



FUND FACT SHEET

IDR DANA BERKAH FUND

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

31 January 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

To provide investors 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 with maturity less than or equal to one year.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Launch Date : 5 May 2006
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,788.06
Risk Level : Low

Fund Size (million) : IDR 11,290.78
Fund Management Fee : 1.65% per annum
Pricing Frequency : Daily
Benchmark : 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	0.43%	1.17%	0.43%	3.91%	4.30%	4.98%	4.67%
Benchmark	0.29%	0.87%	0.29%	3.17%	3.39%	3.73%	4.09%

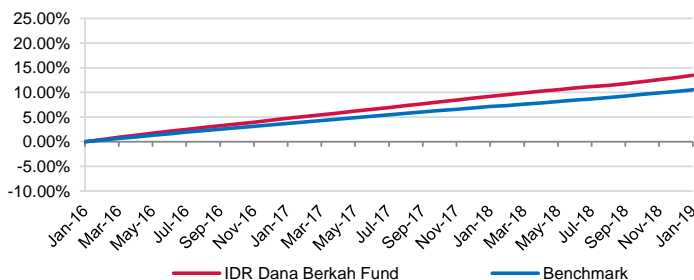
* current benchmark is effective from 1 Dec 2010

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)

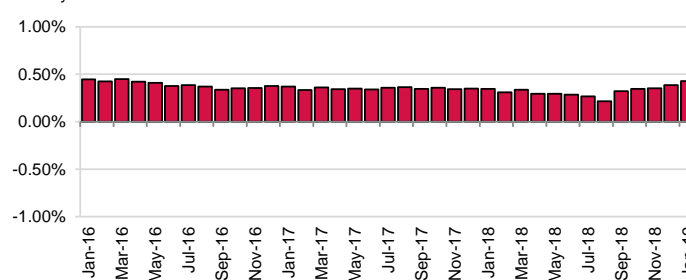
LAST 3 YEARS CUMULATIVE RETURN

Cumulative 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
PT Bank Tabungan Negara Syariah

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund booked return of +0.43% in January 2019. Inflation in December 2018 stayed stable at 3.13% YoY (+0.62% MoM), compared to previous month's figure of 3.23% YoY (+0.27% MoM). Bank Indonesia kept the 7-days Repo Rate unchanged at 6.00% for the second straight month. The recent strength in the IDR provided scope for BI to stand pat. Meanwhile, Sharia Banks decreased their mudharabah rates at the range of 7.25%-8.50%.

DISCLAIMER: IDR Dana Berkah 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.