



FUND FACT SHEET

IDR BALANCED FUND

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

30 September 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	Fund Size (million)	: IDR 216,925.18
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,097.12	Pricing Frequency	: Daily
Risk Level	: Moderate to High	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**	-1.15%	-1.85%	4.81%	9.44%	3.41%	4.90%	6.88%
Benchmark*	-1.02%	-1.48%	4.57%	8.50%	4.74%	5.29%	4.75%

*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)

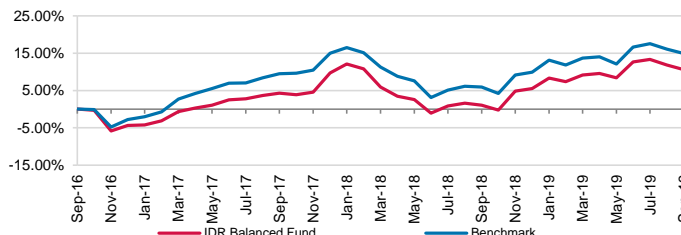
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

Cumulative return

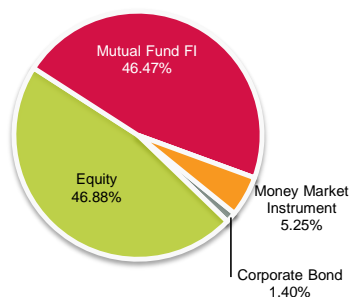


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	4.12%
Consumer Staples	7.62%
Energy	1.51%
Financials	21.69%
Health Care	0.35%
Industrials	0.15%
Materials	2.45%
Real Estate	1.43%
Telecommunication Services	6.95%
Utilities	0.60%
MF Fixed Income	46.47%
Real Estate Bond	1.40%
Bond < 1 Year	1.87%
TD + Cash	3.38%

TOP HOLDINGS

Government Bond FR0053
Government Bond FR0068
Government Bond FR0077
Government Bond FR0078
Government Bond FR0079
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Rakyat Indonesia Tbk
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In September 2019, IDR Balanced Fund booked performance of -1.15%. Global market rallied in the last month, especially in the first half of the month driven by resuming trade negotiation as well as expectation and realization of Fed rate cut, followed by lesser correction in the second half of the month. In domestic market, however, the correction in the later half of the month brought the domestic market to negative level on monthly basis amid IDR 7 trillion net foreign outflow. Meanwhile, Bloomberg Indonesia Local Sovereign Index (BINDO) went up +1.03% on monthly basis. Bank Indonesia continued accommodative monetary policy in September by cutting reference rate 25 bps to 5.25% in September 2019, third times cut in a row, while inflation inched up a bit to 3.49%. On global side, as anticipated, the Fed announced to cut its benchmark interest rate by 25 bps to the range of 1.75% - 2.00% at the latest FOMC meeting. This was the second step for rate cut by the Fed thus far this year.

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