



FUND FACT SHEET

USD FIXED INCOME FUND

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

31 August 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 71.20
Launch Price	: USD 1.00	Fund Management Fee	: 1.45% per annum
Unit Price (NAV)	: USD 3.21	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	: 8.36	Benchmark Duration	: 8.37

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	0.15%	6.02%	6.88%	6.44%	5.64%	5.63%	6.07%
Benchmark*	-0.06%	4.87%	6.40%	5.92%	5.45%	4.36%	1.12%

*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)

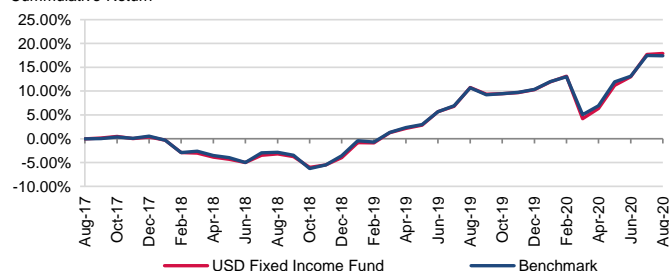
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

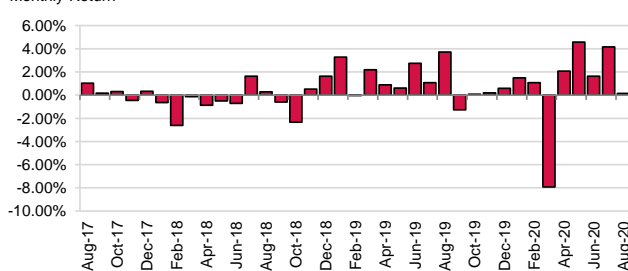
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

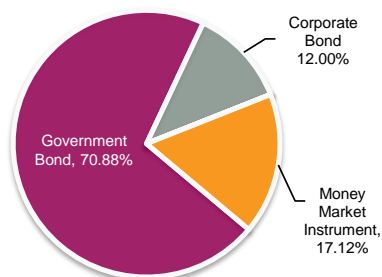


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	70.88%
Energy	2.58%
Financials	3.90%
Utilities	5.53%
Bond < 1 Year	7.37%
TD + Cash	9.75%

TOP HOLDINGS

INDON 2024
INDON 2042
INDON 2043
INDON 2044
SBSN INDO III 2026

FUND MANAGER COMMENTARY

The momentum of sell-off in US Treasuries was cooling as the market participants looked to buy bonds on the cheap before month-end as expectations around the policy shift helped to weigh on the prices of long-dated Treasuries. Meanwhile, USD Indonesia government bonds yields also increased on long-end tenor, however the USD Fixed Income Fund recorded a positive gain of 0.15% MoM in August 2020.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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

31 August 2020

INVESTMENT MANAGER

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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 1,053,011.29
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 4,239.20	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% Bloomberg IDR Indonesia Sov. Bond Index 10% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 6.01	Benchmark Duration	: 5.45

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.74%	5.09%	5.76%	9.01%	5.30%	7.73%	7.56%
Benchmark *	1.10%	5.35%	6.00%	9.42%	5.93%	8.38%	9.97%

*Current benchmark is effective from 1 May 2016

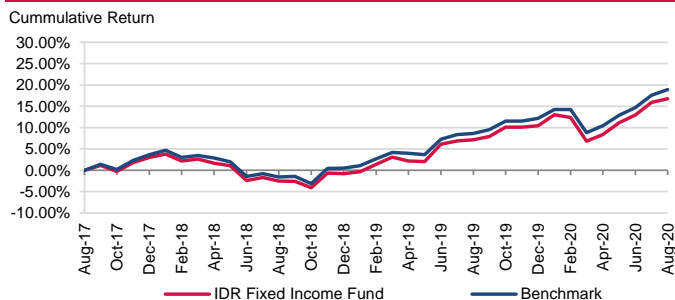
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net)+10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

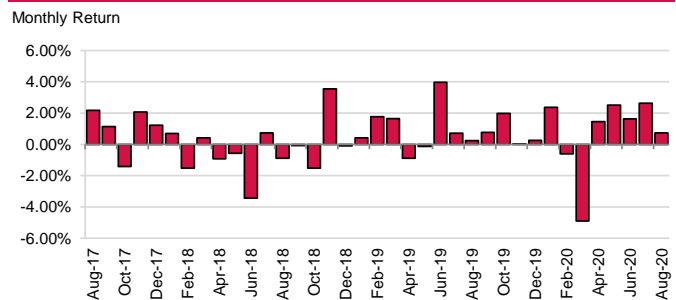
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

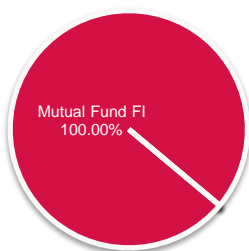
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Fixed Income 100.00%

TOP HOLDINGS

Government Bond FR0056
Government Bond FR0078
Government Bond FR0079
Government Bond FR0081
Government Bond FR0082

FUND MANAGER COMMENTARY

Indonesia local government bond market made a positive return in August 2020 with Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +1.33% on monthly basis, and the IDR Fixed Income Fund performance reported +0.74% return in the same month. Manufacturing activity expanded in August as most of countries continued to recover from the Coronavirus pandemic with PMI data showed improvement. On domestic side, Indonesia government will target a deficit of -5.5% of GDP in 2021, wider than previous estimate at -3.2%. Bank Indonesia will continue to support government financing by acting as a buyer of last resort in the primary market in 2021. Meanwhile, the central bank maintained the 7-day reverse repo rate at 4.00% amid low inflation at 1.32% YoY in August 2020.

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FUND FACT SHEET

IDR EQUITY FUND

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

31 August 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 14,981,599.70
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 13,167.98	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

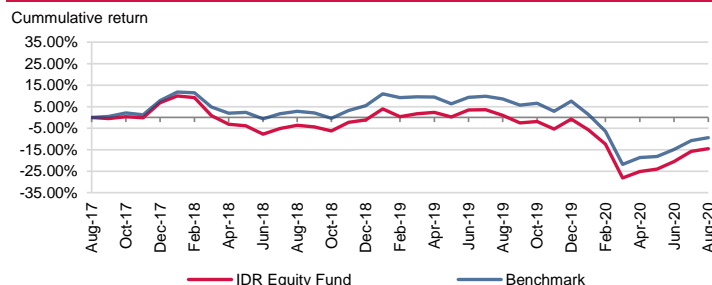
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	1.54%	12.43%	-13.90%	-15.37%	-5.11%	0.70%	13.89%
Benchmark *	1.65%	10.70%	-15.74%	-16.50%	-3.23%	3.23%	14.18%

