



## FUND FACT SHEET

# USD FIXED INCOME FUND

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

28 February 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 53.18
Launch Price	: USD 1.00	Fund Management Fee	: 1.45% per annum
Unit Price (NAV)	: USD 2.70	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	: 7.40	Benchmark Duration	: 7.43

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-0.03%	4.93%	3.24%	2.08%	2.21%	2.47%	5.58%
Benchmark*	-0.25%	5.09%	3.02%	2.29%	1.72%	0.78%	0.30%

\*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)

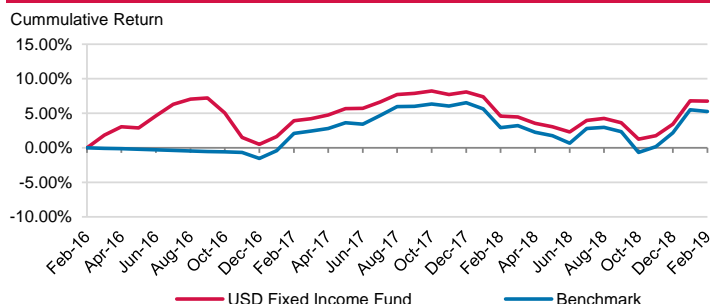
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

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

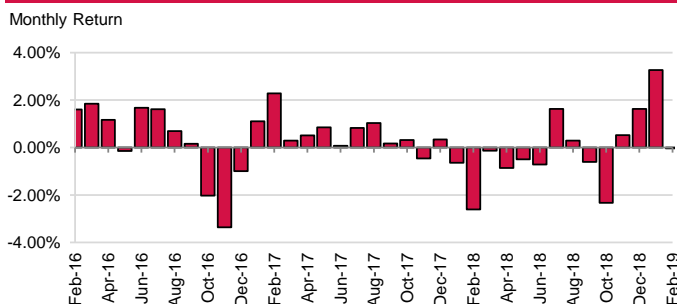
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

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

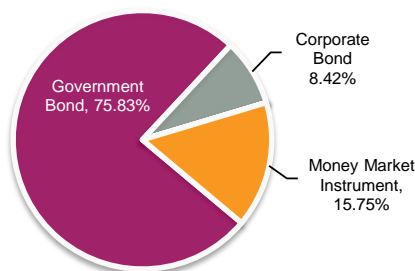
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government Bond	75.83%
Energy	0.98%
Materials	2.18%
Utilities	5.26%
Bond < 1 Year	9.76%
TD + Cash	5.99%

### TOP HOLDINGS

INDON 2021
INDON 2024
INDON 2035
INDON 2038
INDON 2042
INDON 2044
INDON 2047
Majapahit Holding BV 2020 Bond
Perusahaan Gas Negara 2024
PT Bank Bukopin Tbk

### FUND MANAGER COMMENTARY

Indonesia sovereign bonds underwent slight correction in February, in line with higher US Treasury yields. USD Fixed Income Fund recorded performance of -0.03% on monthly basis. US Treasury notes yields increased after the announcement of US housing starts for December 2018 missed estimates. Despite concern of Fed rate hike subsidies in months to come, investors would selectively add risk into their portfolios as trade tariff negotiation between US and China has not been resolved.

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## FUND FACT SHEET

# IDR FIXED INCOME FUND

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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 962,976.30
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 3,681.76	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% Bloomberg IDR Indonesia Sov. Bond Index 10% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 5.81	Benchmark Duration	: 5.33

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	1.78%	2.11%	2.21%	-0.74%	6.10%	5.94%	7.38%
Benchmark *	1.63%	2.28%	2.18%	-0.34%	6.94%	6.64%	9.95%

\*Current benchmark is effective from 1 May 2016

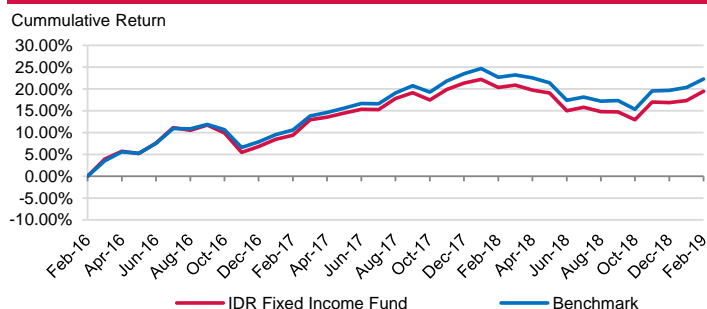
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net)+10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

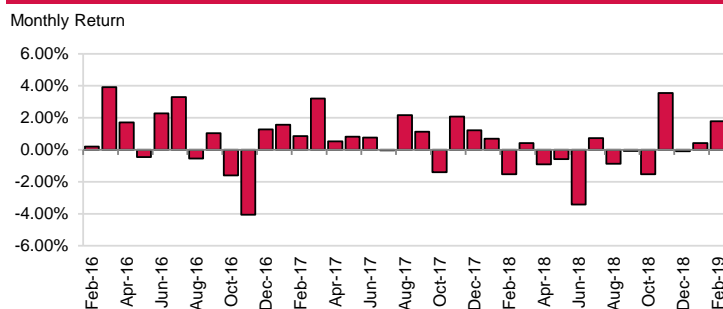
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

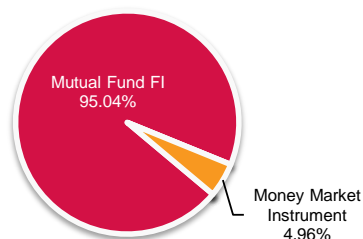
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Mutual Fund FI	95.04%
TD + Cash	4.96%

### TOP HOLDINGS

Bond Series I Mayora Indah III 2018  
Government Bond FR0056  
Government Bond FR0070  
Government Bond FR0071  
Government Bond FR0072  
Government Bond FR0075  
Government Bond FR0078  
Government Bond FR0079  
PT Bank Tabungan Negara Syariah Tbk  
PT Telekomunikasi Indonesia 2020 Bond

### FUND MANAGER COMMENTARY

Volatility of Indonesia government bonds persisted, in line with the movement of USD/IDR currency. IDR Fixed Income Fund recorded performance of +1.78% in February 2019 supported by both local and foreign inflow to Indonesia government bonds. Meanwhile, Rupiah depreciated 0.69% against US dollar from IDR 13,973 on 31 January 2019 to IDR 14,069 on 28 February 2019. Investors' outlook for next month is still cautious but optimistic related to Indonesia government bonds, considering the slow progress on trade tariff negotiation between US and China, global economic growth and Indonesia trade deficit.

