



## FUND FACT SHEET

# USD FIXED INCOME FUND

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

30 April 2020

### 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 shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Fixed Income Securities

### FUND INFORMATION

Launch Date	: 7 November 2000	Fund Size (million)	: USD 66.98
Launch Price	: USD 1.00	Fund Management Fee	: 1.45% per annum
Unit Price (NAV)	: USD 2.90	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% BBG USD EM Indonesia Sov. Bond Index 10% 3-Month USD Avg Time Deposit (Net)
Fund Duration	: 7.98	Benchmark Duration	: 7.93

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	2.07%	-5.00%	-3.59%	4.06%	3.03%	2.38%	5.62%
Benchmark*	1.80%	-4.54%	-3.09%	4.37%	3.26%	2.38%	0.66%

\*Current benchmark is effective from 1 Jan 2019

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net of 20% WHT)

From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

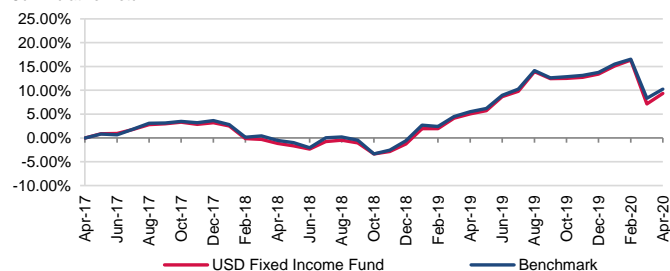
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

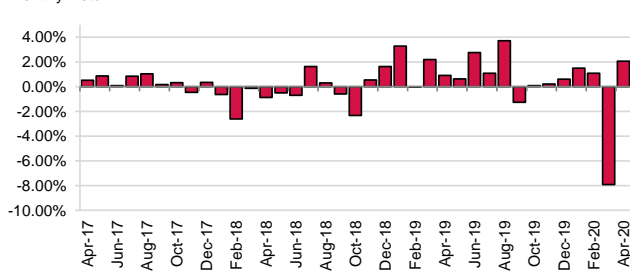
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

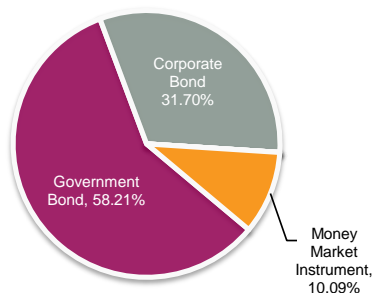


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government Bond	58.21%
Energy	9.32%
Financials	14.98%
Utilities	7.40%
TD + Cash	10.09%

### TOP HOLDINGS

Corporate Bond Huarong Finance II 2021
Corporate Bond PT Bank Mandiri Tbk 2024
Corporate Bond PT Perusahaan Gas Negara Tbk 2024
INDON 2044
INDON 2045

### FUND MANAGER COMMENTARY

US Treasuries recorded their fourth straight monthly gain in April as US economic activity remained severely depressed by coronavirus containment measures and US Federal Reserve purchases of Treasury securities since mid-March had topped USD1.4 trillion. Yields moved in relatively narrow ranges in April with record lows were reached by the 2-year (0.18%) and the 5-year (0.29%). Meanwhile, USD Indonesia Government Bond remained volatile. The 10-yr yield reached 3.79% before came down to 3.22%-3.30% area. Negative sentiment also came from S&P Global Ratings which revised Indonesia's credit rating outlook to "negative" from "stable", indicating the rising financial risks the country faces as it ramps up government spending in response to the coronavirus outbreak. However, our USD Fixed Income Fund recorded positive gains of 2.07% MoM in April 2020.

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## FUND FACT SHEET

# IDR FIXED INCOME FUND

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30 April 2020

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### INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor an attractive investment return through strategic and selective investments in IDR denominated fixed income instruments with moderate risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : IDR Fixed Income securities and/ or  
IDR Fixed Income mutual fund(s)

### FUND INFORMATION

Launch Date	: 7 November 2000	Fund Size (million)	: IDR 989,416.31
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 3,934.95	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% Bloomberg IDR Indonesia Sov. Bond Index 10% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 5.67	Benchmark Duration	: 5.05

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	1.46%	-4.10%	-1.83%	6.07%	3.99%	5.19%	7.29%
Benchmark *	1.50%	-3.35%	-1.56%	6.14%	4.69%	5.79%	9.74%

\*Current benchmark is effective from 1 May 2016

1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net)+10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

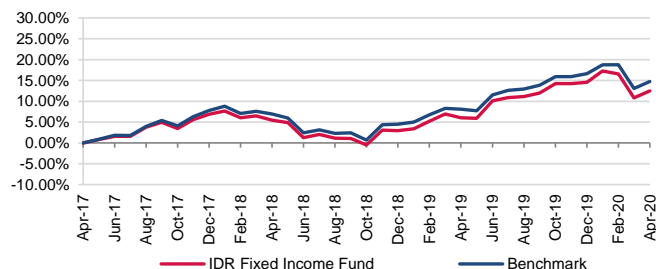
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

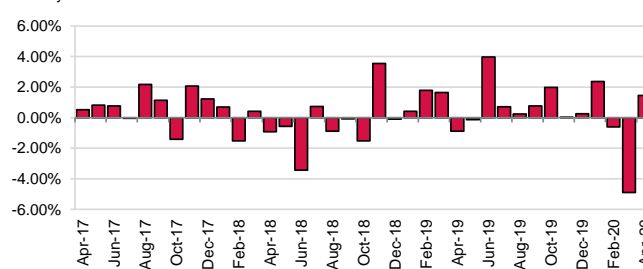
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

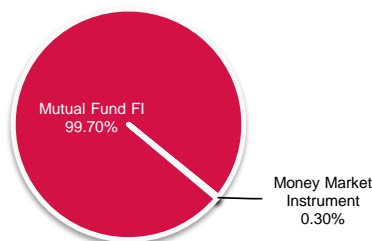


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Fixed Income	99.70%
TD + Cash	0.30%

### TOP HOLDINGS

Government Bond FR0040  
Government Bond FR0056  
Government Bond FR0078  
Government Bond FR0079  
Government Bond FR0082

### FUND MANAGER COMMENTARY

Indonesia local government bond market made a positive return in April 2020 with Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +1.8% on monthly basis, while the IDR Fixed Income Fund performance reported +1.46% return in the same month. Sentiment improved after global US dollar liquidity shortage has eased off as US Federal Reserve aims to buy below investment grade corporate bond that just fell from investment grade classification due to corona virus impact. This turned the emerging market sentiment and Rupiah appreciated by 8.8% on monthly basis against US dollar. At monetary side, Bank Indonesia once more slashed reserve requirement ratio by 200 bps, raising bank liquidity by IDR 102 trillion. This additional liquidity will also be directed to support the primary state bond issuance amid widening fiscal deficit. Meanwhile, S&P Global Ratings revised Indonesia's credit rating outlook to "negative" from "stable" and Bank Indonesia left the 7-day reverse repo rate unchanged at 4.5%.

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# FUND FACT SHEET

## IDR EQUITY FUND

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30 April 2020

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

### FUND INFORMATION

Launch Date	: 7 November 2000	Fund Size (million)	: IDR 12,772,293.24
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 11,526.01	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

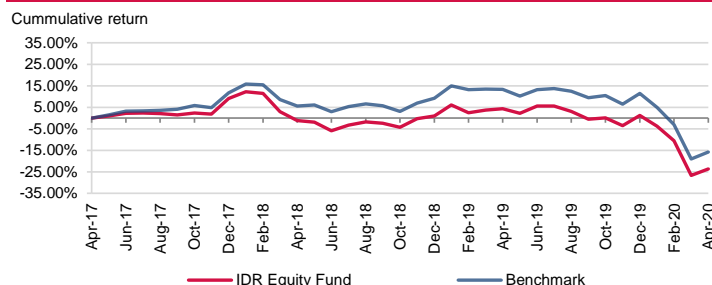
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	4.08%	-20.65%	-24.64%	-26.88%	-8.62%	-4.02%	13.37%
Benchmark *	4.04%	-19.77%	-24.41%	-25.68%	-5.56%	-1.35%	13.80%