*Current benchmark is effective from 1 April 2014

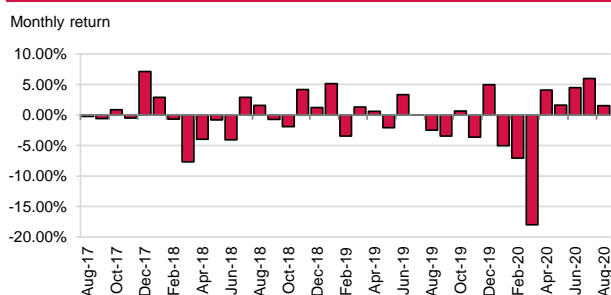
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

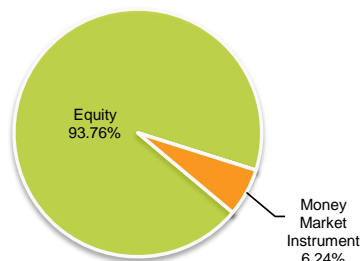
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.01%
Consumer Discretionary	5.66%
Consumer Staples	18.72%
Energy	3.39%
Financials	37.85%
Health Care	2.94%
Industrials	1.34%
Information Technology	0.42%
Materials	8.88%
Real Estate	2.25%
Utilities	1.29%
TD + Cash	6.24%

TOP HOLDINGS

PT Astra International Tbk	11.01%
PT Bank Central Asia Tbk	5.66%
PT Bank Mandiri Tbk	18.72%
PT Bank Negara Indonesia Tbk	3.39%
PT Bank Rakyat Indonesia Tbk	37.85%
PT Charoen Pokphand Indonesia Tbk	2.94%
PT HM Sampoerna Tbk SHS	1.34%
PT Indofood CBP Sukses Makmur Tbk	0.42%
PT Telekomunikasi Indonesia Tbk	8.88%
PT Unilever Indonesia Tbk	2.25%

FUND MANAGER COMMENTARY

In August 2020, IDR Equity Fund booked performance of +1.54% mom, in line with the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1.6% mom), while Communication Services was the largest negative contributor (-0.5% mom). In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period.

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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 436,545.78
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,008.62	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**	0.26%	0.78%	2.43%	4.06%	4.33%	4.59%	4.99%
Benchmark*	0.22%	0.67%	1.87%	2.94%	3.14%	3.38%	4.05%

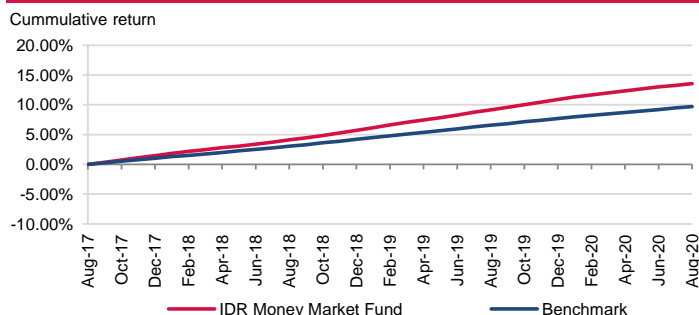
*Current benchmark is effective from 1 Dec 2010

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

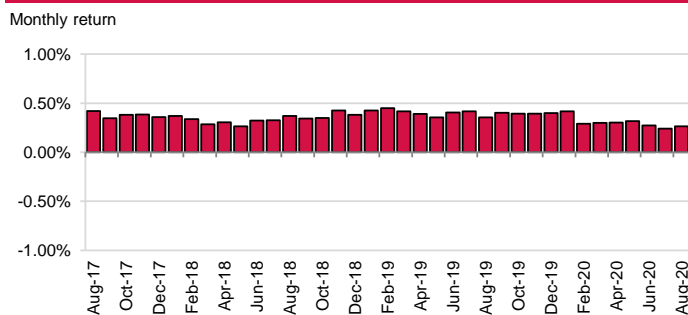
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	2.11%
MF Money Market	19.26%
TD + Cash	78.64%

TOP HOLDINGS

TD Bank Mandiri
TD Bank Mandiri Syariah
TD Bank Maybank Indonesia
TD Bank Negara Indonesia
TD Bank Rakyat Indonesia

FUND MANAGER COMMENTARY

Indonesia recorded deflation in July 2020 at -0.10% MoM (+1.54% YoY), compared with previous month inflation of +0.18% MoM (+1.96% YoY). The slowdown was due to lower prices of food and transportation groups especially air transport. Bank Indonesia (BI) kept its policy rate unchanged at 4% citing a desire to maintain external stability. However, banks lowered their time deposit rates in the range of 4.50% - 5.50% per annum from July's range of 4.75% - 6.00% and the IDR Money Market Fund booked return of +0.26% in August 2020. Going forward, a challenging growth environment will keep rate pressures low, while BI governor also reiterated that quantitative measures will be more effective than policy rate cuts in stimulating the economy.

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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 11,048.65
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,899.75	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**	0.22%	0.68%	2.15%	3.49%	3.95%	4.26%	4.58%
Benchmark*	0.22%	0.67%	1.87%	2.94%	3.14%	3.38%	3.98%

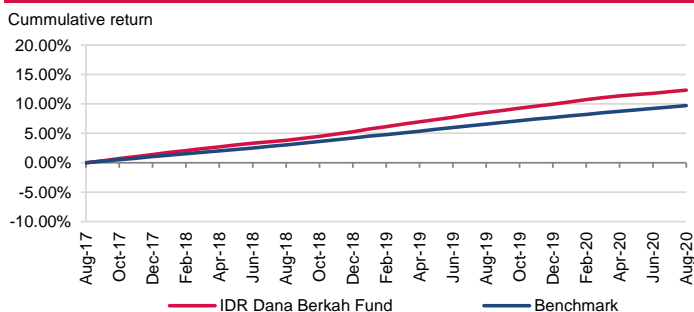
*Current benchmark is effective from 1 Dec 2010

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

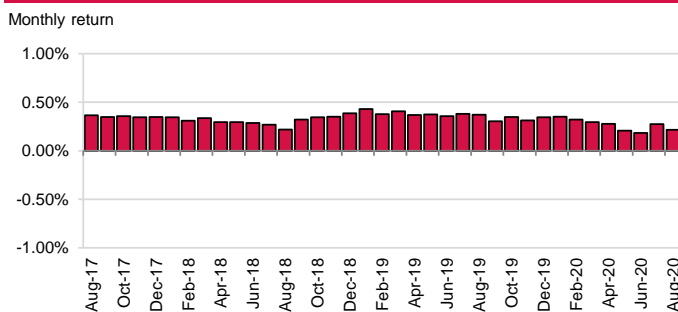
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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

TD Bank BRI Syariah
TD Bank BTPN Syariah
TD Bank Central Asia Syariah
TD Bank Mandiri Syariah
TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

Indonesia recorded deflation in July 2020 at -0.10% MoM (+1.54% YoY), compared with previous month inflation of +0.18% MoM (+1.96% YoY). The slowdown was due to lower prices of food and transportation groups especially air transport. Bank Indonesia (BI) kept its policy rate unchanged at 4% citing a desire to maintain external stability. However, sharia banks lowered their *mudharabah* return in the range of 4.50% - 5.50% per annum from July's range of 4.75% - 6.00% and the IDR Dana Berkah Fund booked return of +0.22% in August 2020. Going forward, a challenging growth environment will keep rate pressures low, but the timing and scope for rate cuts will also depend on IDR stability.