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# FUND FACT SHEET

## IDR EQUITY FUND

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28 February 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 16,841,973.04
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 15,472.06	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**	-3.43%	2.78%	1.52%	-8.10%	5.16%	4.24%	16.14%
Benchmark *	-1.51%	5.81%	3.60%	-2.02%	10.43%	6.78%	16.61%

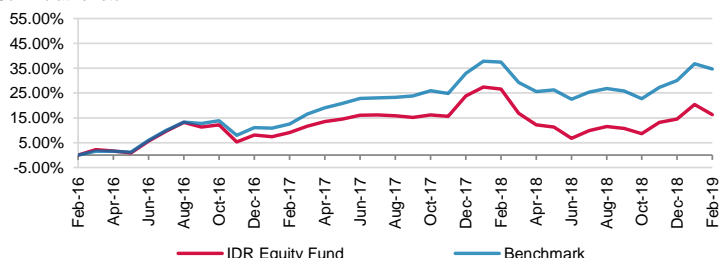
\*Current benchmark is effective from 1 April 2014

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

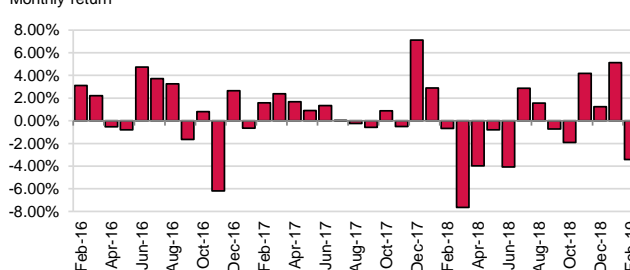
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

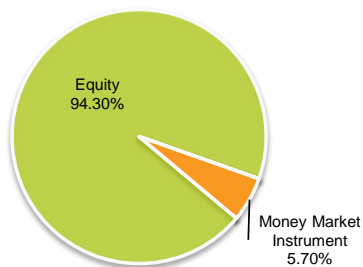


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Consumer Discretionary	7.58%
Consumer Staples	20.40%
Energy	4.09%
Financials	38.02%
Health Care	1.63%
Industrials	1.14%
Information Technology	0.11%
Materials	6.61%
Real Estate	2.15%
Telecommunication Services	11.06%
Utilities	1.50%
MF Money Market	4.11%
Bond < 1 Year	0.03%
TD + Cash	1.57%

### TOP HOLDINGS

PT Astra International Tbk	7.58%
PT Bank Central Asia Tbk	20.40%
PT Bank Mandiri Tbk	4.09%
PT Bank Negara Indonesia Tbk	38.02%
PT Bank Rakyat Indonesia Tbk	1.63%
PT Gudang Garam Tbk	1.14%
PT HM Sampoerna Tbk SHS	0.11%
PT Telekomunikasi Indonesia Tbk	6.61%
PT Unilever Indonesia Tbk	2.15%
PT United Tractors Tbk	11.06%

### FUND MANAGER COMMENTARY

In February 2019, IDR Equity Fund booked performance of -3.43% mom, in the same direction with JCI performance of -1.4%. By sector inside JCI, Communication Services was the largest positive contributor (0.2% mom), while Consumer Discretionary was the largest negative contributor (-0.6% mom). Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. However, foreign selling activity (net outflow of IDR 3.36tn) which was driven by profit taking due to previously better relative performance in the last six months had pressured Indonesian market to be closed on negative territory. The profit taking activity also result in correction in large cap stock with relatively higher liquidity compare to mid-small cap stocks. IDR slightly weaken against USD by 0.7% mom to IDR 14,069/USD with January trade balance come at deficit USD 1.16bn. 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 191,296.60
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,885.68	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 Money Market**	0.45%	1.26%	0.88%	4.33%	4.58%	5.10%	5.07%
Benchmark*	0.25%	0.84%	0.55%	3.21%	3.37%	3.73%	4.16%

\*Current benchmark is effective from 1 Dec 2010

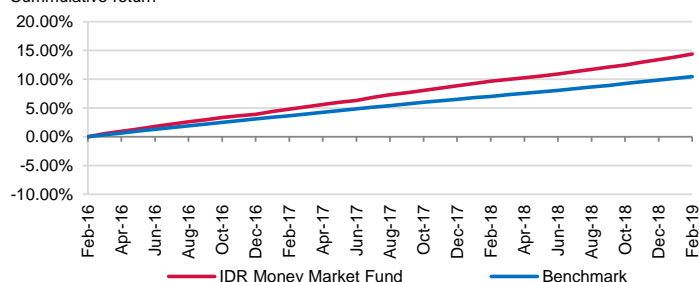
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

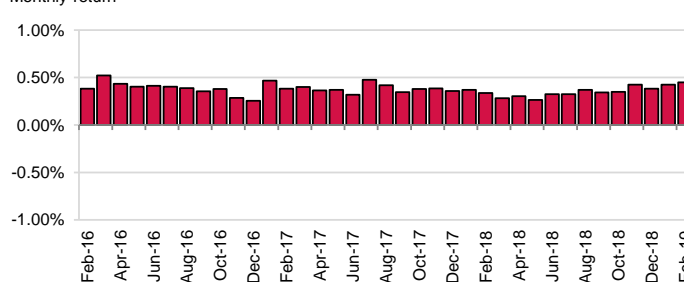
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Bond < 1 Year	26.51%
TD + Cash	73.49%

### TOP HOLDINGS

Bond Series I PT Excelcomindo Pratama I -2018A  
 Bond Series III PT Tower Bersama Infr. Tbk II 2018  
 MTN Syariah Ijarah I Telkom-2018A  
 PT Bank Bukopin Tbk  
 PT Bank Central Asia Syariah  
 PT Bank Jabar Syariah  
 PT Bank Mayapada Tbk  
 PT Bank Panin Syariah Tbk  
 PT Bank Syariah Bukopin  
 PT Bank Woori Saudara Tbk

### FUND MANAGER COMMENTARY

IDR Money Market Fund booked return of +0.45% in February 2019. Inflation in January 2019 edged down at 2.82 % YoY (+0.32% MoM), compared to previous month's figure of 3.13% YoY (+0.62% MoM). Bank Indonesia has kept its 7-day reverse repo rate unchanged at 6.00%, as widely expected. Given the recent strength in the IDR and benign inflation readings, there was little impetus for BI to tighten monetary policy. Meanwhile, Banks decreased their time deposit rates at the range of 7.25%-8.50%.

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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 11,363.13
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,794.79	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**	0.38%	1.20%	0.81%	3.98%	4.29%	4.96%	4.67%
Benchmark*	0.25%	0.84%	0.55%	3.21%	3.37%	3.73%	4.09%

\*Current benchmark is effective from 1 Dec 2010

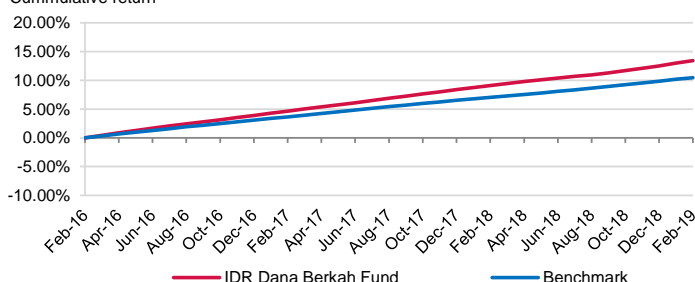
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

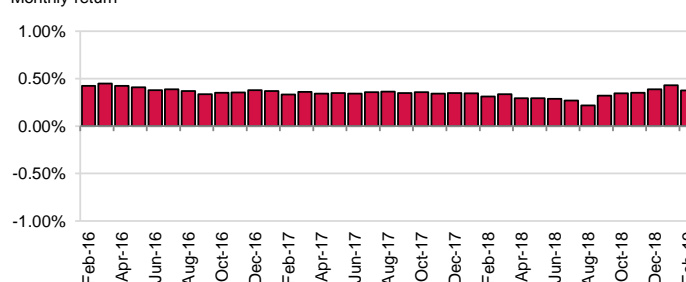
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

TD + Cash 100.00%

### TOP HOLDINGS

PT Bank Jabar Syariah  
PT Bank Panin Syariah Tbk  
PT Bank Syariah Bukopin

### FUND MANAGER COMMENTARY

IDR Dana Berkah Fund booked return of +0.38% in February 2019. Inflation in January 2019 edged down at 3.13% YoY (+0.62% MoM), compared to previous month's figure of 3.23% YoY (+0.27% MoM). Bank Indonesia has kept its 7-day reverse repo rate unchanged at 6.00%, as widely expected. Given the recent strength in the IDR and benign inflation readings, there was little impetus for BI to tighten monetary policy. Meanwhile, Sharia Banks decreased their mudharabah rates at the range of 7.25%-8.25%.