\*Current benchmark is effective from 1 April 2014

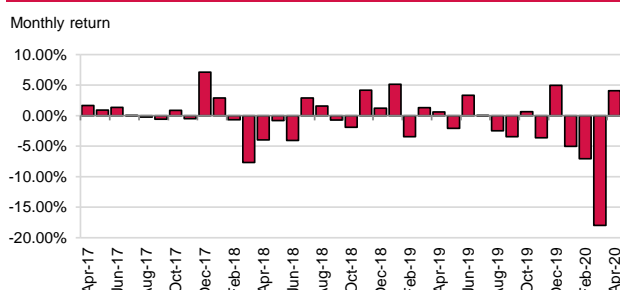
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

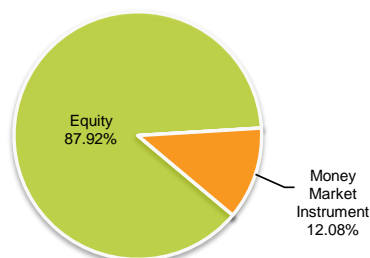
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	12.60%
Consumer Discretionary	4.70%
Consumer Staples	20.18%
Energy	3.88%
Financials	31.97%
Health Care	2.94%
Industrials	1.26%
Information Technology	0.07%
Materials	7.58%
Real Estate	1.86%
Utilities	0.88%
TD + Cash	12.08%

### TOP HOLDINGS

PT Astra International Tbk	12.60%
PT Bank Central Asia Tbk	4.70%
PT Bank Mandiri Tbk	20.18%
PT Bank Negara Indonesia Tbk	3.88%
PT Bank Rakyat Indonesia Tbk	31.97%
PT Gudang Garam Tbk	2.94%
PT HM Sampoerna Tbk SHS	1.26%
PT Indofood CBP Sukses Makmur Tbk	0.07%
PT Telekomunikasi Indonesia Tbk	7.58%
PT Unilever Indonesia Tbk	1.86%
	0.88%
	12.08%

### FUND MANAGER COMMENTARY

In April 2020, IDR Equity Fund booked performance of 4.08% mom, in line with the benchmark performance. By sector inside JCI, Materials was the largest positive contributor (3% mom), while Financials was the largest negative contributor (-1.3% mom). Global market and domestic market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

# IDR MONEY MARKET FUND

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### INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth rate with high degree of principal safety and low risk tolerance through investment in high quality IDR money market instruments in Indonesia.

### TARGET ALLOCATION

100% : Money Market Instruments

### FUND INFORMATION

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 450,183.69
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,986.81	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 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 Money Market**	0.30%	0.89%	1.32%	4.52%	4.50%	4.70%	5.03%
Benchmark*	0.23%	0.70%	0.95%	3.18%	3.21%	3.48%	4.08%

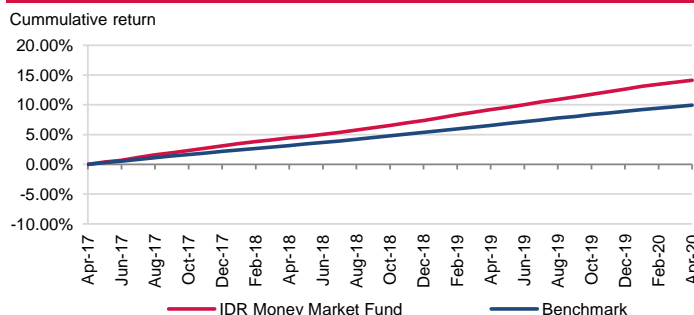
\*Current benchmark is effective from 1 Dec 2010

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

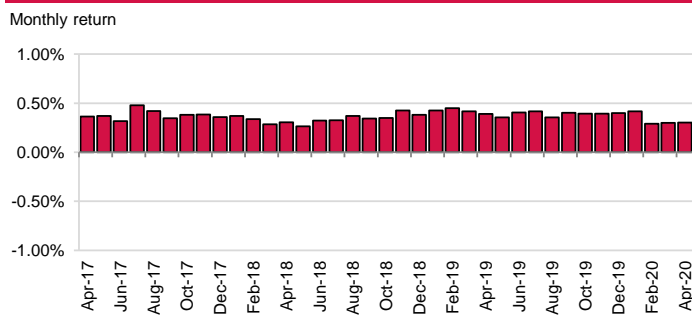
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Bond < 1 Year	7.89%
MF Money Market	37.45%
TD + Cash	54.66%

### TOP HOLDINGS

BNI-AM Dana Likuid MF  
 Danareksa Seruni Pasar Uang II MF  
 Principal Cash Fund MF  
 PT Bank DKI  
 PT Bank Panin Syariah Tbk

### FUND MANAGER COMMENTARY

Inflation in March 2020 recorded at 2.96% YoY (+0.10% MoM), compared with previous month of 2.98% YoY (+0.28% MoM). Food, beverage and tobacco prices were the main driver while transport costs continued to decline. Citing the need to maintain external stability, Bank Indonesia (BI) kept its policy rate unchanged at 4.50%. However, BI announced a host of liquidity enhancement measures, including a cut in the IDR reserve ratio for commercial banks by 200bps. Banks have also lowered their time deposit rates in the range of 5.50%-7.50% per annum and the IDR Money Market Fund booked return of +0.30% in April 2020.

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## FUND FACT SHEET

# IDR DANA BERKAH FUND

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### INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

### TARGET ALLOCATION

100% : Sharia money market instruments

### FUND INFORMATION

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 10,572.57
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,883.10	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 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 Dana Berkah**	0.28%	0.90%	1.25%	4.11%	4.14%	4.46%	4.63%
Benchmark*	0.23%	0.70%	0.95%	3.18%	3.21%	3.48%	4.01%

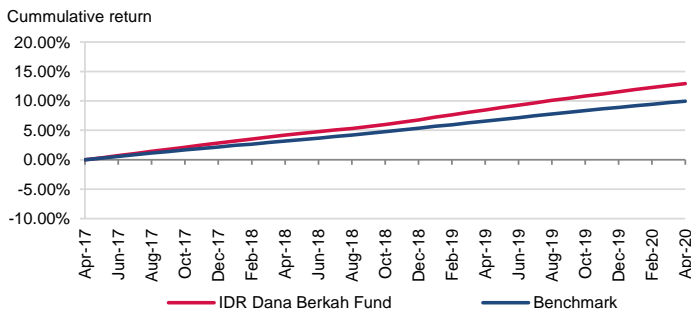
\*Current benchmark is effective from 1 Dec 2010

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

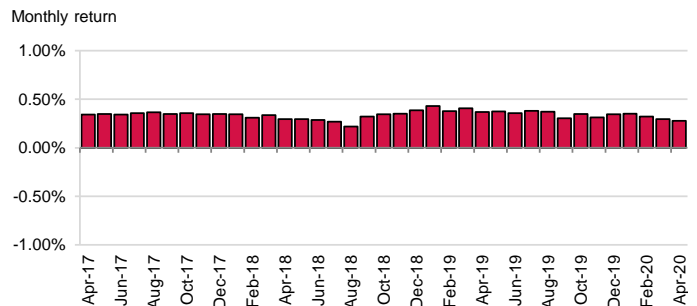
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

TD + Cash 100.00%

### TOP HOLDINGS

PT Bank Bukopin Syariah  
PT Bank Jabar Syariah  
PT Bank Panin Syariah Tbk  
PT Bank Tabungan Negara Syariah

### FUND MANAGER COMMENTARY

Inflation in March 2020 recorded at 2.96% YoY (+0.10% MoM), compared with previous month of 2.98% YoY (+0.28% MoM). Food, beverage and tobacco prices were the main driver while transport costs continued to decline. Citing the need to maintain external stability, Bank Indonesia (BI) kept its policy rate unchanged at 4.50%. However, BI announced a host of liquidity enhancement measures, including a cut in the IDR reserve ratio for commercial banks by 200bps. Sharia banks have also lowered their *mudharabah* return in the range of 5.50%-7.50% per annum and IDR Dana Berkah Fund booked return of +0.28% in April 2020.