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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	Fund Size (million)	: IDR 227,838.64
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,976.57	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	3 Years	5 Years	Since Inception
IDR Balanced**	1.71%	9.70%	-8.33%	-6.83%	0.18%	4.14%	5.82%
Benchmark*	1.67%	9.73%	-5.44%	-3.22%	1.21%	6.08%	4.18%

*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)

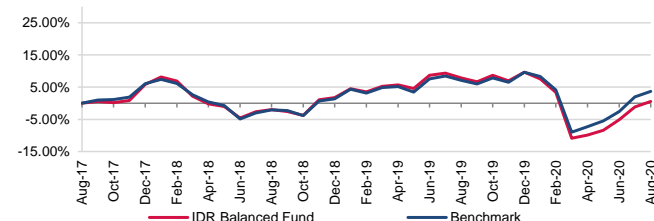
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

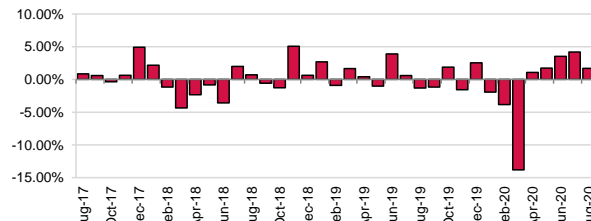
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

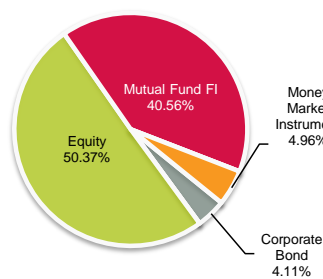


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.91%
Consumer Discretionary	4.36%
Consumer Staples	7.00%
Energy	1.65%
Financials	25.07%
Health Care	1.21%
Industrials	0.30%
Materials	3.54%
Real Estate	0.82%
Utilities	0.50%
Industrials Bond	1.41%
Communication Services Bond	2.24%
Financials Bond	0.45%
MF Fixed Income	40.56%
Bond < 1 Year	1.32%
TD + Cash	3.63%

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0042
Government Bond FR0077
Government Bond FR0078
Government Bond FR0082
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 August 2020, the IDR Balanced Fund booked performance of +1.71%. In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period. In bond market, Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +1.33% MoM in August 2020 as continued economic recovery from the Coronavirus pandemic sends a positive tone to the market. Bank Indonesia (BI) maintained the 7-day reverse repo rate at 4.00%, citing a desire to maintain external stability. Meanwhile, Indonesia government will target a deficit of 5.5% of GDP in 2021, wider than previous estimate at -3.2%.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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31 August 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 22,822.65
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,568.57	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**	0.23%	0.76%	2.37%	3.82%	4.09%	4.33%	4.24%
Benchmark*	0.22%	0.67%	1.87%	2.94%	3.14%	3.38%	3.44%

*Current benchmark is effective from 1 Dec 2010

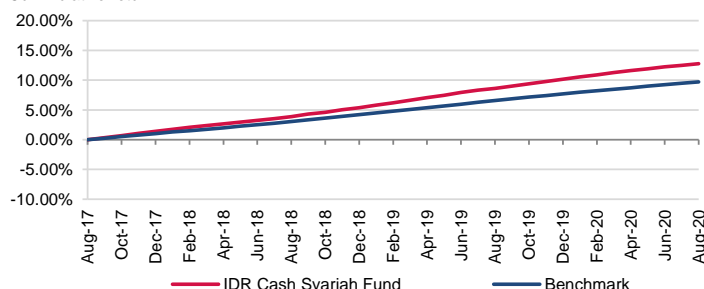
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

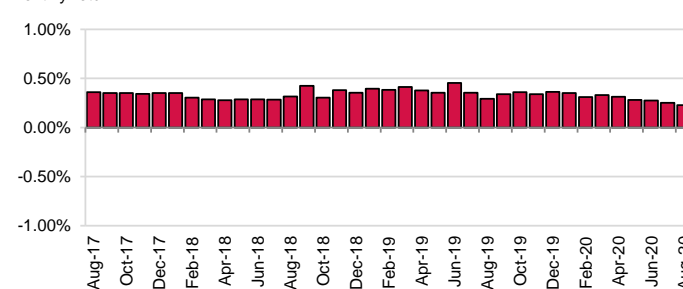
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

TD + Cash 100.00%

TOP HOLDINGS

TD Bank BRI Syariah
TD Bank BTPN Syariah
TD Bank Central Asia Syariah
TD Bank Permata Syariah
TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

Indonesia recorded deflation in July 2020 at -0.10% MoM (+1.54% YoY), compared with previous month inflation of +0.18% MoM (+1.96% YoY). The slowdown was due to lower prices of food and transportation groups especially air transport. Bank Indonesia (BI) kept its policy rate unchanged at 4% citing a desire to maintain external stability. However, sharia banks lowered their mudharabah return in the range of 4.50% - 5.50% per annum from July's range of 4.75% - 6.00% and the IDR Cash Syariah Fund booked return of +0.23% in August 2020. Going forward, a challenging growth environment will keep rate pressures low, but the timing and scope for rate cuts will also depend on IDR stability.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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

31 August 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 3,053,744.95
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 878.57	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

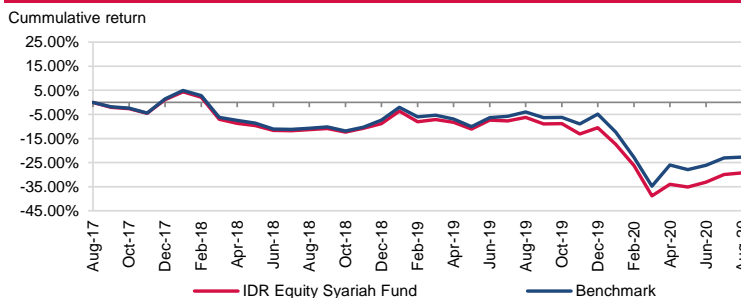
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	0.92%	9.05%	-21.00%	-24.54%	-10.91%	-3.19%	-1.26%
Benchmark*	0.34%	7.12%	-18.85%	-19.59%	-8.25%	-0.75%	2.41%