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# FUND FACT SHEET

## IDR BALANCED FUND

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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 186,999.74
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,035.97	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**	-0.92%	2.41%	1.75%	-3.12%	6.18%	5.76%	6.98%
Benchmark*	-1.14%	2.48%	1.80%	-2.81%	8.17%	6.17%	4.75%

\*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)

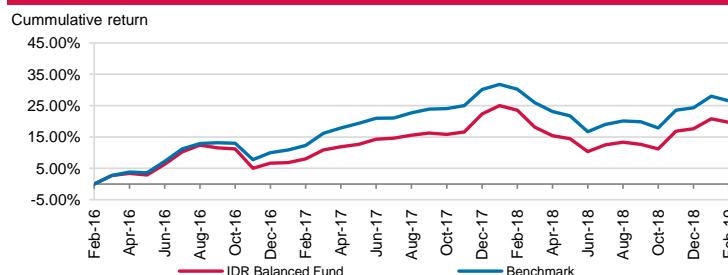
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

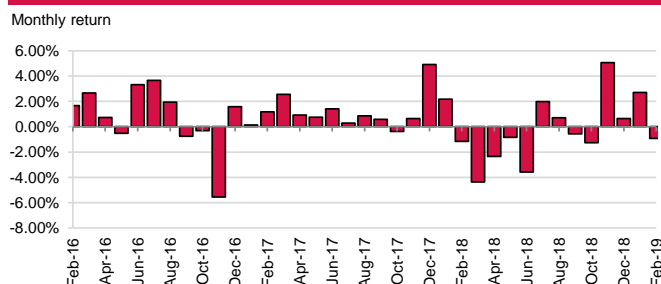
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

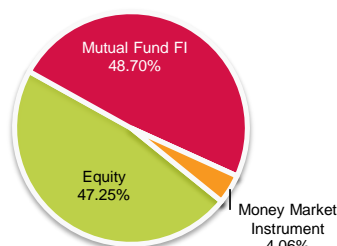
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Consumer Discretionary	4.43%
Consumer Staples	8.33%
Energy	2.01%
Financials	20.32%
Health Care	0.27%
Industrials	0.57%
Materials	2.56%
Real Estate	1.27%
Telecommunication Services	6.45%
Utilities	1.03%
MF Fixed Income	48.70%
Bond < 1 Year	2.17%
TD + Cash	1.89%

### TOP HOLDINGS

Government Bond FR0040	
Government Bond FR0042	
Government Bond FR0043	
Government Bond FR0044	
Government Bond FR0050	
Government Bond FR0073	
PT Astra International Tbk	
PT Bank Central Asia Tbk	
PT Bank Rakyat Indonesia Tbk	
PT Telekomunikasi Indonesia Tbk	

### FUND MANAGER COMMENTARY

In February 2019, IDR Balanced Fund booked performance of -0.92%. Foreign selling activity (net outflow of IDR 3.36tn) in equity market was driven by profit taking due to previously better relative performance in the last six months had pressured Indonesian market to be closed on negative territory (-1.4%). The profit taking activity also resulted correction in large cap stock with relatively higher liquidity compare to mid-small cap stocks. Meanwhile, volatility of Indonesia government bonds persisted, in line with the movement of USD/IDR currency. Rupiah depreciated 0.69% against US dollar from IDR 13,973 on 31 January 2019 to IDR 14,069 on 28 February 2019. Investors' outlook for next month is still cautious but optimistic related to Indonesia government bonds, considering the slow progress on trade tariff negotiation between US and China, global economic growth and Indonesia trade deficit.

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## FUND FACT SHEET

# IDR CASH SYARIAH FUND

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

28 February 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 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 13,977.10
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,477.32	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**	0.38%	1.14%	0.78%	4.06%	4.34%	4.66%	4.27%
Benchmark*	0.25%	0.84%	0.55%	3.21%	3.37%	3.73%	3.50%

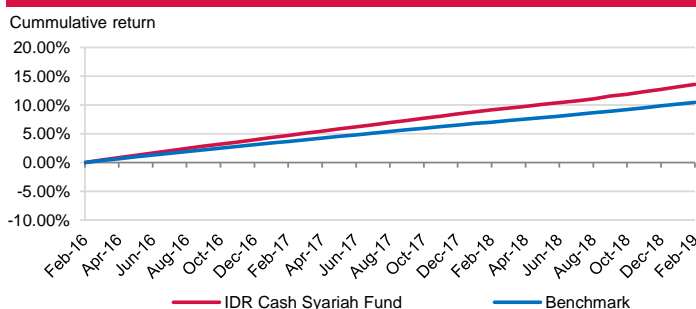
\*Current benchmark is effective from 1 Dec 2010

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

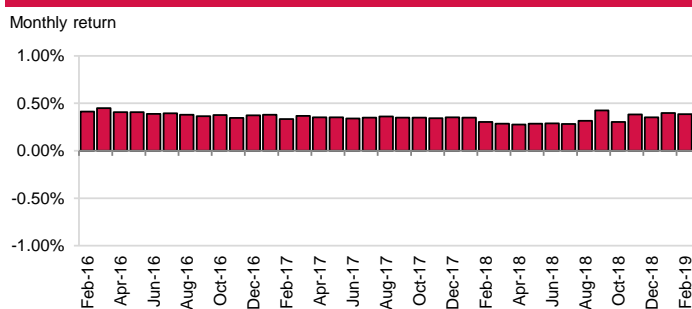
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*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

TD + Cash 100.00%

### TOP HOLDINGS

MTN Syariah Ijarah I Telkom-18A  
PT Bank Jabar Syariah  
PT Bank Muamalat Tbk  
PT Bank Panin Syariah Tbk  
PT Bank Syariah Bukopin  
PT Bank Tabungan Pensiunan Nasional Syariah

### FUND MANAGER COMMENTARY

IDR Cash Syariah Fund booked return of +0.38% in February 2019. Inflation in January 2019 edged down at 3.13% YoY (+0.62% MoM), compared to previous month's figure of 3.23% YoY (+0.27% MoM). Bank Indonesia has kept its 7-day reverse repo rate unchanged at 6.00%, as widely expected. Given the recent strength in the IDR and benign inflation readings, there was little impetus for BI to tighten monetary policy. Meanwhile, Sharia Banks decreased their mudharabah rates at the range of 7.25%-8.25%.