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## FUND FACT SHEET

## IDR BALANCED FUND

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## 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 1,771.32  
 Risk Level : Moderate to High

Fund Size (million) : IDR 196,234.68  
 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**	1.07%	-16.23%	-17.85%	-14.76%	-2.35%	0.59%	5.00%
Benchmark*	1.89%	-14.38%	-15.42%	-11.85%	-1.19%	2.29%	3.32%

\*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)

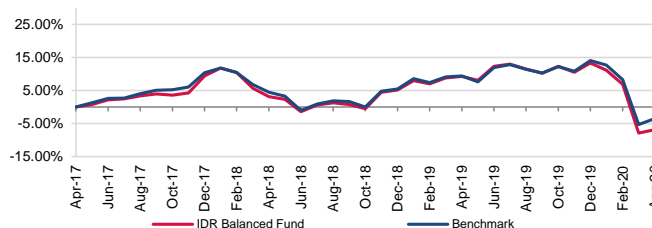
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

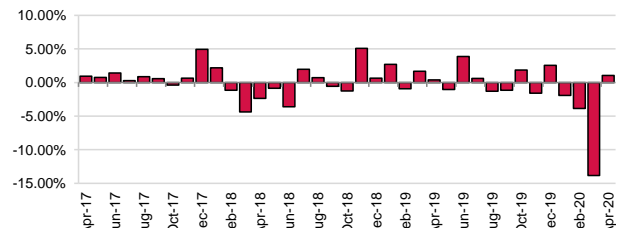
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

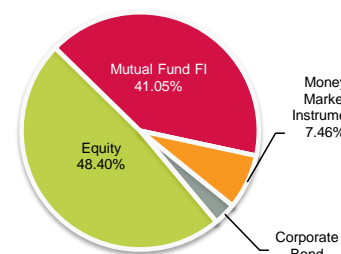


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	8.75%
Consumer Discretionary	3.12%
Consumer Staples	8.57%
Energy	2.19%
Financials	21.58%
Health Care	0.99%
Industrials	0.21%
Information Technology	0.54%
Materials	2.03%
Real Estate	0.25%
Utilities	0.18%
Communication Services Bond	2.57%
Financials Bond	0.51%
MF Fixed Income	41.05%
MF Money Market	1.54%
Bond < 1 Year	1.56%
TD + Cash	4.36%

## TOP HOLDINGS

Government Bond FR0040	8.75%
Government Bond FR0042	3.12%
Government Bond FR0077	8.57%
Government Bond FR0078	2.19%
Government Bond FR0082	21.58%
PT Astra International Tbk	0.99%
PT Bank Central Asia Tbk	0.21%
PT Bank Mandiri Tbk	0.54%
PT Bank Rakyat Indonesia Tbk	2.03%
PT Telekomunikasi Indonesia Tbk	0.25%
	0.18%
	2.57%
	0.51%
	41.05%
	1.54%
	1.56%
	4.36%

## FUND MANAGER COMMENTARY

In April 2020, IDR Balanced Fund booked performance of 1.07%. Global and domestic equity market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. From bond market, Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +1.8% on monthly basis as the US Federal Reserve aims to buy below investment grade corporate bonds due to the coronavirus impact and this move created positive sentiment on global bond market as well as Indonesia local bond market. IDR also appreciated by 8.8% MoM, while Bank Indonesia continues to support liquidity on the local market by cutting IDR reserve requirement ratio for commercial banks by 200bps. This additional liquidity helps supporting the primary bond issuance amid the widening Indonesia fiscal deficit.

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## FUND FACT SHEET

# IDR CASH SYARIAH FUND

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

30 April 2020

### 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 shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

### TARGET ALLOCATION

100% : Sharia money market instruments

### FUND INFORMATION

Launch Date	: 29 October 2009	Fund Size (million)	: IDR 28,726.62
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,552.37	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 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 Cash Syariah**	0.31%	0.96%	1.32%	4.25%	4.21%	4.46%	4.28%
Benchmark*	0.23%	0.70%	0.95%	3.18%	3.21%	3.48%	3.47%

\*Current benchmark is effective from 1 Dec 2010

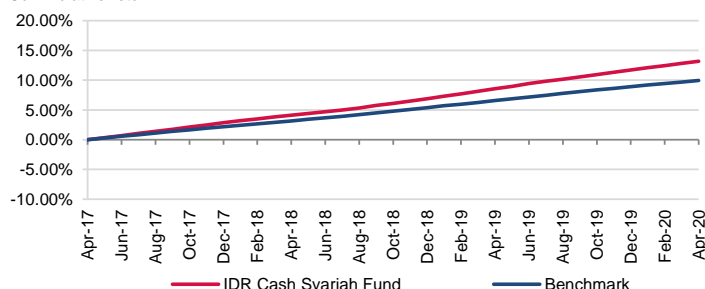
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

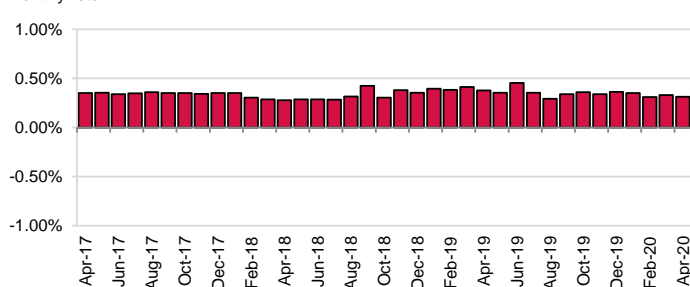
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

TD + Cash 100.00%

### TOP HOLDINGS

PT Bank BRI Syariah  
PT Bank Jabar Syariah  
PT Bank Panin Syariah Tbk  
PT Bank Syariah Mega Indonesia  
PT Bank Tabungan Negara Syariah

### FUND MANAGER COMMENTARY

Inflation in March 2020 recorded at 2.96% YoY (+0.10% MoM), compared with previous month of 2.98% YoY (+0.28% MoM). Food, beverage and tobacco prices were the main driver while transport costs continued to decline. Citing the need to maintain external stability, Bank Indonesia (BI) kept its policy rate unchanged at 4.50%. However, BI announced a host of liquidity enhancement measures, including a cut in the IDR reserve ratio for commercial banks by 200bps. Sharia banks have also lowered their *mudharabah* return in the range of 5.50%-7.50% per annum and IDR Cash Syariah Fund booked return of +0.31% in April 2020.

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## FUND FACT SHEET

# IDR EQUITY SYARIAH FUND

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

30 April 2020

### INVESTMENT MANAGER

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### INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Sharia money market instrument  
80% - 100% : Equities listed in Sharia Securities List and/ or Sharia mutual funds incl. ETF

### FUND INFORMATION

Launch Date	: 25 June 2010	Fund Size (million)	: IDR 2,972,628.34
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 819.74	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

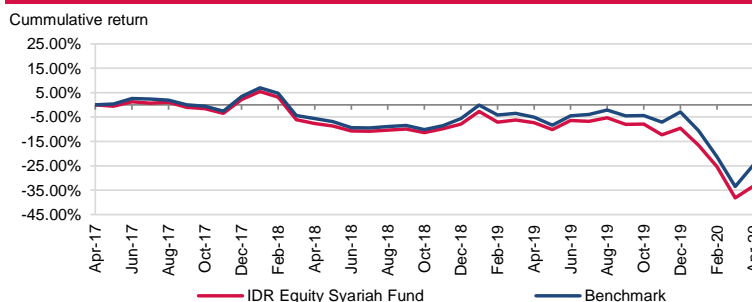
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	7.84%	-20.11%	-26.29%	-28.04%	-12.64%	-6.86%	-2.00%
Benchmark*	13.43%	-15.67%	-22.27%	-20.52%	-8.97%	-3.51%	2.05%

\*Current benchmark is effective from 1 Apr 2014

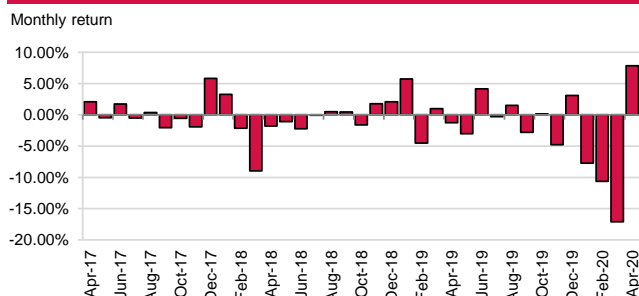
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

