



FUND FACT SHEET

IDR BALANCED 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 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)

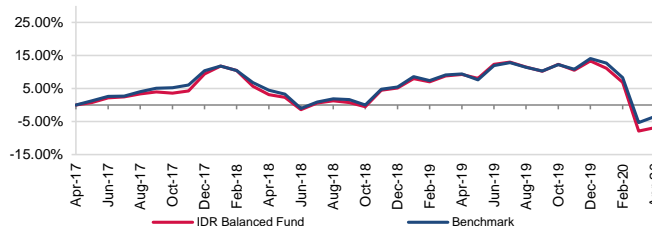
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

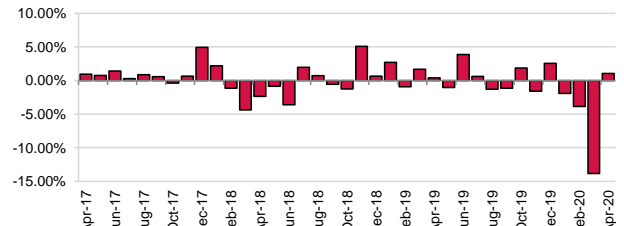
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

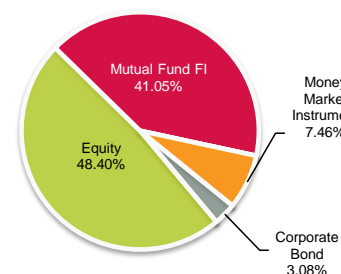


LAST 3 YEARS MONTHLY RETURN

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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