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# FUND FACT SHEET

## IDR EQUITY SYARIAH FUND

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

28 February 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 4,724,048.39
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 1,142.53	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

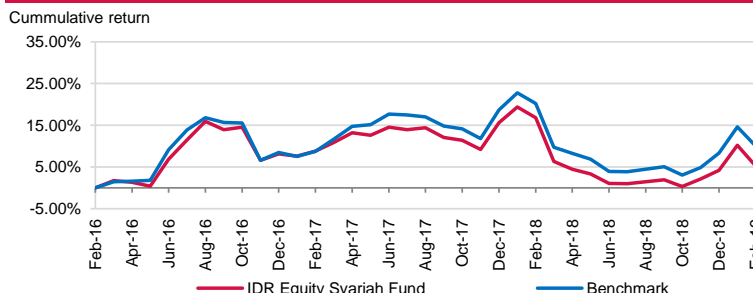
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	-4.53%	3.01%	0.93%	-9.97%	1.70%	0.30%	1.55%
Benchmark*	-4.03%	4.86%	1.54%	-8.53%	3.22%	2.69%	5.19%

\*Current benchmark is effective from 1 Apr 2014

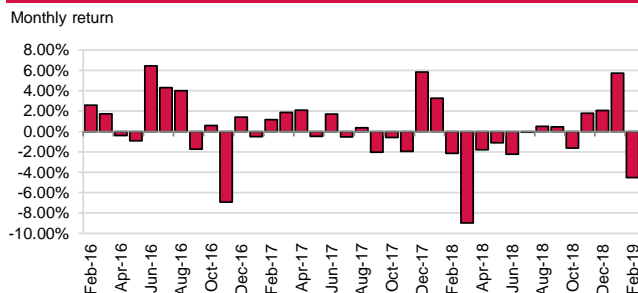
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

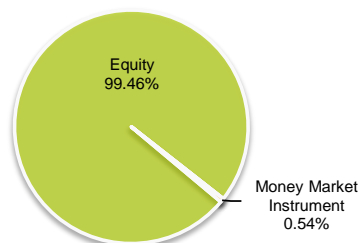
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Consumer Discretionary	12.67%
Consumer Staples	29.34%
Energy	9.86%
Financials	0.61%
Health Care	2.54%
Industrials	3.25%
Materials	14.23%
Real Estate	4.26%
Telecommunication Services	19.98%
Utilities	2.72%
TD + Cash	0.54%

### TOP HOLDINGS

PT Astra Internasional Indonesia Tbk	12.67%
PT Chandra Asri Petrochemical Tbk	29.34%
PT Indocement Tunggul Prakasa Tbk	9.86%
PT Indofood CBP Sukses Makmur Tbk	0.61%
PT Indofood Sukses Makmur Tbk	2.54%
PT Perusahaan Gas Negara Tbk	3.25%
PT Semen Indonesia Tbk	14.23%
PT Telekomunikasi Indonesia Tbk	4.26%
PT Unilever Indonesia Tbk	19.98%
PT United Tractors Tbk	2.72%
	0.54%

### FUND MANAGER COMMENTARY

In February 2019, IDR Equity Syariah Fund booked performance of -4.53% mom, in line with JII performance of -3.9%. By sector inside JII, Materials was the largest positive contributor (0.2% mom), while Consumer Discretionary was the largest negative contributor (-2.4% mom). Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. However foreign selling activity (net outflow of IDR 3.36tn) which was driven by profit taking activity due to previously better relative performance in the last six months had pressured Indonesian market to be closed on negative territory. IDR slightly weaken against USD by 0.7% mom to IDR 14,069/USD with January trade balance come at deficit USD 1.16bn. 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

28 February 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 1,764,081.35
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,549.80	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**	-1.32%	2.89%	1.74%	-6.12%	4.57%	4.30%	5.18%
Benchmark*	-1.93%	2.95%	1.12%	-2.73%	3.49%	3.41%	5.19%

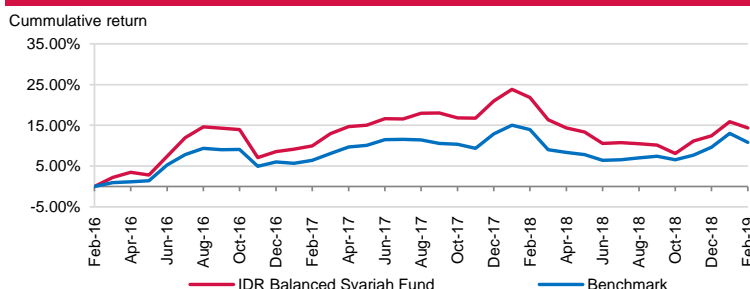
\*Current benchmark is effective from 1 Mar 2013

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

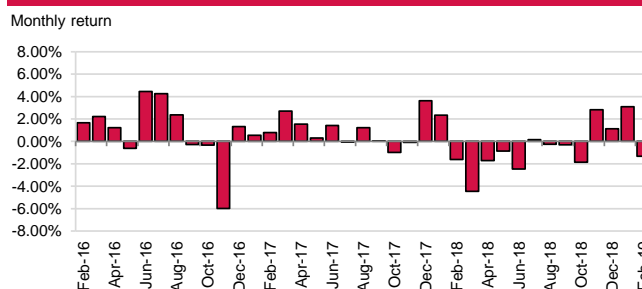
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

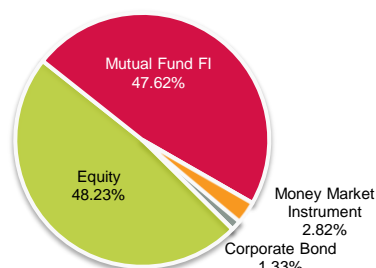
## LAST 3 YEARS CUMULATIVE RETURN



## LAST 3 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Consumer Discretionary	6.03%
Consumer Staples	13.99%
Energy	5.05%
Financials	0.29%
Health Care	0.97%
Industrials	1.55%
Materials	7.09%
Real Estate	2.27%
Telecommunication Services	9.73%
Utilities	1.26%
Telecommunication Services	1.33%
MF Fixed Income	47.62%
Bond < 1 Year	1.87%
TD + Cash	0.95%

## TOP HOLDINGS

PT Astra International Tbk	6.03%
PT Indofood CBP Sukses Makmur Tbk	13.99%
PT Telekomunikasi Indonesia Tbk	5.05%
PT Unilever Indonesia Tbk	0.29%
PT United Tractors Tbk	0.97%
SBSN Seri IFR0006	1.55%
SBSN Seri IFR0010	7.09%
SBSN Seri PBS011	2.27%
SBSN Seri PBS012	9.73%
Sukuk Ijarah Series II PT Excelcomindo I -2018A	1.26%

## FUND MANAGER COMMENTARY

In February 2019, IDR Balanced Syariah Fund booked performance of -1.32%. Foreign selling activity (net outflow of IDR 3.36tn) in equity market was driven by profit taking due to previously better relative performance in the last six months had pressured Jakarta Islamic Index performance to be closed on negative territory (-3.9%). The profit taking activity also resulted correction in large cap stock with relatively higher liquidity compare to mid-small cap stocks. Meanwhile, volatility of Indonesia government bonds persisted, in line with the movement of USD/IDR currency. Rupiah depreciated 0.69% against US dollar from IDR 13,973 on 31 January 2019 to IDR 14,069 on 28 February 2019. Investors' outlook for next month is still cautious but optimist related to Indonesia government bonds, considering the slow progress on trade tariff negotiation between US and China, global economic growth and Indonesia trade deficit.