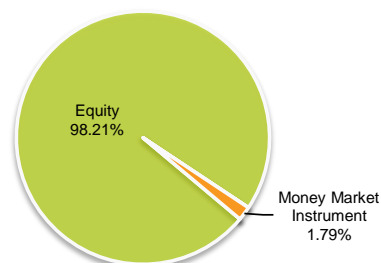
### LAST 3 YEARS CUMULATIVE RETURN



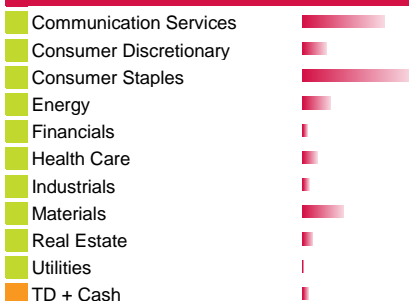
### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION



### TOP HOLDINGS

PT Astra International Tbk	24.99%
PT Barito Pacific Tbk	7.23%
PT Chandra Asri Petrochemical Tbk	33.60%
PT Indofood CBP Sukses Makmur Tbk	8.56%
PT Indofood Sukses Makmur Tbk	1.51%
PT Kalbe Farma Tbk	4.41%
PT Telekomunikasi Indonesia Tbk	1.96%
PT Unilever Indonesia Tbk	12.66%
PT United Tractors Tbk	3.09%
PT XL Axiata Tbk	0.19%
	1.79%

### FUND MANAGER COMMENTARY

In April 2020, IDR Equity Syariah Fund booked performance of 7.84% mom, below the benchmark performance. By sector inside JII, Communication Services was the largest positive contributor (2.6% mom), while Energy was the largest negative contributor (-0.6% mom). Global market and domestic market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

## IDR BALANCED SYARIAH FUND

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

30 April 2020

## INVESTMENT MANAGER

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## 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 1,293,168.99
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,340.35	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Government Sukuk Index (IGSIX)

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	4.43%	-13.77%	-16.28%	-14.06%	-4.81%	-0.52%	3.02%
Benchmark*	7.28%	-8.69%	-11.43%	-9.36%	-2.97%	0.10%	3.50%

\*Current benchmark is effective from 1 Jan 2020

1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

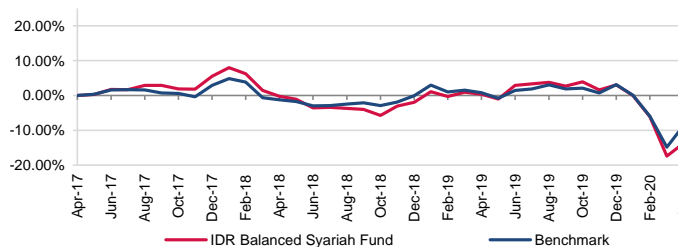
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

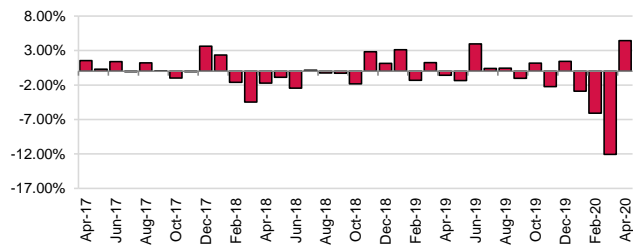
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

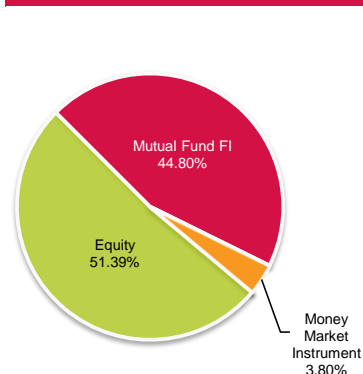


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	13.30%
Consumer Discretionary	3.94%
Consumer Staples	17.89%
Energy	4.12%
Financials	1.04%
Health Care	2.46%
Industrials	1.35%
Materials	4.45%
Real Estate	2.71%
Utilities	0.12%
MF Fixed Income	44.80%
Bond < 1 Year	1.80%
TD + Cash	2.00%

## TOP HOLDINGS

PT Astra International Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Indofood Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
SBSN Seri IFR0006
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS019
SBSN Seri PBS021

## FUND MANAGER COMMENTARY

In April 2020, IDR Balanced Syariah Fund booked performance of 4.43%. Global and domestic equity market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. From bond market, IBPA Indonesia Government Sukuk Index (IGSIX) went up by 0.99% on monthly basis as the US Federal Reserve aims to buy below investment grade corporate bonds due to the coronavirus impact and this move created positive sentiment on global bond market as well as Indonesia local bond market. IDR also appreciated by 8.8% MoM, while Bank Indonesia continues supporting liquidity in the local market by cutting IDR reserve requirement ratio for commercial banks by 200bps. This additional liquidity helps supporting the primary government bond issuance amid the widening Indonesia fiscal deficit.

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## FUND FACT SHEET

# IDR CHINA INDIA INDONESIA EQUITY FUND

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

30 April 2020

### INVESTMENT MANAGER

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
8 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF  
0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF  
0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

### FUND INFORMATION

Launch Date	: 06 January 2011	Fund Size (million)	: IDR 4,916,473.55
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,494.46	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	0.71%	-16.91%	-20.85%	-21.45%	-3.79%	-0.83%	4.41%
Benchmark*	1.86%	-17.94%	-21.64%	-22.24%	-3.83%	-0.56%	3.18%

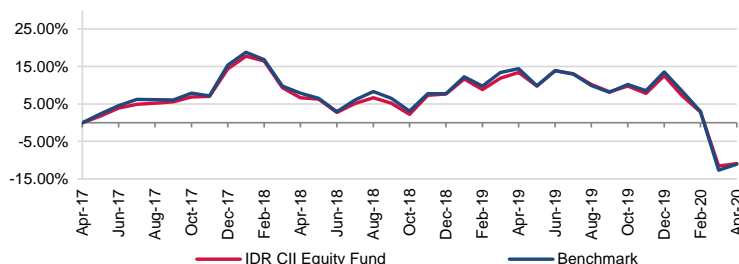
\*Current benchmark is effective since 1 Jan 2018

Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

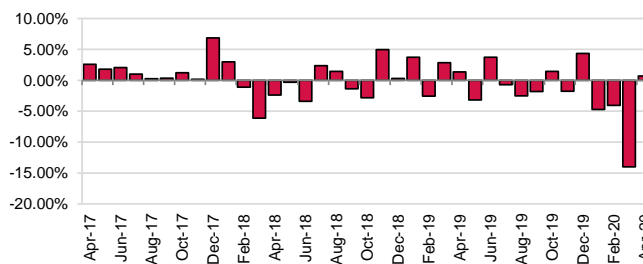
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

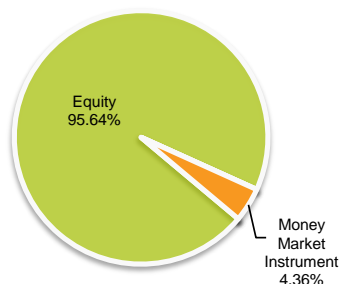


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	15.21%
Consumer Discretionary	10.31%
Consumer Staples	12.79%
Energy	5.71%
Financials	38.81%
Health Care	3.12%
Industrials	1.21%
Information Technology	2.43%
Materials	4.05%
Real Estate	1.49%
Utilities	0.52%
TD + Cash	4.36%

### TOP HOLDINGS

Alibaba Group Holding	15.21%
Housing Development Finance	10.31%
PT Astra International Tbk	12.79%
PT Bank Mandiri Tbk	5.71%
PT Bank Central Asia Tbk	38.81%
PT Bank Rakyat Indonesia Tbk	3.12%
PT Telekomunikasi Indonesia Tbk	1.21%
PT Unilever Indonesia Tbk	2.43%
Reliance Industries Ltd	4.05%
Tencent Holdings Ltd	1.49%

### FUND MANAGER COMMENTARY

In April 2020, IDR CII Equity Fund booked performance of 0.71% mom, below the MXID performance of 2.4%, MXCN performance of 6.3%, MXIN performance of 15.3%. Global market and domestic market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, China, India, and Indonesia equities will continue to depend on economic development, currency's stability, and global risks' dynamics.

