



FUND FACT SHEET

IDR BALANCED FUND

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

30 November 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
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 2,102.67
Risk Level : Moderate to High

Fund Size (million) : IDR 227,620.41
Fund Management Fee : 1.65% per annum
Pricing Frequency : Daily
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**	-1.58%	-0.89%	5.09%	5.76%	5.59%	4.37%	6.80%
Benchmark*	-1.26%	-0.55%	5.07%	5.77%	6.63%	5.28%	4.72%

*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)

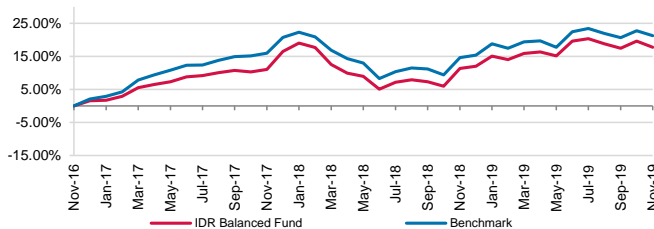
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

Cummulative return

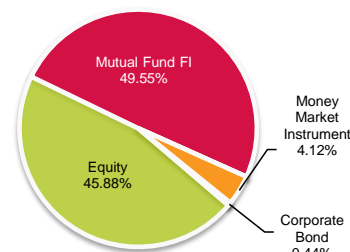


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.18%
Consumer Discretionary	4.18%
Consumer Staples	7.18%
Energy	1.43%
Financials	21.37%
Health Care	0.31%
Industrials	0.12%
Information Technology	1.01%
Materials	2.36%
Real Estate	1.22%
Utilities	0.52%
Financials Bond	0.44%
MF Fixed Income	49.55%
Bond < 1 Year	1.33%
TD + Cash	2.79%

TOP HOLDINGS

Government Bond FR0042	6.18%
Government Bond FR0077	4.18%
Government Bond FR0078	7.18%
Government Bond FR0079	1.43%
Government Bond FR0082	21.37%
PT Astra International Tbk	0.31%
PT Bank Central Asia Tbk	0.12%
PT Bank Mandiri Tbk	1.01%
PT Bank Rakyat Indonesia Tbk	2.36%
PT Telekomunikasi Indonesia Tbk	1.22%

FUND MANAGER COMMENTARY

In November 2019, IDR Balanced Fund booked performance of -1.58%. Global market was mixed in the last month due to back and forth of trade sentiment toward possibility of phase one deal. While domestic market was corrected amid IDR 7 trillion net foreign outflow on soft 3Q19 earning announcement and anxiety on possibility of government intervention in several sector. From bond market, Bloomberg Indonesia Local Sovereign Index (BINDO) went up +0.12% MoM on November 2019 supported by Bank Indonesia decision to maintain its 7-day reverse repo rate at 5.00% in November but lowered banks' reserve requirement ratio (RRR) by 50bps to boost liquidity and support growth.

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