*Current benchmark is effective from 1 Apr 2014

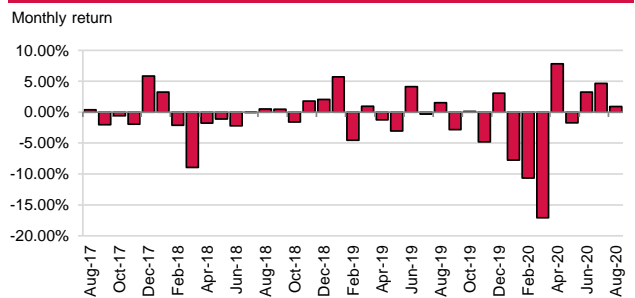
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

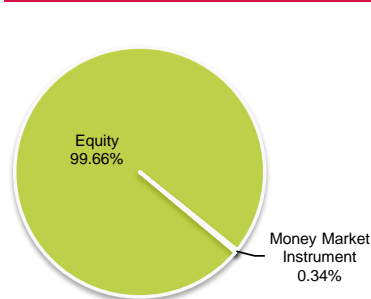
LAST 3 YEARS CUMULATIVE RETURN



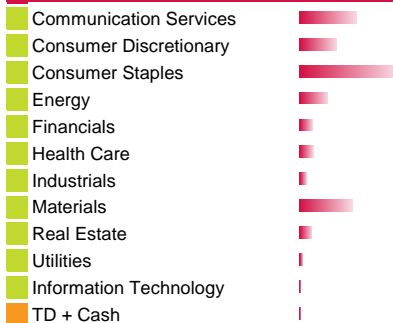
LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

17.53%	PT Astra International Tbk
11.49%	PT Bank BTPN Syariah Tbk
30.03%	PT Chandra Asri Petrochemical Tbk
8.76%	PT Charoen Pokphand Indonesia Tbk
3.99%	PT Indofood CBP Sukses Makmur Tbk
4.19%	PT Kalbe Farma Tbk
2.17%	PT Semen Indonesia Tbk
16.36%	PT Telekomunikasi Indonesia Tbk
3.83%	PT Unilever Indonesia Tbk
0.97%	PT United Tractors Tbk
0.34%	
0.34%	

FUND MANAGER COMMENTARY

In August 2020, IDR Equity Syariah Fund booked performance of +0.92% mom, better than benchmark performance. By sector inside JII, Consumer Staples was the largest positive contributor (1.2% mom), while Communication Services was the largest negative contributor (-1% mom). In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 August 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 1,305,935.64
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,437.39	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**	0.96%	6.68%	-10.22%	-10.86%	-3.49%	2.21%	3.63%
Benchmark*	1.06%	6.47%	-6.20%	-6.10%	-1.61%	2.10%	3.96%

*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)

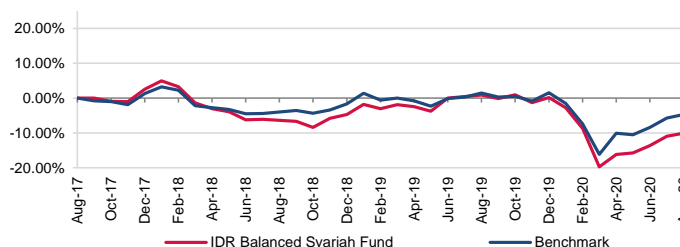
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

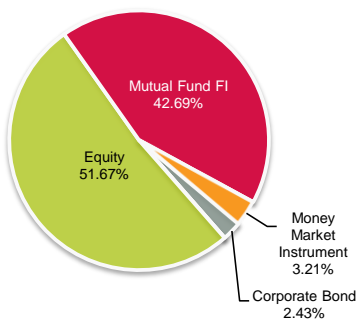


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.94%
Consumer Discretionary	5.90%
Consumer Staples	15.51%
Energy	4.52%
Financials	2.23%
Health Care	2.24%
Industrials	1.07%
Materials	8.33%
Real Estate	1.96%
Utilities	0.59%
Information Technology	0.39%
Industrials Bond	2.43%
MF Fixed Income	42.69%
Bond < 1 Year	2.26%
TD + Cash	0.95%

TOP HOLDINGS

PT Astra International Tbk	8.94%
PT Indofood CBP Sukses Makmur Tbk	5.90%
PT Telekomunikasi Indonesia Tbk	15.51%
PT Unilever Indonesia Tbk	4.52%
PT United Tractors Tbk	2.23%
SBSN Seri IFR0006	2.24%
SBSN Seri PBS011	1.07%
SBSN Seri PBS012	8.33%
SBSN Seri PBS019	1.96%
SBSN Seri PBS021	0.59%

FUND MANAGER COMMENTARY

In August 2020, IDR Balanced Syariah Fund booked performance of +0.96%. In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period. In bond market, IBPA Indonesia Government Sukuk Index (IGSIX) went up by 1.90% MoM in August 2020, as continued economic recovery from the Coronavirus pandemic sends a positive tone to the market. Bank Indonesia (BI) maintained the 7-day reverse repo rate at 4.00%, citing a desire to maintain external stability. Meanwhile, Indonesia government will target a deficit of -5.5% of GDP in 2021, wider than previous estimate at -3.2%.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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

31 August 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 5,946,022.09
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,737.57	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**	3.11%	16.66%	-7.97%	-6.03%	-0.52%	4.71%	5.89%
Benchmark*	2.72%	16.35%	-8.95%	-5.98%	-0.89%	4.76%	4.68%

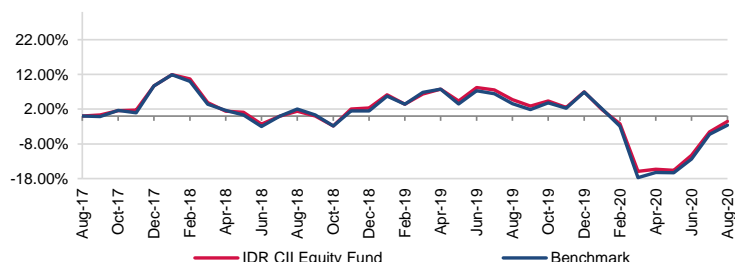
*Current benchmark is effective since 1 Jan 2018

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

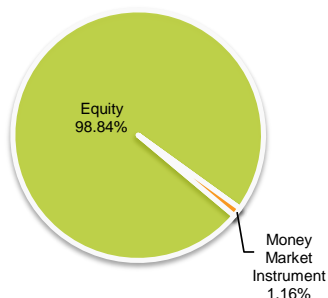


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.66%
Consumer Discretionary	14.13%
Consumer Staples	11.76%
Energy	5.38%
Financials	40.58%
Health Care	2.98%
Industrials	0.77%
Information Technology	3.51%
Materials	5.78%
Real Estate	1.57%
Utilities	0.71%
TD + Cash	1.16%

TOP HOLDINGS

Alibaba Group Holding
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
Reliance Industries Ltd
Tencent Holdings Ltd

