



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 October 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
 Launch Price : IDR 1,000.00
 Unit Price (NAV) : IDR 1,614.68
 Risk Level : Moderate to High

Fund Size (million) : IDR 1,714,450.10
 Fund Management Fee : 1.85% per annum
 Pricing Frequency : Daily
 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**	1.16%	0.56%	6.00%	10.23%	1.50%	4.33%	5.26%
Benchmark*	0.22%	0.20%	2.20%	5.12%	0.89%	2.52%	4.93%

*Current benchmark is effective from 1 Mar 2013

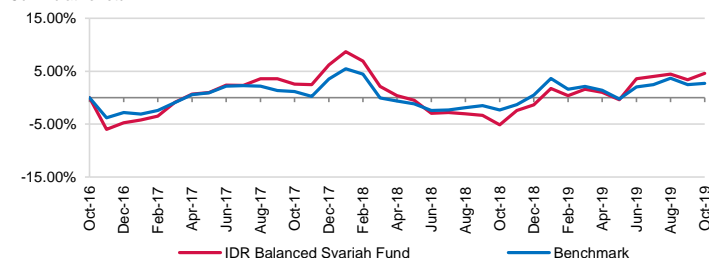
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

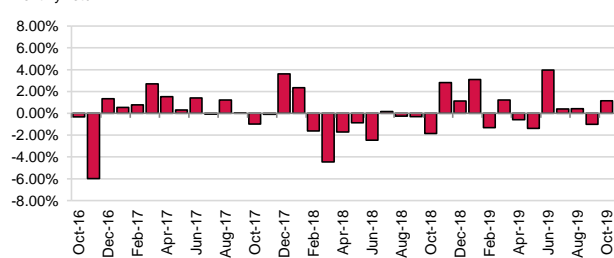
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

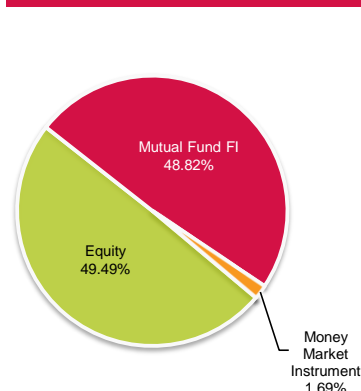


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.09%
Consumer Discretionary	6.69%
Consumer Staples	16.50%
Energy	3.73%
Financials	1.07%
Health Care	1.20%
Industrials	1.32%
Materials	5.61%
Real Estate	2.25%
Utilities	0.04%
MF Fixed Income	48.82%
Bond < 1 Year	1.36%
TD + Cash	0.33%

TOP HOLDINGS

PT Astra International Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
SBSN SERI IFR0006
SBSN SERI IFR0010
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS022

FUND MANAGER COMMENTARY

In October 2019, IDR Balanced Syariah Fund booked performance of +1.16%. Global market rallied in last month driven by further optimism in US-China trade deal progress as well as expectation and realization of Fed rate cut, albeit with a hint of pause on the cut for this year. Domestic equity market followed the rally until being corrected on the last week of the month amid soft 3Q earning announcement. Meanwhile, Bloomberg Indonesia Local Sovereign Index (BINDO) went up 2.12% on monthly basis. Bank Indonesia continued accommodative monetary policy in October by cutting reference rate 25 bps to 5.00%, four times cut in a row, while inflation went down by 26 bps from previous month to 3.13% YoY in October 2019. On global side, the Fed announced cutting its benchmark interest rate by 25 bps to the range of 1.5% - 1.75% at the latest FOMC meeting in October, a third rate cut thus far this year.

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.