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## FUND FACT SHEET

# IDR CHINA INDIA INDONESIA EQUITY FUND

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

28 February 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 5,579,953.07
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,825.60	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index

### FUND PERFORMANCE

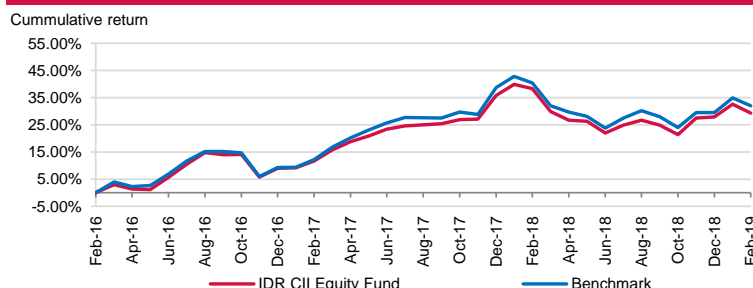
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-2.54%	1.40%	1.08%	-6.55%	8.93%	5.83%	7.67%
Benchmark*	-2.18%	1.94%	1.90%	-6.00%	9.69%	7.11%	6.36%

\*Current benchmark is effective since 1 Jan 2018

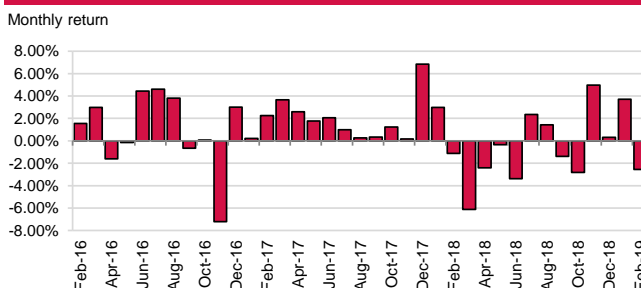
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

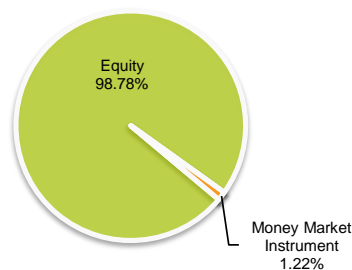
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Consumer Discretionary	11.20%
Consumer Staples	13.59%
Energy	5.86%
Financials	37.99%
Health Care	2.11%
Industrials	2.28%
Information Technology	2.93%
Materials	5.61%
Real Estate	2.41%
Telecommunication Services	13.60%
Utilities	1.20%
TD + Cash	1.22%

### TOP HOLDINGS

Alibaba Group Holding	11.20%
PT Astra International Tbk	13.59%
PT Bank Central Asia Tbk	5.86%
PT Bank Mandiri Tbk	37.99%
PT Bank Negara Indonesia Tbk	2.11%
PT Bank Rakyat Indonesia Tbk	2.28%
PT Gudang Garam Tbk	2.93%
PT Telekomunikasi Indonesia Tbk	5.61%
PT Unilever Indonesia Tbk	2.41%
Tencent Holdings Ltd	13.60%

### FUND MANAGER COMMENTARY

In February 2019, IDR CII Equity Fund booked performance of -2.54% mom, in line with mixed movement of the three underlying markets in IDR (MXID performance of -3.9%, MXCN performance of 5.2%, MXIN performance of 1.8%). Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. However foreign selling activity (net outflow of IDR 3.36tn) which was driven by profit taking activity due to previously better relative performance in the last six months had pressured Indonesian market to be closed on negative territory. IDR slightly weaken against USD by 0.7% mom to IDR 14,069/USD with January trade balance come at deficit USD 1.16bn. 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

28 February 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 735,338.79
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.00% per annum
Unit Price (NAV)	: IDR 1,190.40	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net)

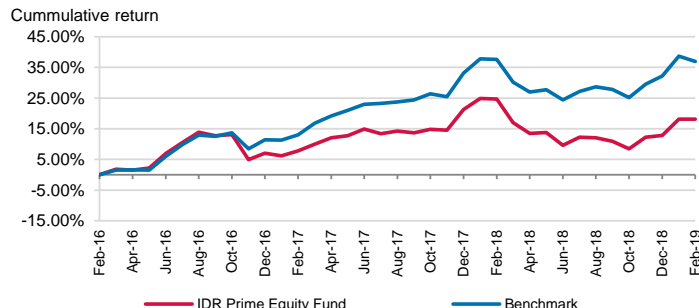
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity Fund**	0.01%	5.26%	4.71%	-5.25%	5.72%	N/A	4.05%
Benchmark*	-1.28%	5.69%	3.54%	-0.52%	11.04%	N/A	6.95%

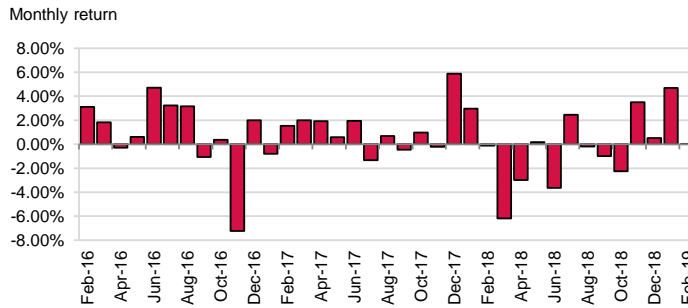
\*Current benchmark is effective since inception

\*\*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	50.00%
Schroder Dana Prestasi MF	50.00%

### FUND MANAGER COMMENTARY

In February 2019, IDR Prime Equity Fund booked flattish performance mom, better than JCI performance of -1.4%. By sector inside JCI, Communication Services was the largest positive contributor (0.2% mom), while Consumer Discretionary was the largest negative contributor (-0.6% mom). Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. However foreign selling activity (net outflow of IDR 3.36tn) which was driven by profit taking activity due to previously better relative performance in the last six months had pressured Indonesian market to be closed on negative territory. IDR slightly weaken against USD by 0.7% mom to IDR 14,069/USD with January trade balance come at deficit USD 1.16bn. 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

28 February 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 205,275.62
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,284.45	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 5.66	Benchmark Duration	: 5.04

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	1.41%	1.71%	1.83%	0.87%	6.69%	N/A	5.92%
Benchmark*	1.64%	2.47%	2.27%	0.91%	7.63%	N/A	7.08%

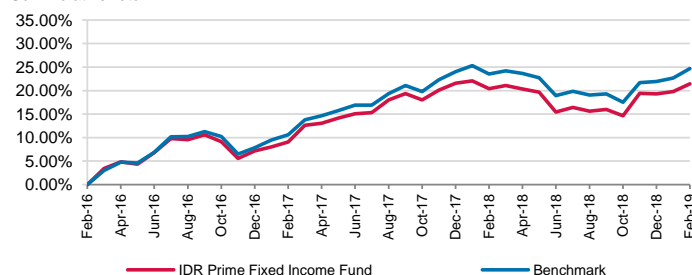
\*Current benchmark is effective since 1 May 2016

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

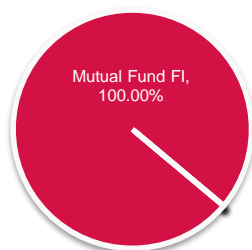


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Schroder Dana Mantap Plus II MF	62.71%
BNP Paribas Prima II MF	37.29%

### FUND MANAGER COMMENTARY

Volatility of Indonesia government bonds persisted, in line with the movement of USD/IDR currency. IDR Prime Fixed Income Fund recorded performance of +1.41% in February 2019 supported by both local and foreign inflow to Indonesia government bonds. Meanwhile, Rupiah depreciated 0.69% against US dollar from IDR 13,973 on 31 January 2019 to IDR 14,069 on 28 February 2019. Investors' outlook for next month is still cautious but optimistic related to Indonesia government bonds, considering the slow progress on trade tariff negotiation between US and China, global economic growth and Indonesia trade deficit.

