



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 May 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 1,734,518.24
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,538.25	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**	-1.37%	-0.74%	0.98%	0.11%	3.35%	3.40%	4.94%
Benchmark*	-1.60%	-1.81%	-0.72%	0.94%	2.38%	2.33%	4.82%

*Current benchmark is effective from 1 Mar 2013

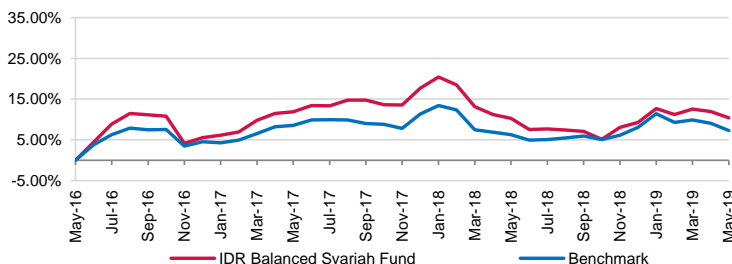
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

Cumulative return

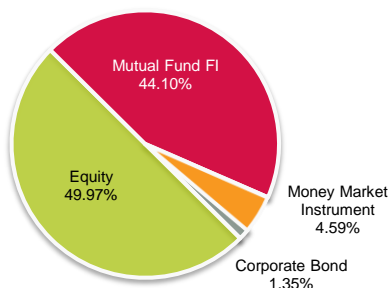


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	7.28%
Consumer Staples	13.72%
Energy	5.18%
Financials	0.42%
Health Care	0.95%
Industrials	2.92%
Information Technology	0.00%
Materials	5.94%
Real Estate	2.12%
Telecommunication Services	10.92%
Utilities	0.52%
Telecommunication Services	1.35%
MF Fixed Income	44.10%
Bond < 1 Year	1.90%
TD + Cash	2.69%

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	
Sukuk Ijarah II PT Excelcomindo I 2018A	

FUND MANAGER COMMENTARY

In May 2019, IDR Balanced Syariah Fund booked performance of -1.37%. Equity market was corrected in the first half of the month, driven by escalating trade war and weak Indonesia's Apr Trade Balance data, before rebounded due to bargain hunting activity and unexpected S&P rating upgrade. Meanwhile, Indonesia bond market made a slight setback in May 2019. Bloomberg Indonesia Local Sovereign Index (BINDO) went down -0.3% on monthly basis due to net foreign outflow of IDR 9.3 trillion as per 4th week of May 2019, unresolved US-China trade talk and worsening trade balance.

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.