	N/A	N/A	N/A	9.45%

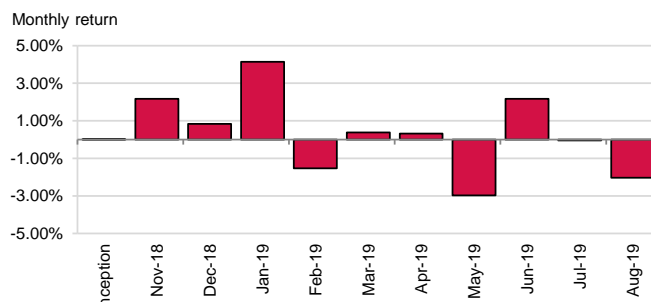
*Current benchmark is effective since inception

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

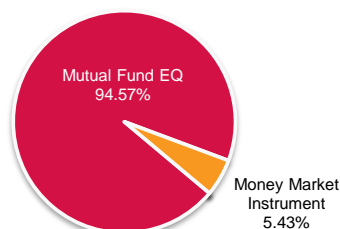
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	94.57%
TD + Cash	5.43%

TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF	28.45%
Bahana Primavera 99 MF	15.35%
Batavia Dana Saham MF	26.59%
Schroder Dana Prestasi MF	24.19%

FUND MANAGER COMMENTARY

In August 2019, IDR Ultimate Equity Fund booked performance of -2.04% mom, in the same direction with JCI performance of -1%. By sector inside JCI, Materials was the largest positive contributor (0.8% mom), while Financials was the largest negative contributor (-1.6% mom). In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. In domestic side, equity market follow similar pattern with relatively stronger recovery in the end of the month. Going forward, Indonesia Equity market will continue to depend on domestic economy development, USD/IDR currency movement and global risks' dynamics.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that registered and supervised by the Indonesian Financial Services Authority. AIA in Indonesia is a subsidiary of the AIA Group. With experienced personnel, AIA's Investment team manages the investments of all existing funds in accordance with its investment objectives and risk profile. AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Balanced

FUND INFORMATION

Launch Date : 30 January 2019
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.0414
Risk Level : Moderate to High

Fund Size (million) : USD 5.03
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily

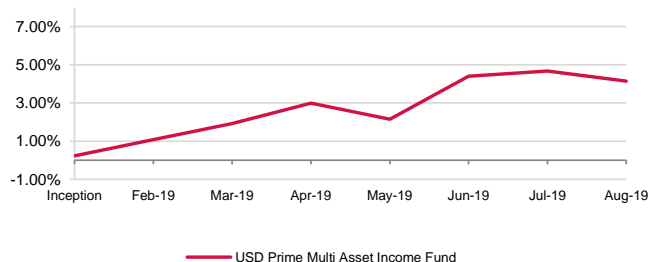
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income Fund**	-0.50%	1.95%	N/A	N/A	N/A	N/A	4.14%

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

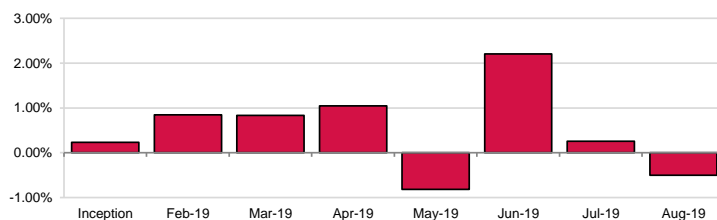
LAST 1 YEAR CUMULATIVE RETURN

Cummulative return



LAST 1 YEAR MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-ACC MF 100.00%

FUND MANAGER COMMENTARY

The managers retain a cautious stance, but are also allocating tactically to a wide range of global asset classes and instruments to take advantage of opportunities arising from volatility and market dislocations. They added to onshore Chinese government bond exposure as it had lagged the bond rally elsewhere and offer attractive yield in nominal and real terms. It also acts as a hedge in case of a further slowdown in this region.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 August 2019

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio aims to provide capital growth through investment in Offshore-based Mutual Fund(s) which invest in equity and equity related securities of People's Republic of China, Hong Kong SAR and Taiwan companies.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Equity

FUND INFORMATION

Launch Date	: 22 July 2019	Fund Size (million)	: USD 0.88
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0068	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

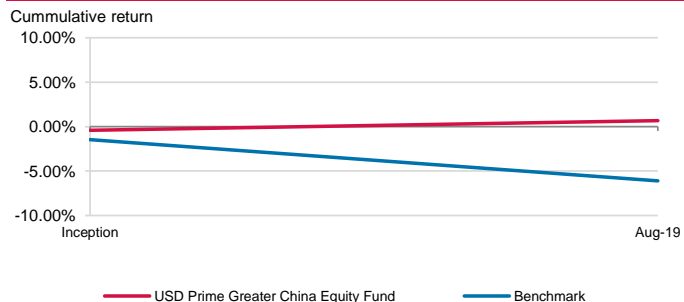
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity Fund**	1.09%	N/A	N/A	N/A	N/A	N/A	0.68%
Benchmark*	-4.70%	N/A	N/A	N/A	N/A	N/A	-6.10%

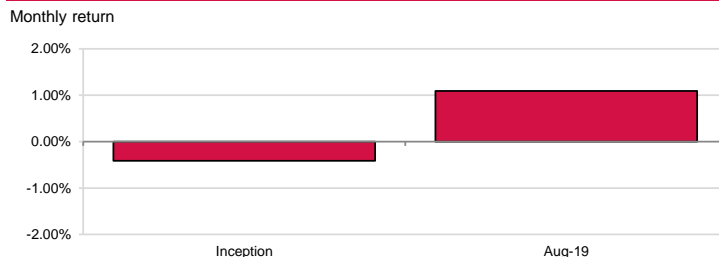
*Current benchmark is effective since inception

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	100.00%
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FUND MANAGER COMMENTARY

In August 2019, USD Prime Greater China Equity Fund booked performance of +1.09%, better than MSCI Golden Dragon performance of -4.8%. In last month, global market corrected in the early of the month driven by Trump decision to put tariff on USD300bn import from China followed by sideways on the lower range due to the retaliation from China as well as inverted US treasury yield curve. Going forward, global equities will continue to depend on economic development, currency's stability, and global risks' dynamics.

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