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## FUND FACT SHEET

# IDR PRIME EQUITY FUND

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

30 April 2020

### INVESTMENT MANAGER

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Equity Mutual Funds

### FUND INFORMATION

Launch Date	: 08 October 2014	Fund Size (million)	: IDR 561,474.47
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.00% per annum
Unit Price (NAV)	: IDR 861.30	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net)

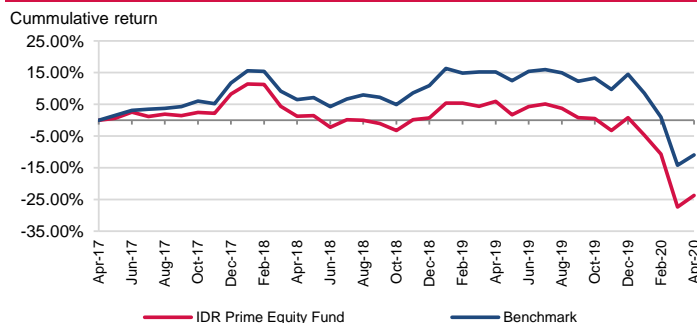
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity Fund**	5.03%	-19.94%	-24.30%	-28.00%	-8.63%	-4.03%	-2.65%
Benchmark*	3.82%	-17.92%	-22.20%	-22.70%	-3.78%	0.15%	0.74%

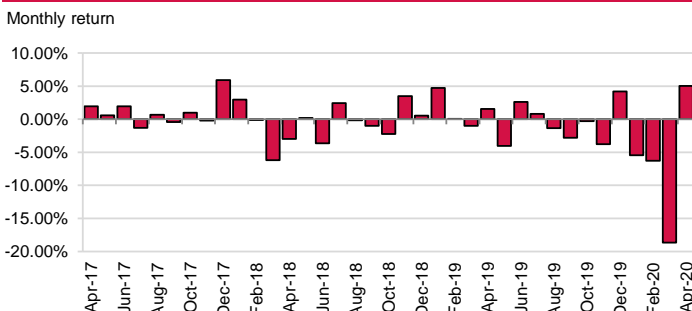
\*Current benchmark is effective since inception

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

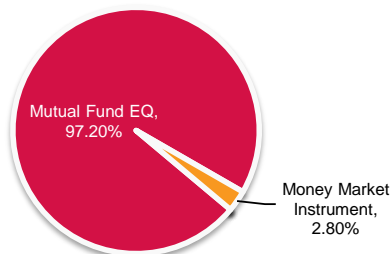
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Schroder Dana Istimewa MF	48.45%
Schroder Dana Prestasi MF	48.75%
TD + Cash	2.80%

### FUND MANAGER COMMENTARY

In April 2020, IDR Prime Equity Fund booked performance of 5.03% mom, better than the benchmark performance. By sector inside JCI, Materials was the largest positive contributor (3% mom), while Financials was the largest negative contributor (-1.3% mom). Global market and domestic market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

# IDR PRIME FIXED INCOME FUND

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

30 April 2020

### INVESTMENT MANAGER

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### INVESTMENT OBJECTIVE

The Portfolio is a fixed income investment option that aims to provide investor a superior investment return.

### TARGET ALLOCATION

0% - 15% : Money Market Instruments  
85% - 100% : IDR Fixed Income mutual fund(s)

### FUND INFORMATION

Launch Date	: 21 October 2014	Fund Size (million)	: IDR 208,987.57
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,376.77	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 4.88	Benchmark Duration	: 4.78

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	1.07%	-3.97%	-1.75%	6.39%	4.81%	5.33%	5.96%
Benchmark*	1.52%	-2.87%	-1.07%	7.09%	5.71%	6.76%	7.13%

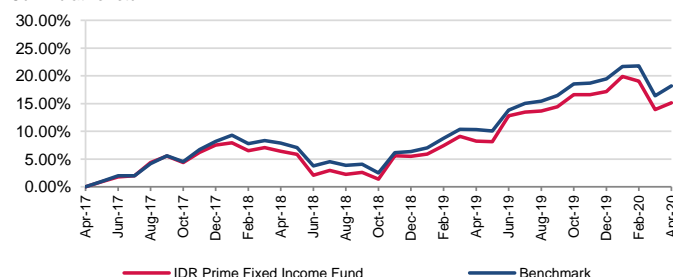
\*Current benchmark is effective since 1 May 2016

21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

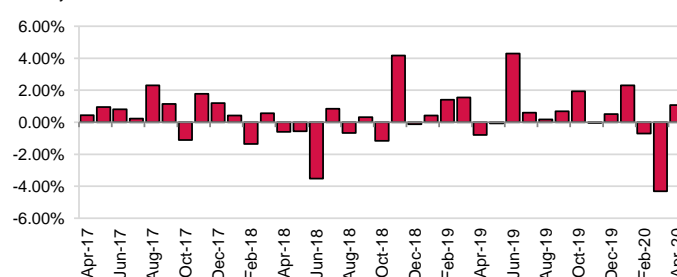
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

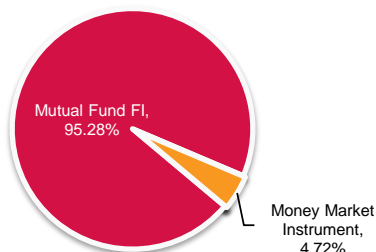


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	35.13%
Schroder Dana Mantap Plus II MF	60.15%
TD + Cash	4.72%

### FUND MANAGER COMMENTARY

Indonesia local government bond market made a positive return in April 2020 with Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +1.8% on monthly basis, while the IDR Prime Fixed Income Fund performance reported +1.07% return in the same month. Sentiment improved after global US dollar liquidity shortage has eased off as US Federal Reserve aims to buy below investment grade corporate bond that just fell from investment grade classification due to corona virus impact. This turned the emerging market sentiment and Rupiah appreciated by 8.8% on monthly basis against US dollar. At monetary side, Bank Indonesia once more slashed reserve requirement ratio by 200 bps, raising bank liquidity by IDR 102 trillion. This additional liquidity will also be directed to support the primary state bond issuance amid widening fiscal deficit. Meanwhile, S&P Global Ratings revised Indonesia's credit rating outlook to "negative" from "stable" and Bank Indonesia left the 7-day reverse repo rate unchanged at 4.5%.

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## FUND FACT SHEET

# IDR GROWTH EQUITY SYARIAH FUND

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

30 April 2020

### 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 with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Sharia money market instrument  
80% - 100% : Equities listed in Sharia Securities List and/or Sharia mutual funds

### FUND INFORMATION

Launch Date	: 10 June 2015	Fund Size (million)	: IDR 59,495.66
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 760.37	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

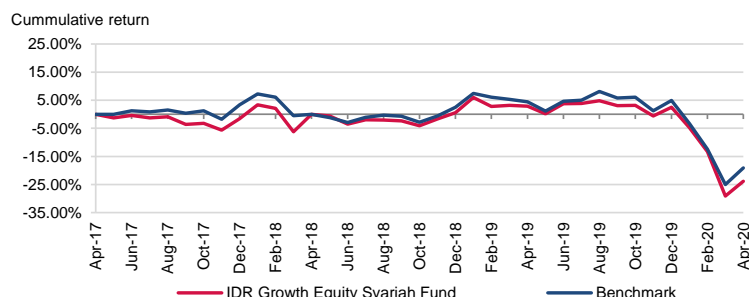
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	7.40%	-20.00%	-25.69%	-26.01%	-11.24%	N/A	-5.45%
Benchmark*	7.89%	-16.34%	-22.88%	-22.55%	-7.36%	N/A	-1.95%

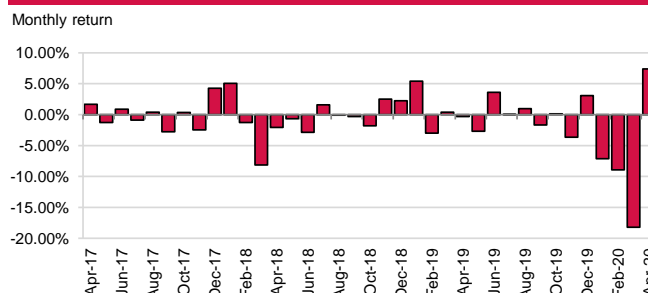
\*Current benchmark is effective since inception