FUND MANAGER COMMENTARY

In August 2020, IDR CII Equity Fund booked performance of +3.11% mom, slightly better than MXID performance of 2.3%, MXCN performance of 5.8%, MXIN performance of 1.9%. In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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31 August 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	: 08 October 2014	Fund Size (million)	: IDR 662,092.85
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.00% per annum
Unit Price (NAV)	: IDR 962.54	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net)

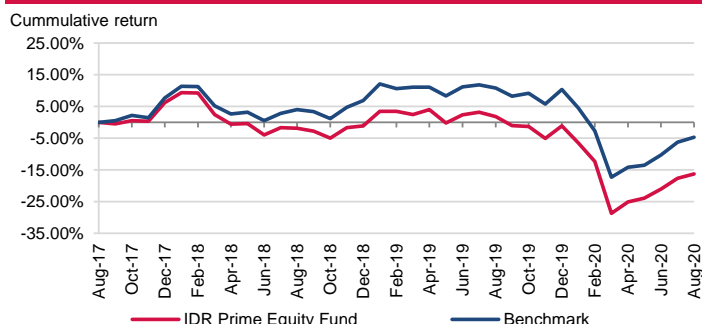
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity Fund**	1.59%	9.97%	-15.40%	-17.80%	-5.77%	0.53%	-0.65%
Benchmark*	1.63%	10.15%	-13.66%	-13.99%	-1.60%	4.40%	2.49%

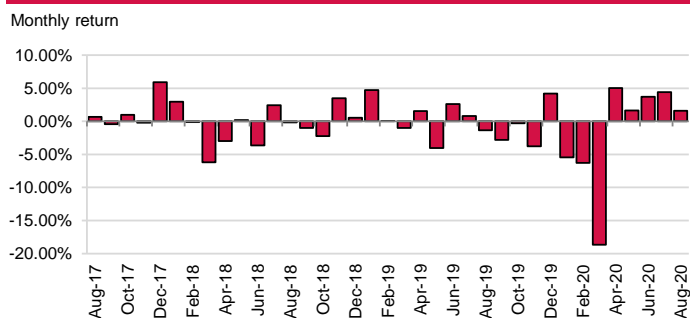
*Current benchmark is effective since inception

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

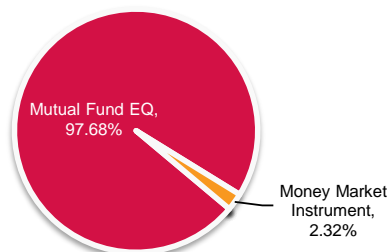
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	25.57%
Schroder Dana Istimewa MF	36.15%
Schroder Dana Prestasi MF	35.97%
TD + Cash	2.32%

FUND MANAGER COMMENTARY

In August 2020, IDR Prime Equity Fund booked performance of +1.59% mom, in line with the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1.6% mom), while Communication Services was the largest negative contributor (-0.5% mom). In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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31 August 2020

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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 195,049.98
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,488.30	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 4.51	Benchmark Duration	: 5.16

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	1.13%	5.08%	6.21%	9.52%	6.05%	8.15%	7.02%
Benchmark*	1.14%	5.36%	6.52%	10.20%	6.89%	9.02%	8.06%

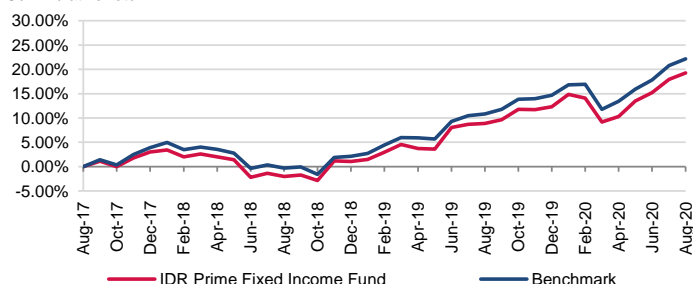
*Current benchmark is effective since 1 May 2016

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

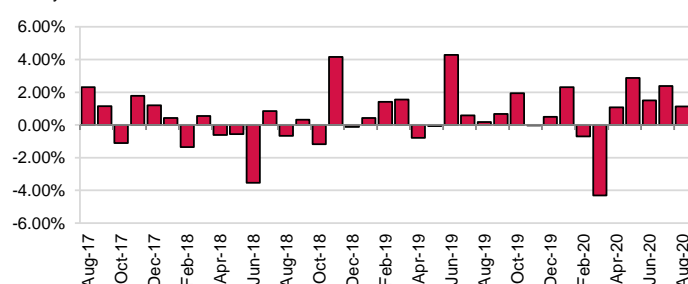
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

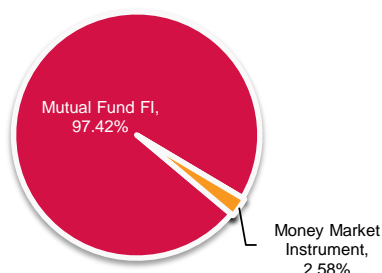


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	36.02%
Schroder Dana Mantap Plus II MF	61.40%
TD + Cash	2.58%

FUND MANAGER COMMENTARY

Indonesia local government bond market made a positive return in August 2020 with Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +1.33% on monthly basis, and the IDR Prime Fixed Income Fund performance reported +1.13% return in the same month. Manufacturing activity expanded in August as most of countries continued to recover from the Coronavirus pandemic with PMI data showed improvement. On domestic side, Indonesia government will target a deficit of -5.5% of GDP in 2021, wider than previous estimate at -3.2%. Bank Indonesia will continue to support government financing by acting as a buyer of last resort in the primary market in 2021. Meanwhile, the central bank maintained the 7-day reverse repo rate at 4.00% amid low inflation at 1.32% YoY in August 2020.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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

31 August 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

FUND INFORMATION

Launch Date	: 10 June 2015	Fund Size (million)	: IDR 70,575.69
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 841.55	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

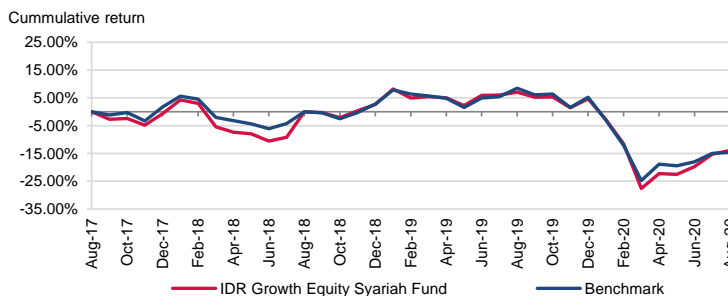
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	1.52%	11.07%	-17.76%	-19.61%	-7.92%	-1.74%	-3.25%
Benchmark*	0.48%	6.03%	-18.89%	-21.29%	-6.26%	1.35%	-0.87%

