



FUND FACT SHEET

IDR BALANCED 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 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)

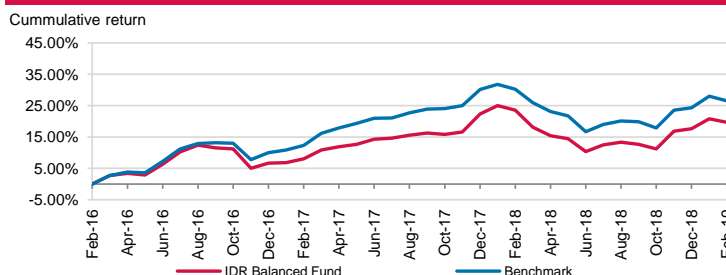
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

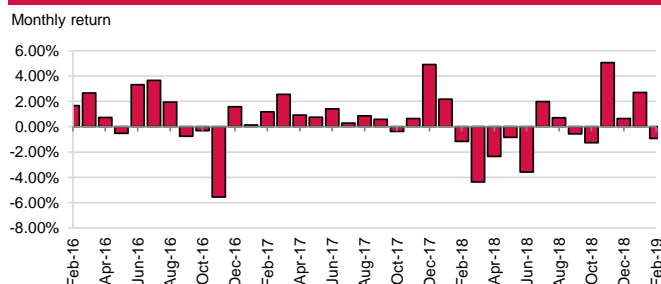
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

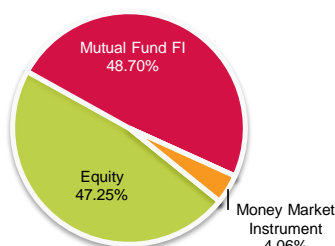
LAST 3 YEARS CUMULATIVE RETURN



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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