



FUND FACT SHEET

IDR BALANCED SYARIAH 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 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 1,728,570.10
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,596.23	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**	-1.01%	-0.18%	4.79%	6.95%	1.00%	3.98%	5.18%
Benchmark*	-1.14%	0.43%	1.97%	4.03%	0.84%	2.27%	4.95%

*Current benchmark is effective from 1 Mar 2013

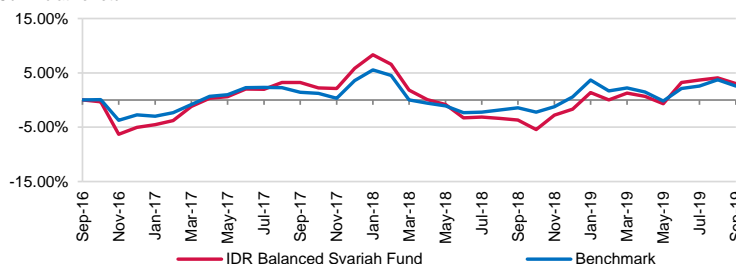
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

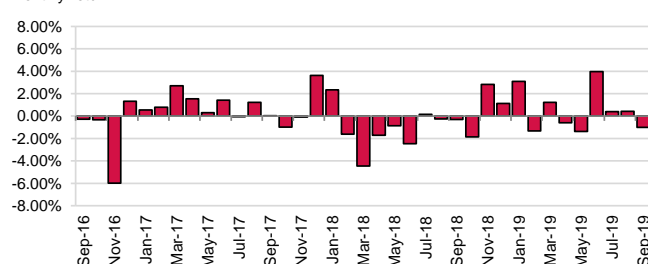
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

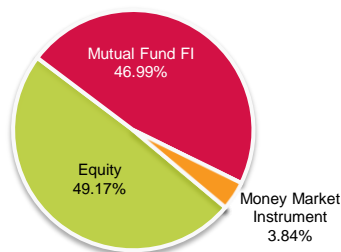


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Consumer Discretionary	6.30%
Consumer Staples	16.61%
Energy	3.58%
Financials	0.91%
Health Care	1.25%
Industrials	1.34%
Materials	5.28%
Real Estate	2.18%
Telecommunication Services	11.67%
Utilities	0.04%
MF Fixed Income	46.99%
Bond < 1 Year	3.25%
TD + Cash	0.59%

TOP HOLDINGS

PT Astra International Tbk	6.30%
PT Indofood CBP Sukses Makmur Tbk	16.61%
PT Telekomunikasi Indonesia Tbk	3.58%
PT Unilever Indonesia Tbk	0.91%
SBSN Seri IFR0006	1.25%
SBSN Seri IFR0010	1.34%
SBSN Seri PBS011	5.28%
SBSN Seri PBS012	2.18%
SBSN Seri PBS021	11.67%
SBSN Seri PBS022	0.04%

FUND MANAGER COMMENTARY

In September 2019, IDR Balanced Syariah Fund booked performance of -1.01%. 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, Indonesia Sukuk Index Composite (ISIXC) went up +0.98% 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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