



FUND FACT SHEET

IDR BALANCED 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 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)

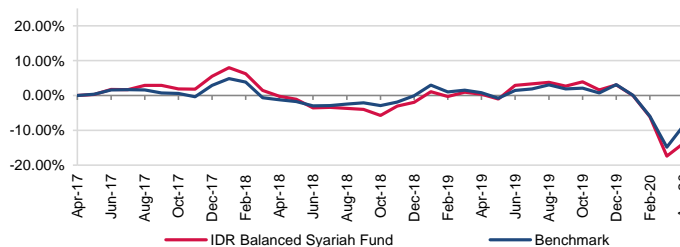
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

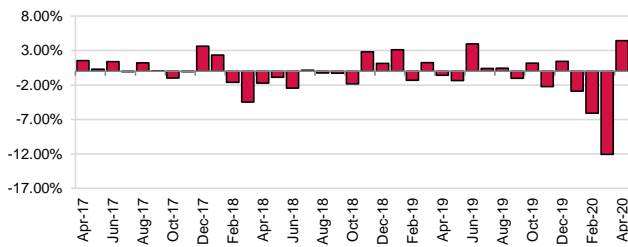
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

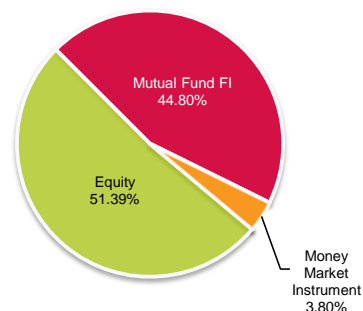


LAST 3 YEARS MONTHLY RETURN

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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