



## FUND FACT SHEET

## IDR BALANCED SYARIAH FUND

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

31 July 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	Fund Size (million)	: IDR 1,785,222.78
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,605.69	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	3 Years	5 Years	Since Inception
IDR Balanced Syariah**	0.41%	2.95%	5.41%	6.98%	1.90%	3.56%	5.34%
Benchmark*	0.44%	1.08%	1.99%	4.92%	1.22%	2.27%	5.04%

\*Current benchmark is effective from 1 Mar 2013

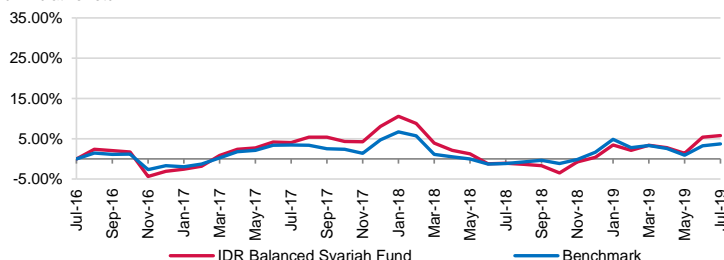
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

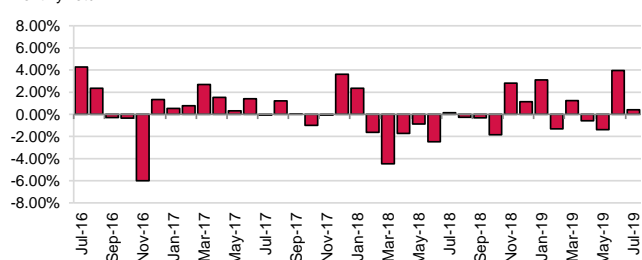
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

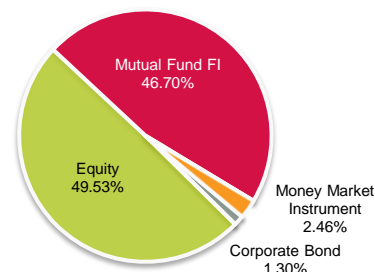


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Consumer Discretionary	6.65%
Consumer Staples	13.81%
Energy	4.96%
Financials	0.65%
Health Care	0.97%
Industrials	3.21%
Materials	5.22%
Real Estate	2.08%
Telecommunication Services	11.96%
Utilities	0.03%
Corporate Bond	1.30%
MF Fixed Income	46.70%
Bond < 1 Year	1.83%
TD + Cash	0.63%

## TOP HOLDINGS

PT Astra International Tbk	
PT Indofood CBP Sukses Makmur Tbk	
PT Telekomunikasi Indonesia Tbk	
PT Unilever Indonesia Tbk	
PT United Tractors Tbk	
SBSN Seri IFR0006	
SBSN Seri IFR0010	
SBSN Seri PBS011	
SBSN Seri PBS012	
SBSN Seri PBS021	

## FUND MANAGER COMMENTARY

In July 2019, IDR Balanced Syariah Fund booked performance of +0.41%. By sector inside JII, Materials was the largest positive contributor (1.4% mom), while Energy was the largest negative contributor (-0.9% mom). After a mix performance, both Global and Asian market corrected together since the end of the month after Fed cut the benchmark rate but followed with statement which hinted that the cut is not a start for a trend and subsequent Trump tweet to put tariff on additional USD300bn import from China despite ongoing favorable discussion between the two countries. Meanwhile, Bloomberg Indonesia Local Sovereign Index (BINDO) went up +1.24% on monthly basis, with foreign inflow of IDR 25 trillion recorded in July 2019. A combination of Indonesia trade balance surplus, coupled by 25 bps cut in benchmark interest rate, created positive sentiment for Indonesia bond market in July.

**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.