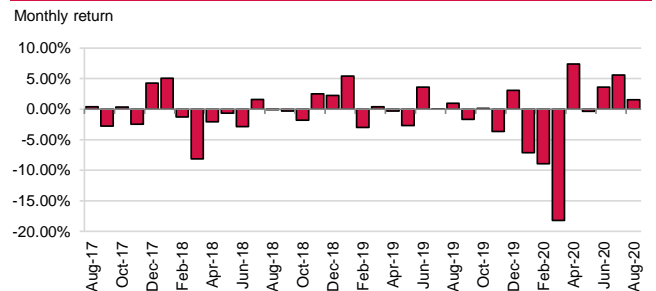
*Current benchmark is effective since inception

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

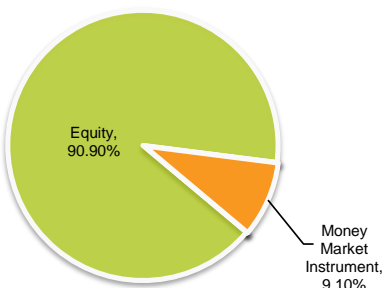
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.85%
Consumer Discretionary	9.57%
Consumer Staples	27.01%
Energy	7.18%
Financials	4.44%
Health Care	4.16%
Industrials	3.73%
Materials	12.81%
Real Estate	6.44%
Utilities	1.29%
Information Technology	0.41%
TD + Cash	9.10%

TOP HOLDINGS

PT Astra Internasional Tbk	13.85%
PT Bank BTPN Syariah Tbk	9.57%
PT Charoen Pokphand Indonesia Tbk	27.01%
PT Indofood CBP Sukses Makmur Tbk	7.18%
PT Industri Jamu Dan Farmasi Sido Muncul Tbk	4.44%
PT Semen Indonesia Tbk	4.16%
PT Telekomunikasi Indonesia Tbk	3.73%
PT Unilever Indonesia Tbk	12.81%
PT United Tractors Tbk	6.44%
TD Bank Danamon Syariah	1.29%
	0.41%
	9.10%

FUND MANAGER COMMENTARY

In August 2020, IDR Growth Equity Syariah Fund booked performance of +1.52% mom, better than benchmark performance. By sector inside ISSI, Consumer Staples was the largest positive contributor (0.8% mom), while Communication Services was the largest negative contributor (-0.8% mom). In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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

31 August 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 55,647.52
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,029.19	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**	1.39%	7.79%	-9.11%	-8.96%	-2.39%	1.98%	0.55%
Benchmark*	1.12%	5.91%	-6.46%	-7.35%	-0.64%	3.11%	1.92%

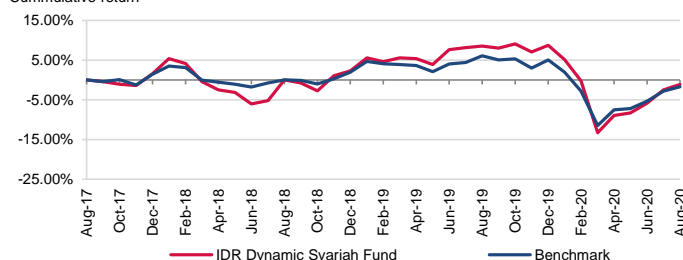
*Current benchmark is effective from 1 Jan 2020

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

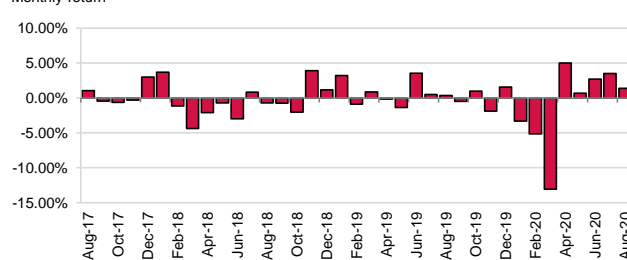
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

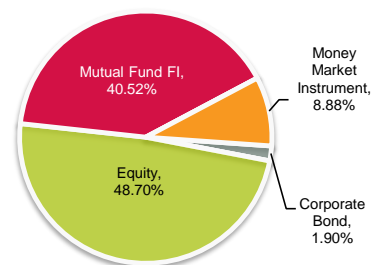


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.98%
Consumer Discretionary	4.77%
Consumer Staples	14.88%
Energy	3.54%
Financials	2.83%
Health Care	2.34%
Industrials	1.84%
Materials	6.96%
Real Estate	3.47%
Utilities	0.67%
Information Technology	0.42%
Industrials Bond	1.90%
MF Fixed Income	40.52%
Bond < 1 Year	3.65%
TD + Cash	5.22%

TOP HOLDINGS

MTN Syariah Ijarah I Telkom-18B
PT Astra Internasional Tbk
PT Bank BTPN Syariah Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
PT United Tractors Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS019
SBSN Seri PBS021

FUND MANAGER COMMENTARY

In August 2020, IDR Dynamic Syariah Fund booked performance of +1.39%. In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period. In bond market, IBPA Indonesia Government Sukuk Index (IGSIX) went up by 1.90% MoM in August 2020, as continued economic recovery from the Coronavirus pandemic sends a positive tone to the market. Bank Indonesia (BI) maintained the 7-day reverse repo rate at 4.00%, citing a desire to maintain external stability. Meanwhile, Indonesia government will target a deficit of -5.5% of GDP in 2021, wider than previous estimate at -3.2%.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

31 August 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 30.01
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.2064	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**	4.77%	11.84%	6.96%	15.57%	4.55%	N/A	4.88%
Benchmark*	5.68%	15.35%	3.58%	14.68%	6.52%	N/A	8.16%

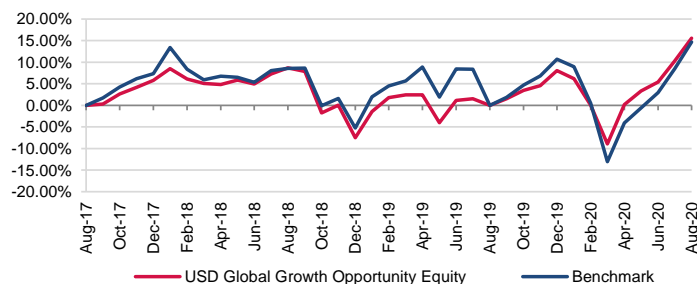
*Current benchmark is effective since 1 Jan 2018

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

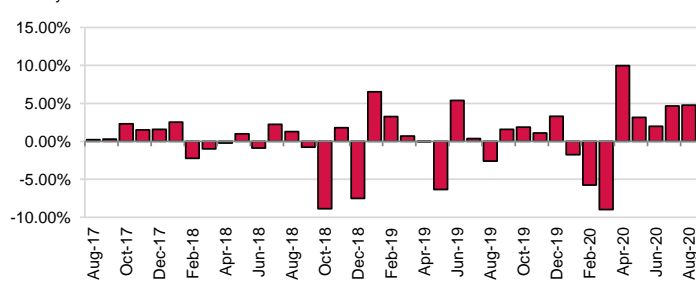
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