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## FUND FACT SHEET

# IDR GROWTH EQUITY SYARIAH FUND

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

28 February 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 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 67,042.71
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 1,026.50	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

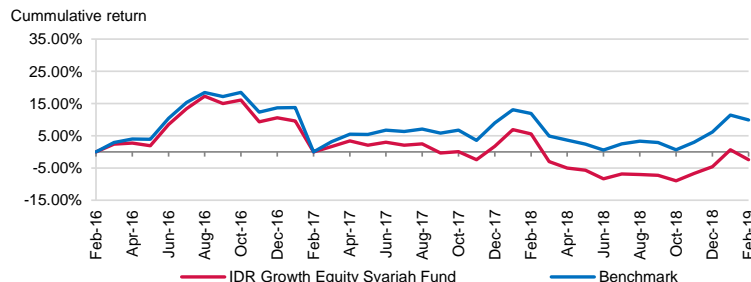
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	-2.99%	4.58%	2.28%	-7.52%	2.63%	N/A	0.71%
Benchmark*	-1.35%	6.69%	3.50%	-1.79%	8.13%	N/A	4.79%

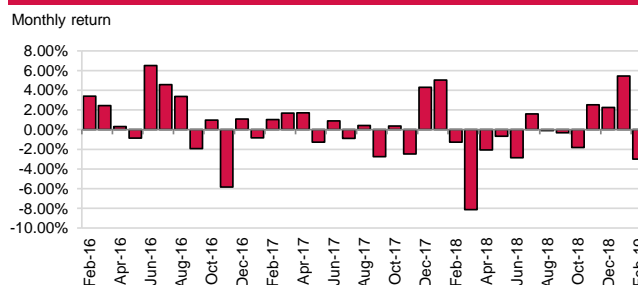
\*Current benchmark is effective since inception

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

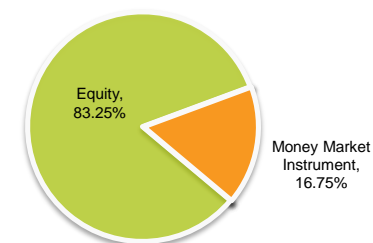
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Consumer Discretionary	12.27%
Consumer Staples	26.62%
Energy	6.32%
Financials	1.46%
Health Care	1.34%
Industrials	2.60%
Materials	10.36%
Real Estate	5.52%
Telecommunication Services	14.19%
Utilities	2.57%
TD + Cash	16.75%

### TOP HOLDINGS

PT Astra Internasional Tbk	12.27%
PT Bank Syariah Bukopin	26.62%
PT Bank Tabungan Negara Syariah	6.32%
PT Charoen Pokphand Indonesia Tbk	1.46%
PT Indofood CBP Sukses Makmur Tbk	1.34%
PT Indofood Sukses Makmur Tbk	2.60%
PT Semen Indonesia Persero Tbk	10.36%
PT Telekomunikasi Indonesia Tbk	5.52%
PT Unilever Indonesia Tbk	14.19%
PT United Tractors Tbk	2.57%
	16.75%

### FUND MANAGER COMMENTARY

In February 2019, IDR Growth Equity Syariah Fund booked performance of -2.99% mom, in the same direction with ISSI performance of -1.2%. By sector inside ISSI, Communication Services was the largest positive contributor (0.6% mom), while Consumer Discretionary was the largest negative contributor (-1.1% mom). Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. However foreign selling activity (net outflow of IDR 3.36tn) which was driven by profit taking activity due to previously better relative performance in the last six months had pressured Indonesian market to be closed on negative territory. IDR slightly weaken against USD by 0.7% mom to IDR 14,069/USD with January trade balance come at deficit USD 1.16bn. 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

28 February 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 58,235.15
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,089.40	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

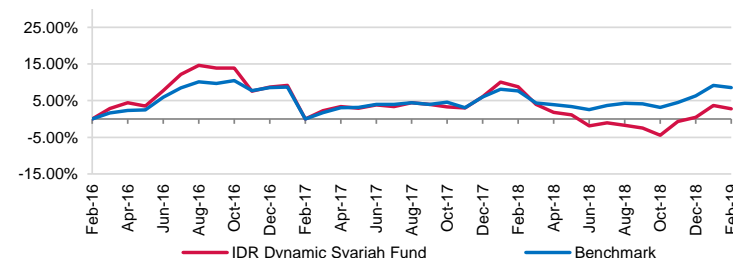
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-0.88%	3.51%	2.32%	-5.49%	4.16%	N/A	2.33%
Benchmark*	-0.56%	3.83%	2.08%	0.78%	5.91%	N/A	4.31%

\*Current benchmark is effective since inception

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

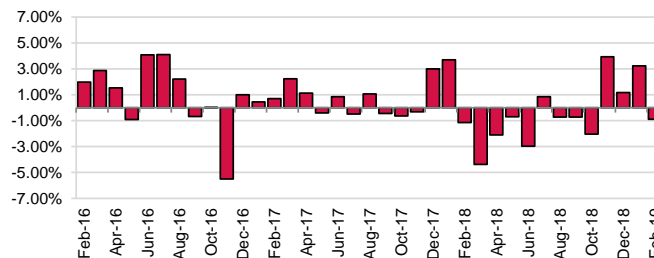
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

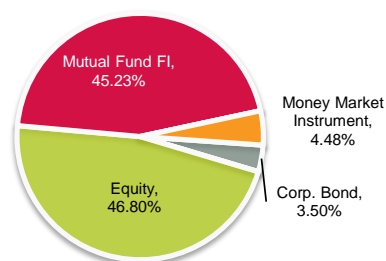


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Consumer Discretionary	6.49%
Consumer Staples	15.37%
Energy	3.55%
Financials	0.63%
Health Care	0.68%
Industrials	1.52%
Materials	5.30%
Real Estate	4.28%
Telecommunication Services	7.62%
Utilities	1.37%
Telecommunication Services	3.50%
MF Fixed Income	45.23%
Bond < 1 Year	2.61%
TD + Cash	1.86%

### 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 II PT Excelcomindo I 2018A

### FUND MANAGER COMMENTARY

In February 2019, IDR Dynamic Syariah Fund booked performance of -0.88%. Foreign selling activity (net outflow of IDR 3.36tn) in equity market was driven by profit taking due to previously better relative performance in the last six months had pressured Indonesia Sharia Index performance to be closed on negative territory (-1.2%). The profit taking activity also resulted correction in large cap stock with relatively higher liquidity compare to mid-small cap stocks. Meanwhile, volatility of Indonesia government bonds persisted, in line with the movement of USD/IDR currency. Rupiah depreciated 0.69% against US dollar from IDR 13,973 on 31 January 2019 to IDR 14,069 on 28 February 2019. Investors' outlook for next month is still cautious but optimistic related to Indonesia government bonds, considering the slow progress on trade tariff negotiation between US and China, global economic growth and Indonesia trade deficit.

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## FUND FACT SHEET

# USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

28 February 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 15.72
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0742	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan

### FUND PERFORMANCE

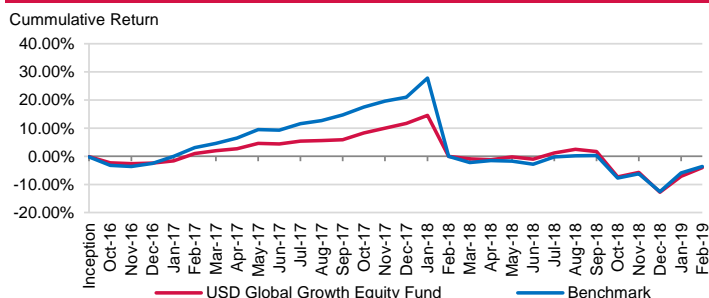
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity Fund**	3.26%	1.73%	9.99%	-4.08%	N/A	N/A	2.99%
Benchmark*	2.44%	2.81%	10.28%	-3.60%	N/A	N/A	6.94%