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

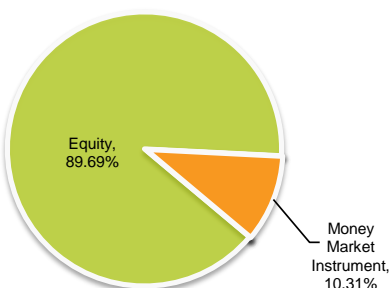
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	18.94%
Consumer Discretionary	5.86%
Consumer Staples	32.11%
Energy	6.53%
Financials	1.84%
Health Care	4.69%
Industrials	1.62%
Materials	11.74%
Real Estate	5.13%
Utilities	1.22%
TD + Cash	10.31%

### TOP HOLDINGS

PT Astra Internasional Tbk	18.94%
PT Bank Danamon Syariah Tbk	5.86%
PT Chandra Asri Petrochemical Tbk	32.11%
PT Indofood CBP Sukses Makmur Tbk	6.53%
PT Indofood Sukses Makmur Tbk	1.84%
PT Industri Jamu dan Farmasi Sido Muncul Tbk	4.69%
PT Telekomunikasi Indonesia Tbk	1.62%
PT Unilever Indonesia Tbk	11.74%
PT United Tractors Tbk	5.13%
PT XL Axiata Tbk	1.22%
	10.31%

### FUND MANAGER COMMENTARY

In April 2020, IDR Growth Equity Syariah Fund booked performance of 7.40% mom, in line with the benchmark performance. By sector inside ISSI, Materials was the largest positive contributor (5.3% mom), while Real Estate was the largest negative contributor (-1.7% mom). Global market and domestic market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

# IDR DYNAMIC SYARIAH FUND

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

30 April 2020

### INVESTMENT MANAGER

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### 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	: 10 June 2015	Fund Size (million)	: IDR 50,413.81
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 948.25	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Government Sukuk Index (IGSIX)

### FUND PERFORMANCE

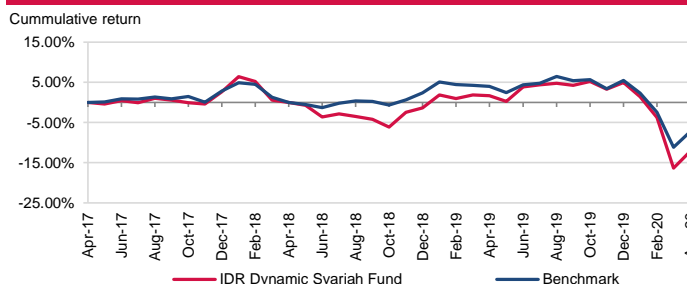
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	5.03%	-13.38%	-16.26%	-13.58%	-4.70%	N/A	-1.08%
Benchmark*	4.45%	-9.29%	-12.00%	-10.76%	-2.21%	N/A	0.79%

\*Current benchmark is effective from 1 Jan 2020

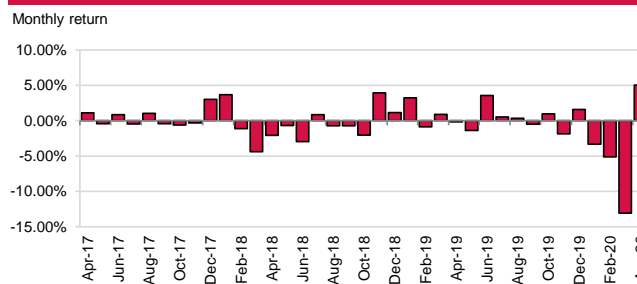
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

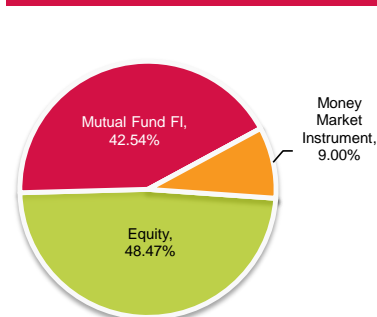
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	10.13%
Consumer Discretionary	2.67%
Consumer Staples	17.18%
Energy	3.03%
Financials	1.12%
Health Care	2.49%
Industrials	1.23%
Materials	6.91%
Real Estate	3.10%
Utilities	0.61%
MF Fixed Income	42.54%
Bond < 1 Year	4.02%
TD + Cash	4.97%

### TOP HOLDINGS

MTN Syariah Ijarah I Telkom-18B
PT Astra Internasional Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
SBSN SERI IFR0006
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS019
SBSN Seri PBS021

### FUND MANAGER COMMENTARY

In April 2020, IDR Dynamic Syariah Fund booked performance of 5.03%. Global and domestic equity market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. From bond market, IBPA Indonesia Government Sukuk Index (IGSIX) went up by 0.99% on monthly basis as the US Federal Reserve aims to buy below investment grade corporate bonds due to the coronavirus impact and this move created positive sentiment on global bond market as well as Indonesia local bond market. IDR also appreciated by 8.8% MoM, while Bank Indonesia continues supporting liquidity in the local market by cutting IDR reserve requirement ratio for commercial banks by 200bps. This additional liquidity helps supporting the primary government bond issuance amid the widening Indonesia fiscal deficit.

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## FUND FACT SHEET

# USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

30 April 2020

### INVESTMENT MANAGER

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

### FUND INFORMATION

Launch Date	: 23 September 2016	Fund Size (million)	: USD 23.75
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0457	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity Fund**	10.00%	-5.64%	-7.29%	-3.30%	0.60%	N/A	1.25%
Benchmark*	10.35%	-11.92%	-13.34%	-7.13%	2.28%	N/A	3.69%

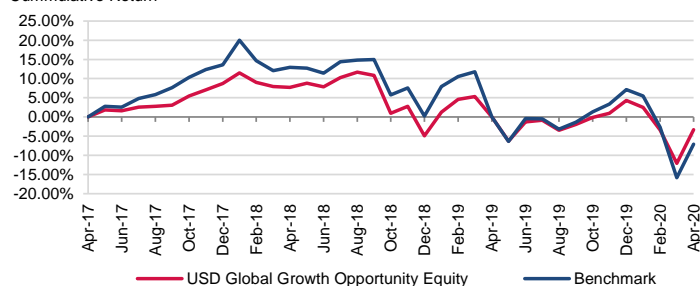
\*Current benchmark is effective since 1 Jan 2018

Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

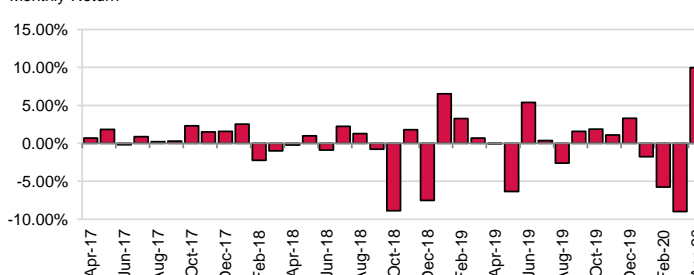
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

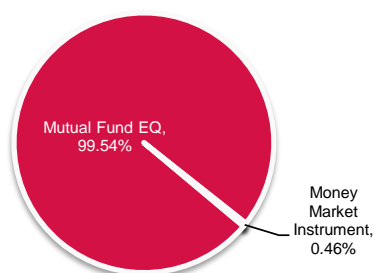


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

CIMB Principal Islamic Asia Pacific Equity MF	12.11%
Schroder Global Syariah Equity MF	87.44%
TD + Cash	0.46%

### FUND MANAGER COMMENTARY

In April 2020, USD Global Growth Opportunity Equity Fund booked performance of 10.00% mom, in line with the benchmark performance. Global market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

# USD ONSHORE EQUITY FUND

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

30 April 2020

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with optimal growth that aims to give superior long-term investment return with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Equities listed in IDX and/ or Equity mutual funds incl. ETF

### FUND INFORMATION

Launch Date : 21 April 2017  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 0.7153  
Risk Level : High

Fund Size (million) : USD 1.63  
Fund Management Fee : 2.10% per annum  
Pricing Frequency : Daily  
Benchmark : 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)