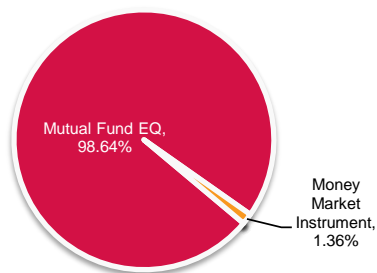


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

CIMB Principal Islamic Asia Pacific Equity MF	9.70%
Schroder Global Syariah Equity MF	88.94%
TD + Cash	1.36%

FUND MANAGER COMMENTARY

In August 2020, USD Global Growth Opportunity Equity Fund booked performance of +4.77% mom, below the benchmark performance. In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. 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 support through recovery until post-covid19 period.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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

31 August 2020

INVESTMENT MANAGER

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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	Fund Size (million)	: USD 2.56
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.8438	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)

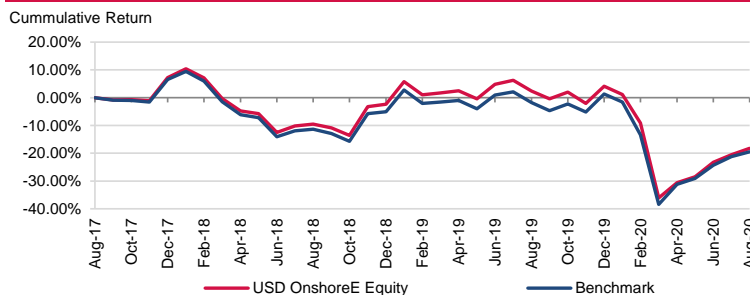
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity Fund**	2.97%	14.38%	-21.45%	-20.12%	-6.52%	N/A	-4.93%
Benchmark*	2.31%	13.60%	-20.46%	-17.98%	-6.95%	N/A	-5.05%

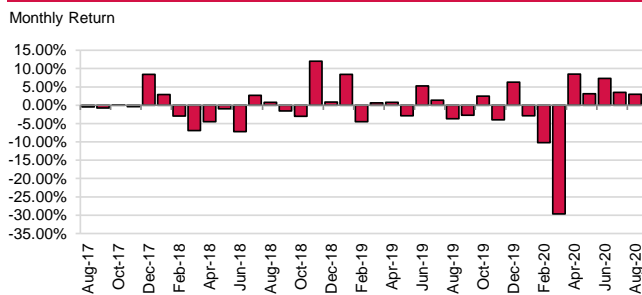
*Current benchmark is effective since inception

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

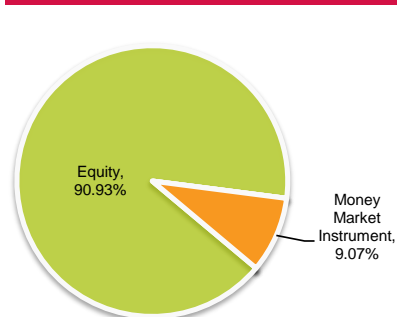
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.61%
Consumer Discretionary	7.93%
Consumer Staples	12.74%
Energy	2.99%
Financials	45.27%
Health Care	2.34%
Industrials	0.24%
Materials	6.62%
Real Estate	1.28%
Utilities	0.91%
TD + Cash	9.07%

TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Indofood Sukses Makmur Tbk
PT Kalbe Farma Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
PT United Tractors Tbk

FUND MANAGER COMMENTARY

In August 2020, USD Onshore Equity Fund booked performance of +2.97% mom, better than MXID performance (in USD). By sector inside MXID, Financials was the largest positive contributor (2.1% mom), while Communication Services was the largest negative contributor (-0.7% mom). In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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

31 August 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 : 19 January 2018
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.1580
Risk Level : High

Fund Size (million) : USD 33.76
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily

FUND PERFORMANCE

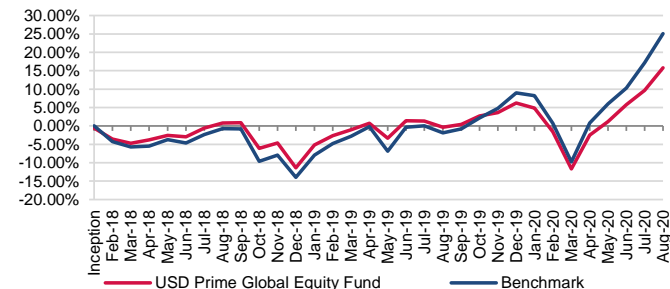
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global** Equity Fund	5.55%	14.42%	8.97%	16.20%	N/A	N/A	5.77%
Benchmark*	6.72%	17.98%	14.79%	27.52%	N/A	N/A	8.93%

*Current benchmark is effective since inception

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

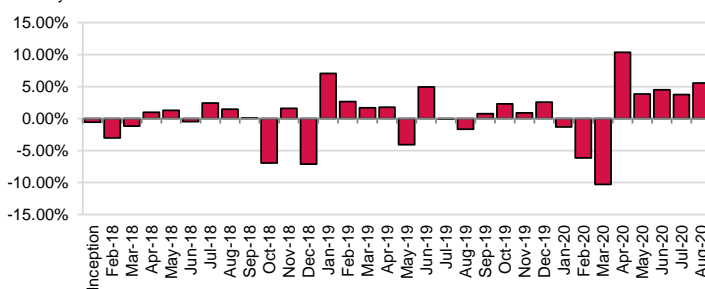
LAST 2 YEARS CUMULATIVE RETURN

Cummulative return

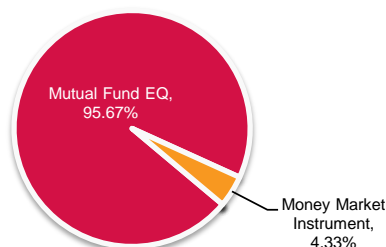


LAST 2 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	91.32%
Schroder Asian Equity Yield Class A MF	4.35%
TD + Cash	4.33%

FUND MANAGER COMMENTARY

In August 2020, USD Prime Global Equity Fund booked performance of +5.55% mom, below the benchmark performance. In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. 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 support through recovery until post-covid19 period.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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

31 August 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	: 18 January 2018	Fund Size (million)	: USD 53.17
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9610	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

FUND PERFORMANCE

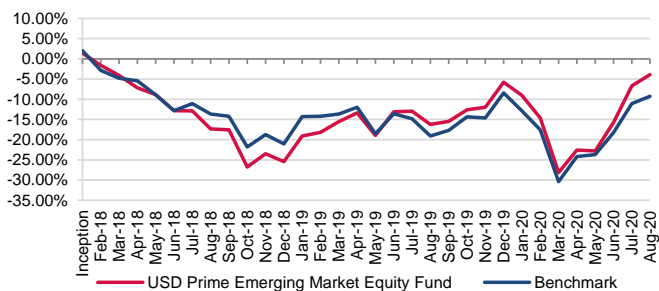
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity Fund**	2.97%	24.43%	2.03%	14.71%	N/A	N/A	-1.51%
Benchmark*	2.03%	18.91%	-0.93%	12.13%	N/A	N/A	-3.66%