\*Current benchmark is effective since 1 Jan 2018

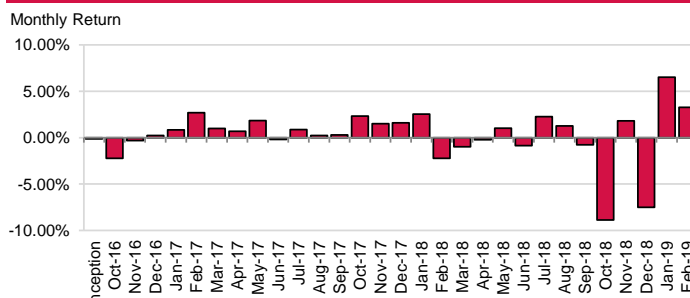
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

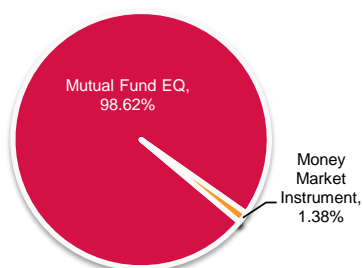
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Aberdeen Syariah Asia Pacific Equity MF	6.34%
Schroder Global Syariah Equity MF	92.28%
TD + Cash	1.38%

### FUND MANAGER COMMENTARY

In February 2019, USD Global Growth Opportunity Equity Fund booked performance of +3.26% mom, in line with MSCI World performance of 2.8% and MSCI Asia ex-Japan performance of 2.1%. Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. 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

28 February 2019

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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	Fund Size (million)	: USD 2.56
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0282	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)

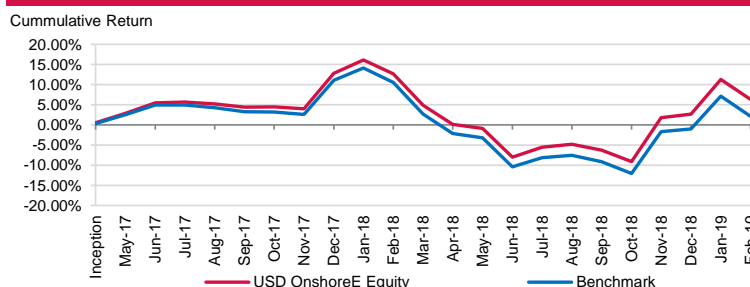
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity Fund**	-3.42%	4.43%	4.15%	-6.46%	N/A	N/A	1.51%
Benchmark*	-4.64%	3.88%	3.20%	-7.59%	N/A	N/A	1.15%

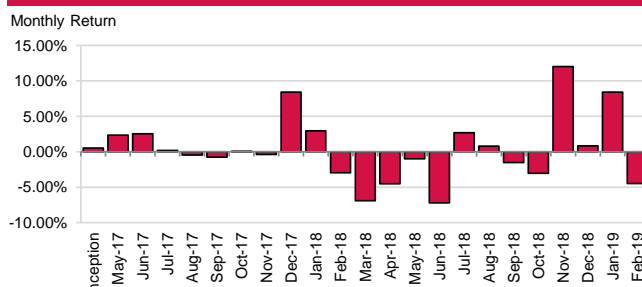
\*Current benchmark is effective since inception

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

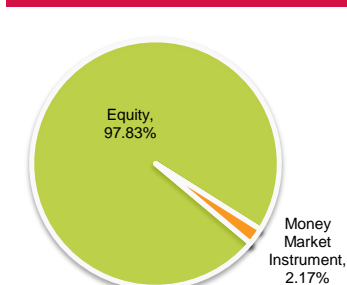
### LAST 2 YEARS CUMULATIVE RETURN



### LAST 2 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Consumer Discretionary	8.84%
Consumer Staples	16.38%
Energy	3.70%
Financials	44.40%
Health Care	1.08%
Industrials	0.80%
Materials	5.26%
Real Estate	1.72%
Telecommunication Services	13.36%
Utilities	2.28%
TD + Cash	2.17%

### TOP HOLDINGS

PT Astra Internasional Tbk
PT Bank Central Asia Tbk
PT Bank Danamon Indonesia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Gudang Garam Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
PT United Tractors Tbk

### FUND MANAGER COMMENTARY

In February 2019, USD Onshore Equity Fund booked performance of -3.42% mom, in line with MXID performance (in USD) of -5.5%. By sector inside MXID, Industrials was the least negative contributor (0% mom), while Consumer Discretionary was the largest negative contributor (-1.6% mom). Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. However foreign selling activity (net outflow of IDR 3.36tn) which was driven by profit taking activity due to previously better relative performance in the last six months had pressured Indonesian market to be closed on negative territory. IDR slightly weaken against USD by 0.7% mom to IDR 14,069/USD with January trade balance come at deficit USD 1.16bn. 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

28 February 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% : Equity Mutual Funds

### FUND INFORMATION

Launch Date	: 19 January 2018	Fund Size (million)	: USD 31.60
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9737	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Dow Jones Islamic World Market Index 10% MSCI Asia Ex-Japan Index

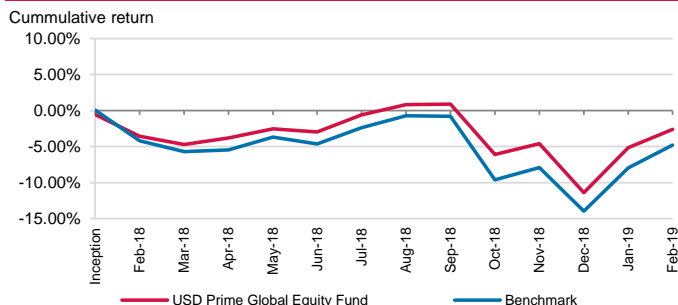
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global** Equity Fund	2.66%	2.06%	9.90%	0.98%	N/A	N/A	-2.38%
Benchmark*	3.43%	3.42%	10.67%	-0.60%	N/A	N/A	-4.33%

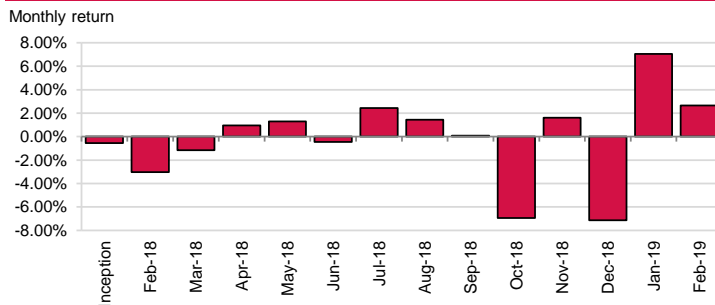
\*Current benchmark is effective since inception

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

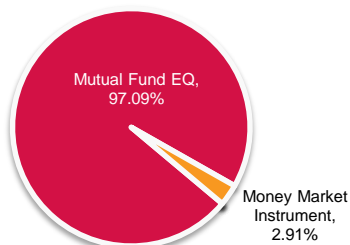
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	89.88%
Schroder Asian Equity Yield Class A MF	7.22%
TD + Cash	2.91%

### FUND MANAGER COMMENTARY

In February 2019, USD Prime Global Equity Fund booked performance of +2.66% mom, in line with Dow Jones Islamic Market World performance of 3.6%. Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. 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

28 February 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% : Equity Mutual Funds

### FUND INFORMATION

Launch Date	: 18 January 2018	Fund Size (million)	: USD 32.15
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.8178	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

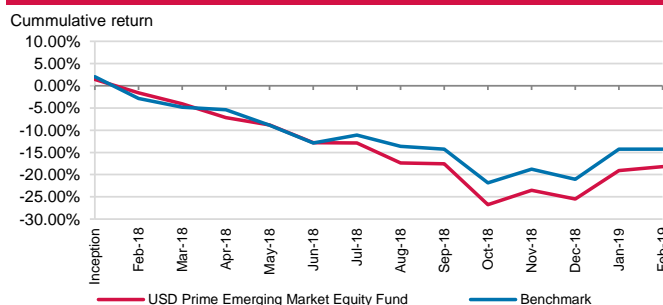
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity Fund**	1.08%	6.90%	9.70%	-16.88%	N/A	N/A	-16.56%
Benchmark*	0.05%	5.56%	8.64%	-11.74%	N/A	N/A	-12.92%

