



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 December 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
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,601.00
Risk Level : Moderate to High

Fund Size (million) : IDR 1,636,382.41
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
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**	1.42%	0.30%	5.10%	5.10%	2.87%	3.02%	5.07%
Benchmark*	2.42%	1.25%	3.25%	3.25%	2.20%	2.36%	4.95%

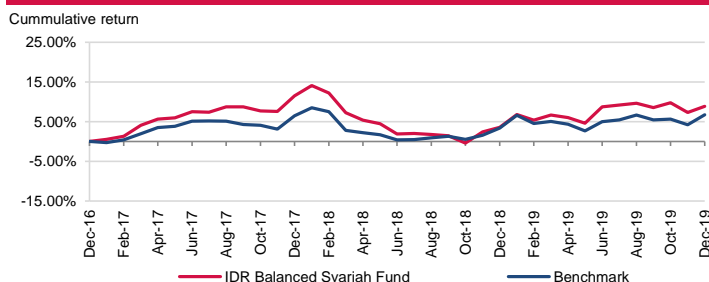
*Current benchmark is effective from 1 Mar 2013

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

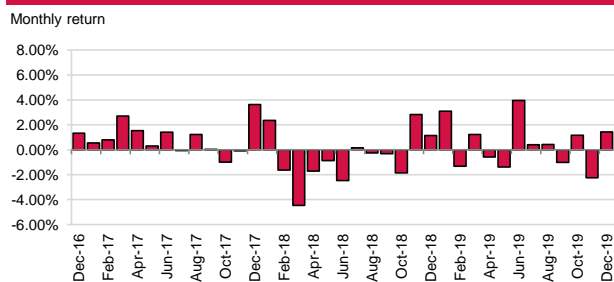
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

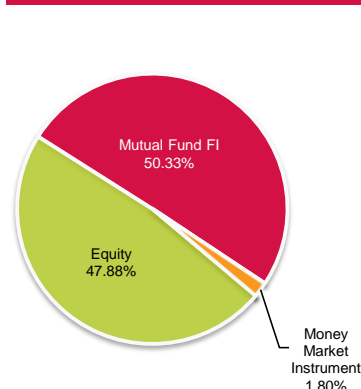
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.97%
Consumer Discretionary	7.24%
Consumer Staples	16.01%
Energy	4.22%
Financials	0.84%
Health Care	1.28%
Industrials	1.34%
Materials	4.41%
Real Estate	2.14%
Utilities	0.43%
MF Fixed Income	50.33%
Bond < 1 Year	1.42%
TD + Cash	0.37%

TOP HOLDINGS

PT Astra International Tbk	9.97%
PT Indofood CBP Sukses Makmur Tbk	7.24%
PT Telekomunikasi Indonesia Tbk	16.01%
PT Unilever Indonesia Tbk	4.22%
SBSN Seri IFR0006	0.84%
SBSN Seri IFR0010	1.28%
SBSN Seri PBS011	1.34%
SBSN Seri PBS012	4.41%
SBSN Seri PBS021	2.14%
SBSN Seri PBS022	0.43%

FUND MANAGER COMMENTARY

In December 2019, IDR Balanced Syariah Fund booked performance of +1.42%. Global market and domestic market rallied, driven by positive news from phase-1 trade deal announcement. In addition, window dressing activity also creates seasonal positive impact in December. From bond market, Bloomberg Indonesia Local Sovereign Index (BINDO) went up +0.7% MoM on December 2019 supported by Bank Indonesia which maintained its 7-day reverse repo rate at 5.00% in December but continued to signal an accommodative monetary policy.

DISCLAIMER: IDR Balanced 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.