



FUND FACT SHEET

IDR BALANCED SYARIAH 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 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

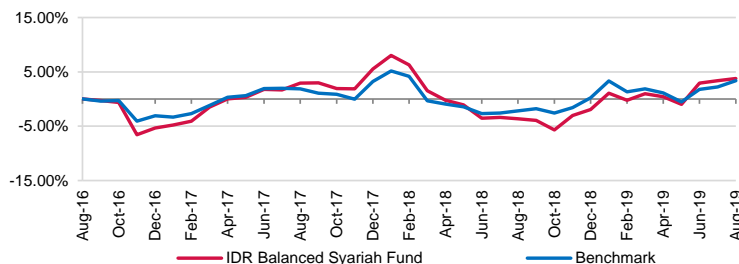
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

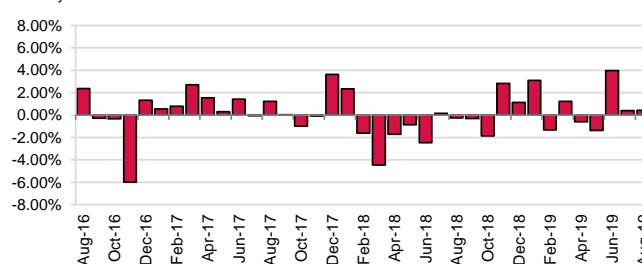
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

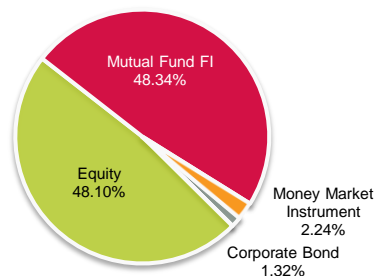


LAST 3 YEARS MONTHLY RETURN

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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