



FUND FACT SHEET

IDR DYNAMIC 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	: 10 June 2015	Fund Size (million)	: IDR 62,067.70
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,126.43	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

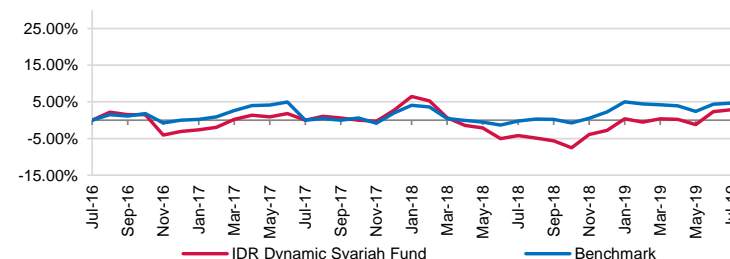
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.52%	2.66%	5.79%	7.40%	1.38%	N/A	2.92%
Benchmark*	0.35%	0.74%	2.35%	4.96%	3.16%	N/A	3.93%

*Current benchmark is effective since inception

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

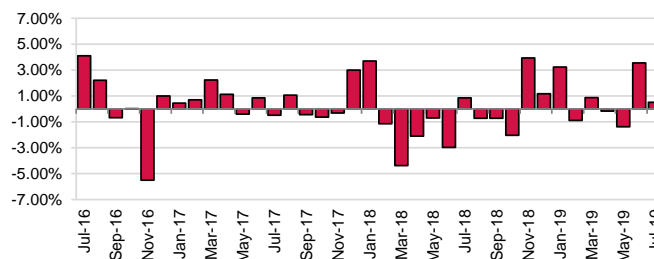
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

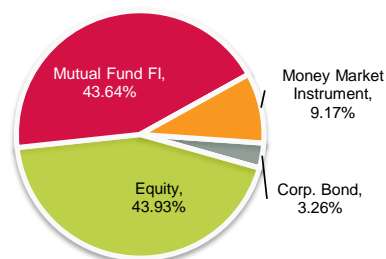


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	5.51%
Consumer Staples	13.89%
Energy	3.96%
Financials	0.95%
Health Care	0.64%
Industrials	2.92%
Materials	3.94%
Real Estate	3.11%
Telecommunication Services	8.50%
Utilities	0.52%
Corporate Bond	3.26%
MF Fixed Income	43.64%
Bond < 1 Year	2.43%
TD + Cash	6.74%

TOP HOLDINGS

MTN Syariah Ijarah I Telkom-18B
PT Astra Internasional Tbk
PT Bank Syariah Bukopin
PT Indofood CBP Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
SBSN Seri IFR0006
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021

FUND MANAGER COMMENTARY

In July 2019, IDR Dynamic Syariah Fund booked performance of +0.52%. By sector inside ISSI, 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 Dynamic 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.