



FUND FACT SHEET

IDR DYNAMIC 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	: 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)

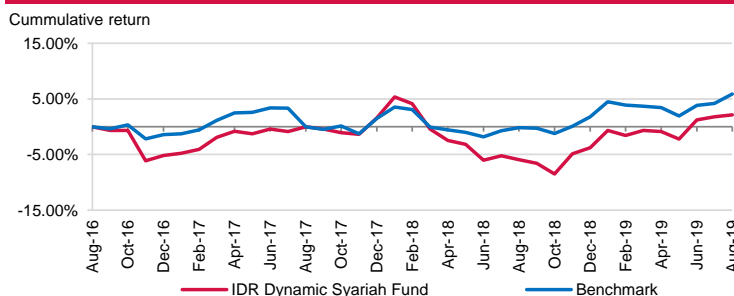
FUND PERFORMANCE

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%

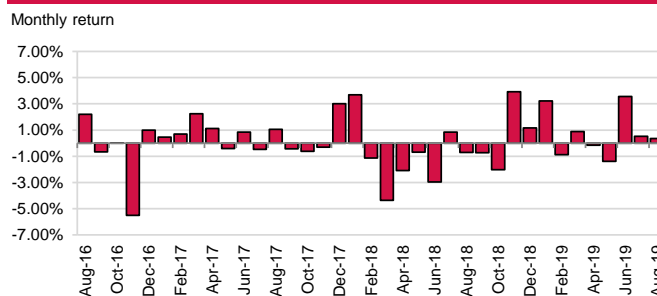
*Current benchmark is effective since inception

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

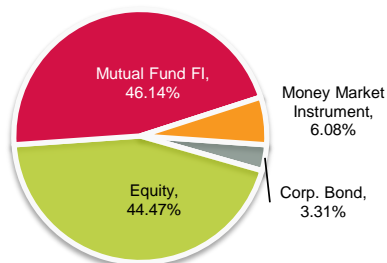
LAST 3 YEARS CUMULATIVE RETURN



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.

DISCLAIMER: IDR Dynamic Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.