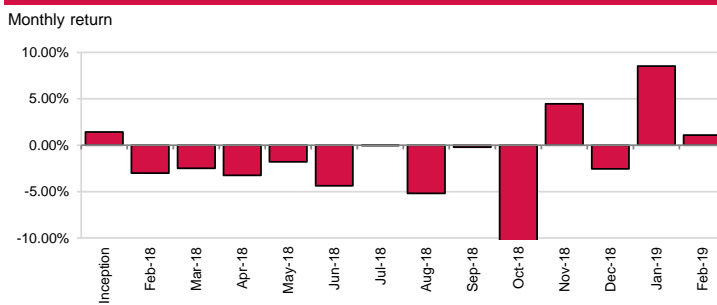
\*Current benchmark is effective since inception

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

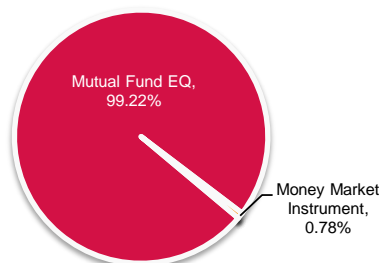
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A ACC MF	99.22%
TD + Cash	0.78%

### FUND MANAGER COMMENTARY

In February 2019, USD Prime Emerging Market Equity Fund booked performance of +1.08% mom, in line with MSCI Emerging Market performance of 0.1%. Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. 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

28 February 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 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 7,613.11
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 1,056.62	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

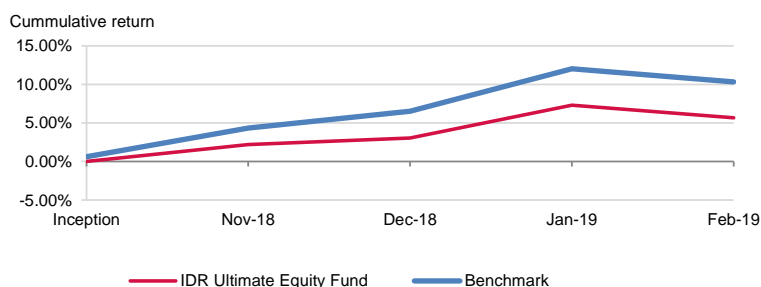
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity Fund**	-1.53%	3.41%	2.55%	N/A	N/A	N/A	5.66%
Benchmark*	-1.53%	5.74%	3.55%	N/A	N/A	N/A	10.31%

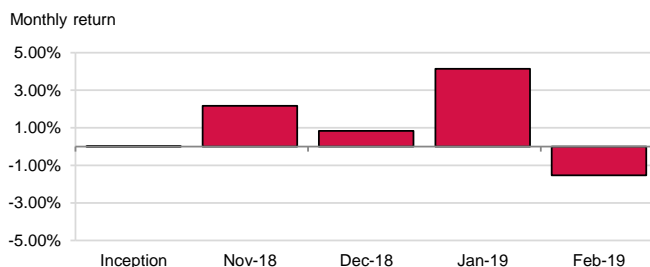
\*Current benchmark is effective since inception

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

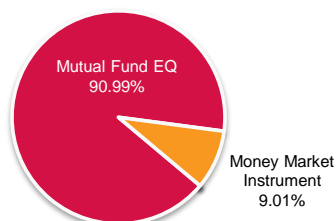
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	90.99%
TD + Cash	9.01%

### TOP HOLDINGS

Ashmore Dana Ekuitas Nusantara MF	28.05%
Ashmore Dana Progresif Nusantara MF	28.16%
Batavia Dana Saham MF	19.73%
Schroder Dana Prestasi MF	15.04%

### FUND MANAGER COMMENTARY

In February 2019, IDR Ultimate Equity Fund booked performance of -1.53% mom, in line with JCI performance of -1.4%. By sector inside JCI, Communication Services was the largest positive contributor (0.2% mom), while Consumer Discretionary was the largest negative contributor (-0.6% mom). Global market continued the rebound in last month, supported by ongoing Fed dovish statement and positive development of US-China trade talk. However foreign selling activity (net outflow of IDR 3.36tn) which was driven by profit taking activity due to previously better relative performance in the last six months had pressured Indonesian market to be closed on negative territory. IDR slightly weaken against USD by 0.7% mom to IDR 14,069/USD with January trade balance come at deficit USD 1.16bn. Going forward, Indonesia Equity market will continue to depend on domestic economy development, USD/IDR currency movement and global risks' dynamics.

**DISCLAIMER:** IDR Ultimate Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

# USD PRIME MULTI ASSET INCOME FUND

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

28 February 2019

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### 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

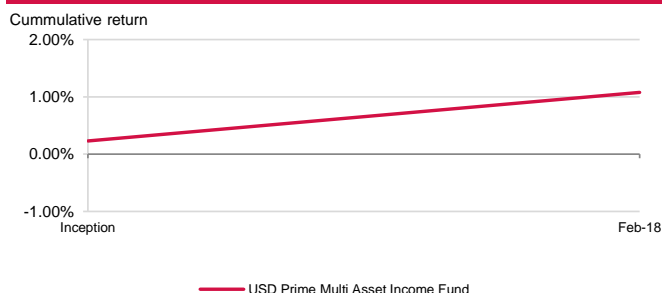
Launch Date	: 30 January 2019	Fund Size (million)	: USD 1.14
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 1.0108	Pricing Frequency	: Daily
Risk Level	: Moderate to High		

### FUND PERFORMANCE

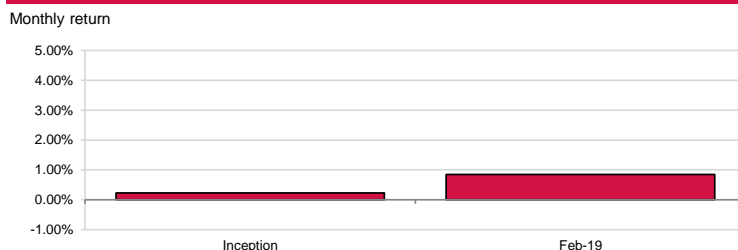
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income Fund**	0.85%	N/A	N/A	N/A	N/A	N/A	1.08%

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

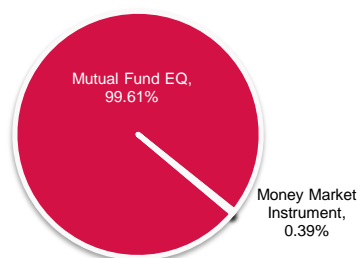
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-ACC MF	99.61%
TD + Cash	0.39%

### FUND MANAGER COMMENTARY

In February 2019, USD Prime Multi Asset Income Fund booked performance of +0.85% mom. Fund Manager adopted a guarded approach with regard to risky assets (as Fund Manager is mindful of emerging late-cycle risks), but at the same time cognisant that the recent rally presents selective opportunities in certain areas. Specifically, valuations in EM look attractive (notably with ebbing dollar strength). Accordingly, Fund Manager is adding to EM via adopting an overweight position to hard currency EM debt. Fund Manager has a bias for quality assets and would look to access ideas by leveraging on the dedicated Manager Research team to find the most skilled active managers to take advantage of distinct opportunities in the heterogeneous markets.

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