### FUND PERFORMANCE

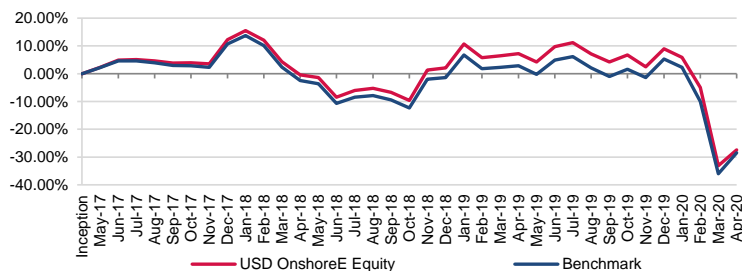
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity Fund**	8.49%	-31.46%	-33.41%	-31.98%	-10.55%	N/A	-10.48%
Benchmark*	11.71%	-30.09%	-32.08%	-30.51%	-10.59%	N/A	-10.40%

\*Current benchmark is effective since inception

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

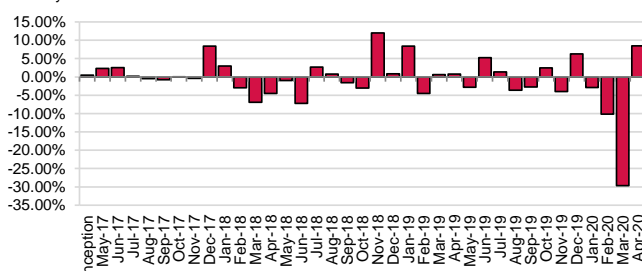
### LAST 2 YEARS CUMULATIVE RETURN

Cummulative Return

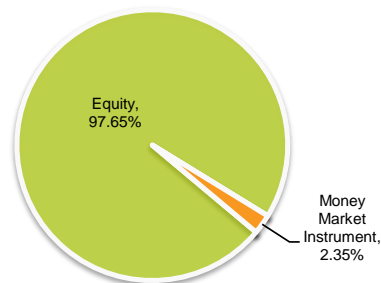


### LAST 2 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	16.69%
Consumer Discretionary	6.37%
Consumer Staples	16.56%
Energy	3.99%
Financials	43.87%
Health Care	2.69%
Industrials	0.56%
Information Technology	0.33%
Materials	4.48%
Real Estate	1.25%
Utilities	0.86%
TD + Cash	2.35%

### TOP HOLDINGS

PT Astra Internasional Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Charoen Pokphand Indonesia Tbk
PT Indofood Sukses Makmur Tbk
PT Kalbe Farma Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk

### FUND MANAGER COMMENTARY

In April 2020, USD Onshore Equity Fund booked performance of 8.49% mom, below the MXID performance (in USD). By sector inside MXID, Materials was the largest positive contributor (2.2% mom), while Financials was the largest negative contributor (-2.8% mom). Global market and domestic market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

# USD PRIME GLOBAL EQUITY FUND

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

30 April 2020

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Equity Mutual Funds

### FUND INFORMATION

Launch Date	: 19 January 2018	Fund Size (million)	: USD 32.81
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9747	Pricing Frequency	: Daily
Risk Level	: High		

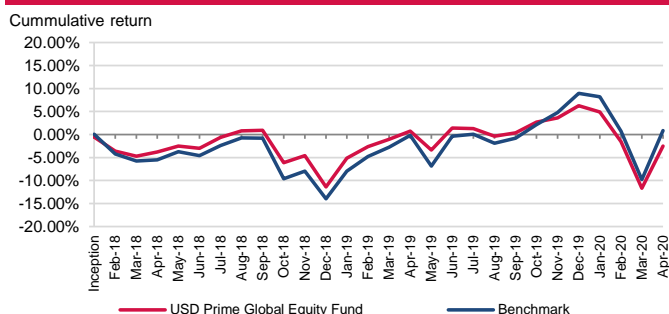
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global** Equity Fund	10.35%	-7.07%	-8.28%	-3.25%	N/A	N/A	-1.12%
Benchmark*	11.76%	-6.81%	-7.45%	0.99%	N/A	N/A	0.36%

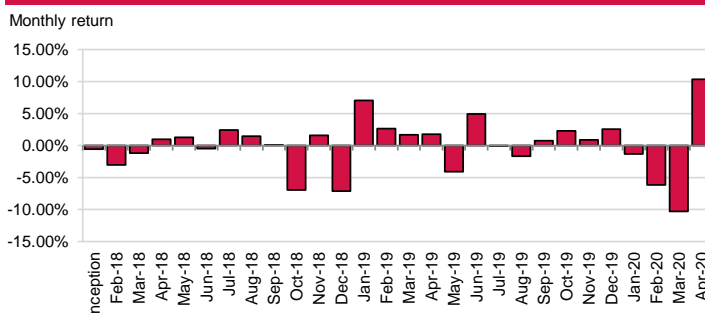
\*Current benchmark is effective since inception

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

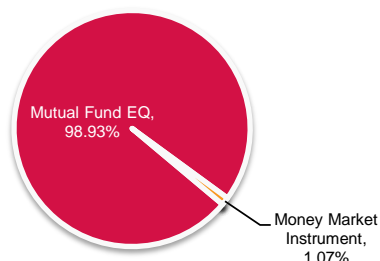
### LAST 2 YEARS CUMULATIVE RETURN



### LAST 2 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	83.56%
Schroder Asian Equity Yield Class A MF	15.37%
TD + Cash	1.07%

### FUND MANAGER COMMENTARY

In April 2020, USD Prime Global Equity Fund booked performance of 10.35% mom, below the benchmark performance. Global market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

# USD PRIME EMERGING MARKET EQUITY FUND

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

30 April 2020

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Equity Mutual Funds

### FUND INFORMATION

Launch Date	: 18 January 2018	Fund Size (million)	: USD 41.95
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.7741	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

### FUND PERFORMANCE

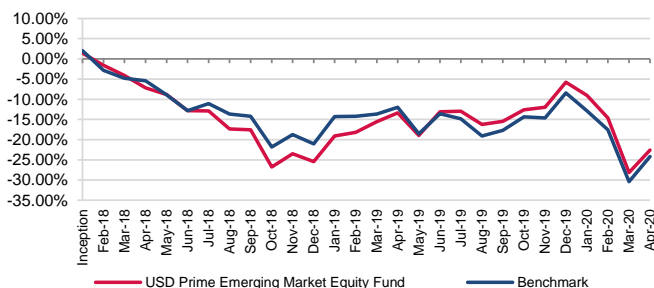
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity Fund**	7.74%	-14.89%	-17.82%	-10.66%	N/A	N/A	-10.62%
Benchmark*	8.97%	-12.98%	-17.18%	-13.81%	N/A	N/A	-11.42%

\*Current benchmark is effective since inception

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

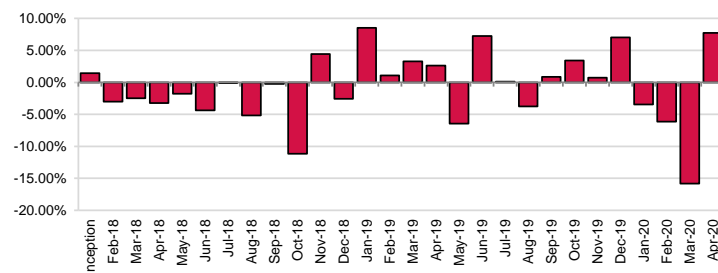
### LAST 2 YEARS CUMULATIVE RETURN

Cummulative return

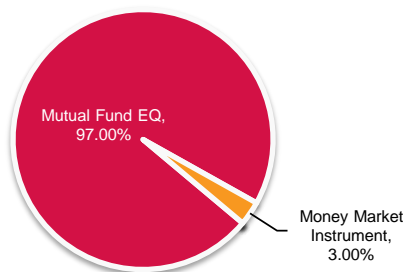


### LAST 2 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A ACC MF	97.00%
TD + Cash	3.00%

### FUND MANAGER COMMENTARY

In April 2020, USD Prime Emerging Market Equity Fund booked performance of 7.74% mom, below the benchmark performance. Global market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

# IDR ULTIMATE EQUITY FUND

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

30 April 2020

### INVESTMENT MANAGER

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### INVESTMENT OBJECTIVE

The Portfolio shall be managed to obtain optimal, long-term investment growth with high risk tolerance through equity mutual fund selection having investment diversifications on companies listed in the Indonesian Stock Exchange.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

### FUND INFORMATION

Launch Date	: 26 October 2018	Fund Size (million)	: IDR 52,204.32
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 758.97	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

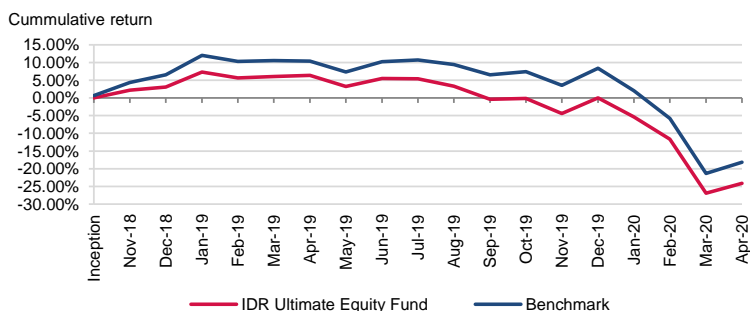
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity Fund**	3.85%	-19.77%	-24.14%	-28.67%	N/A	N/A	-16.68%
Benchmark*	4.02%	-19.83%	-24.49%	-25.90%	N/A	N/A	-12.43%

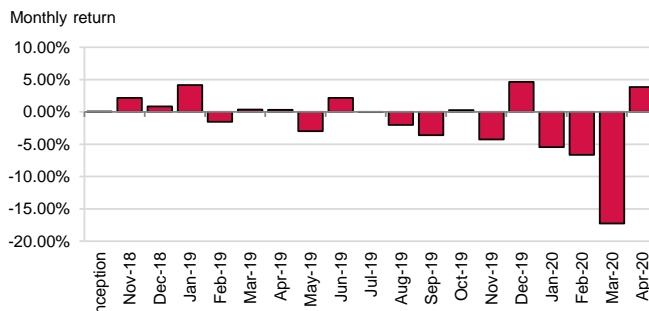
\*Current benchmark is effective since inception

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

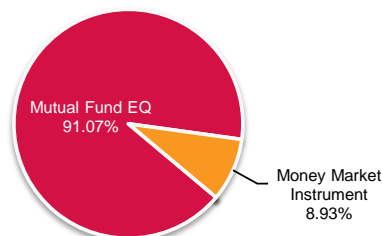
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	91.07%
TD + Cash	8.93%

### TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF	18.60%
Bahana Primavera 99 MF	3.35%
Batavia Dana Saham MF	22.41%
Schroder Dana Prestasi MF	28.25%
Schroder Dana Prestasi Plus MF	18.47%

### FUND MANAGER COMMENTARY

In April 2020, IDR Ultimate Equity Fund booked performance of 3.85% mom, in line with the benchmark performance. By sector inside JCI, Materials was the largest positive contributor (3% mom), while Financials was the largest negative contributor (-1.3% mom). Global market and domestic market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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## FUND FACT SHEET

# USD PRIME MULTI ASSET INCOME FUND

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

30 April 2020

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### INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

### TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents  
95% - 100% : Mutual Funds - Balanced

### FUND INFORMATION

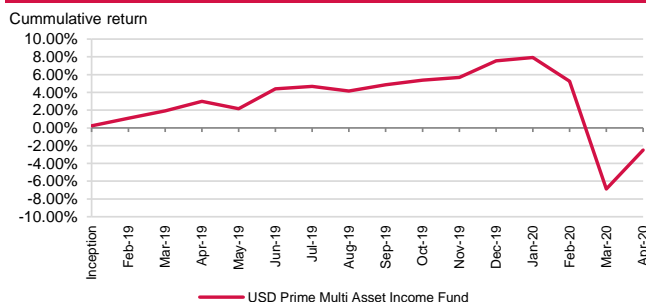
Launch Date	: 30 January 2019	Fund Size (million)	: USD 5.21
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 0.9750	Pricing Frequency	: Daily
Risk Level	: Moderate to High		

### FUND PERFORMANCE

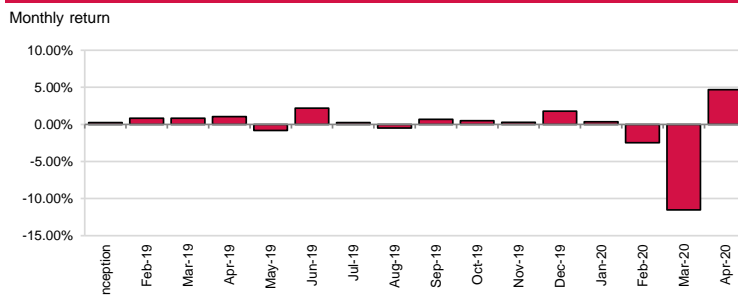
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income Fund**	4.70%	-9.66%	-9.34%	-5.33%	N/A	N/A	-2.01%

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-ACC MF 100.00%

### FUND MANAGER COMMENTARY

The portfolio managers maintain a defensive view overall and are not taking significant asset allocation decisions at this point in time. Despite the extraordinary policy measures announced to combat the impact of COVID-19 on global growth, and emerging attractive asset class valuations, a great deal of uncertainty remains around how the pandemic will play out. The managers are also cautious about the speed and efficiency of the implementation of the supportive policy measures, in particular fiscal policy. The allocation to defensive assets was increased, while that to Growth assets was reduced.

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## FUND FACT SHEET

# USD PRIME GREATER CHINA EQUITY FUND

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

30 April 2020

### INVESTMENT MANAGER

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### INVESTMENT OBJECTIVE

The Portfolio aims to provide capital growth through investment in Offshore-based Mutual Fund(s) which invest in equity and equity related securities of People's Republic of China, Hong Kong SAR and Taiwan companies.

### TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents  
95% - 100% : Mutual Funds - Equity

### FUND INFORMATION

Launch Date	: 22 July 2019	Fund Size (million)	: USD 9.81
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0642	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

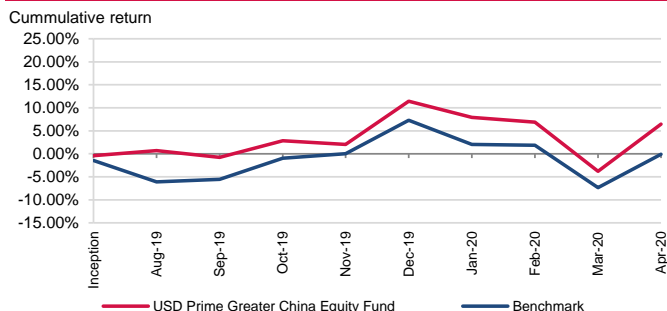
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity Fund**	10.62%	-1.38%	-4.50%	N/A	N/A	N/A	6.42%
Benchmark*	7.82%	-2.11%	-6.90%	N/A	N/A	N/A	-0.11%

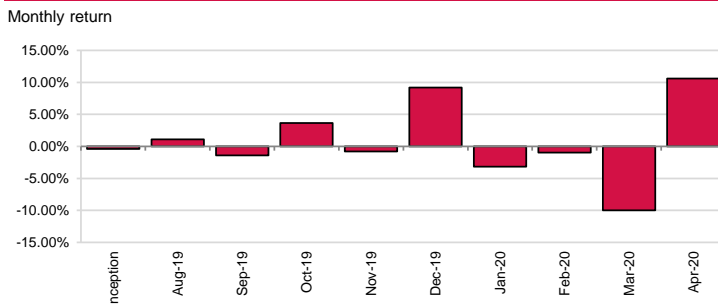
\*Current benchmark is effective since inception

\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

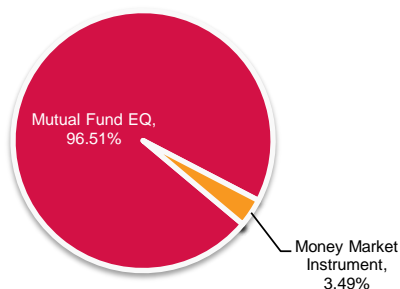
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	96.51%
TD + Cash	3.49%

### FUND MANAGER COMMENTARY

In April 2020, USD Prime Greater China Equity Fund booked performance of 10.62% mom, better than benchmark performance. Global market continued the rebound from the end of March, driven by various stimulus by government and central banks all around the world. In the other hand, oil price also bottomed out in the later part of the month. Going forward, equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and plan for reopening.

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