*Current benchmark is effective since inception

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

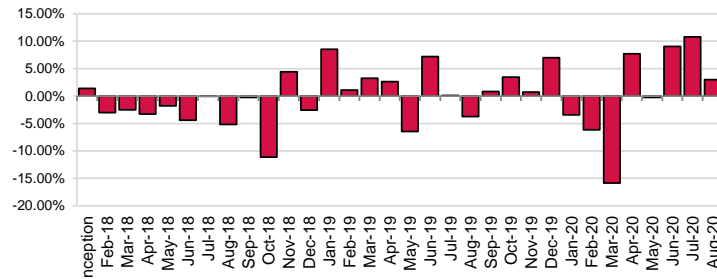
LAST 2 YEARS CUMULATIVE RETURN

Cummulative return

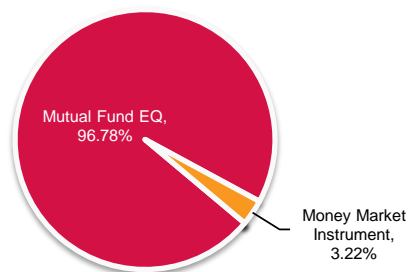


LAST 2 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A ACC MF	96.78%
TD + Cash	3.22%

FUND MANAGER COMMENTARY

In August 2020, USD Prime Emerging Market Equity Fund booked performance of +2.97% mom, better than benchmark performance. In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. 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 support through recovery until post-covid19 period.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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

31 August 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 81,366.10
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 851.65	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

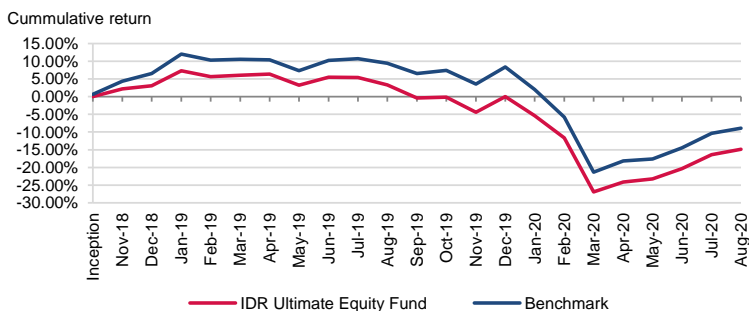
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity Fund**	1.91%	10.90%	-14.88%	-17.55%	N/A	N/A	-8.32%
Benchmark*	1.63%	10.62%	-15.90%	-16.75%	N/A	N/A	-4.91%

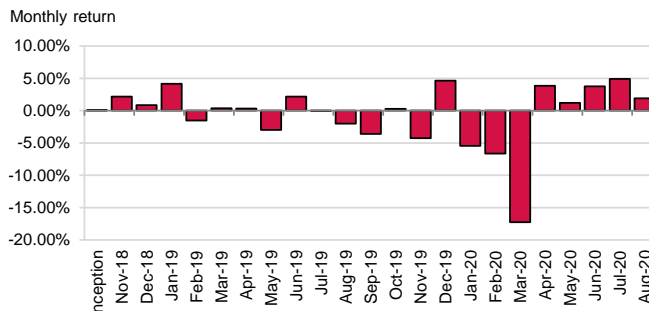
*Current benchmark is effective since inception

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

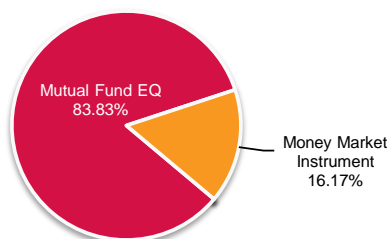
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	83.83%
TD + Cash	16.17%

TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF	18.24%
Bahana Primavera 99 MF	17.04%
Batavia Dana Saham MF	21.17%
Schroder Dana Prestasi MF	27.38%

FUND MANAGER COMMENTARY

In August 2020, IDR Ultimate Equity Fund booked performance of +1.91% mom, slightly better than benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1.6% mom), while Communication Services was the largest negative contributor (-0.5% mom). In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. Domestic market also rallied driven by overall positive sentiment from global market and continuous new policies to support recovery. 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 support through recovery until post-covid19 period..

DISCLAIMER: IDR Ultimate Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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

31 August 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 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
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.0591
Risk Level : Moderate to High

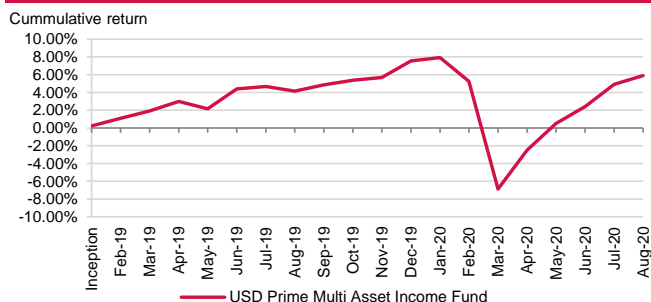
Fund Size (million) : USD 5.13
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily

FUND PERFORMANCE

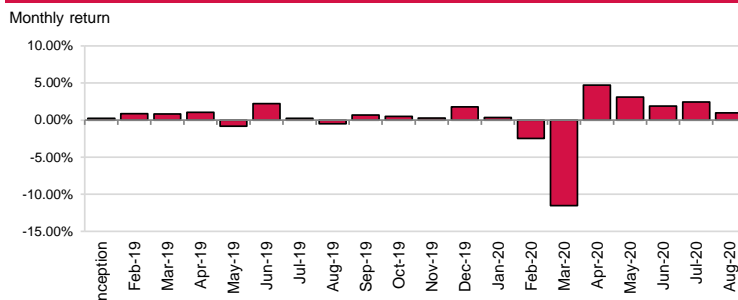
Fund	Fund Performance					
	1 Month	3 Months	YTD	1 Year	Annualised	
					3 Years	5 Years
USD Prime Multi Asset Income Fund**	0.96%	5.38%	-1.52%	1.70%	N/A	N/A
						Since Inception
						3.69%

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

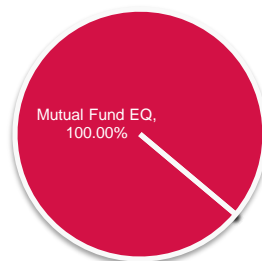
LAST 1 YEAR CUMULATIVE RETURN



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 remain cautious and prefer asset classes that are higher up in the capital structure to provide more security of income and to manage risk in the portfolio. They are also focused on upside/downside asymmetry and have been taking advantage of the rebound in equity markets to gradually trim some risk from the best performing areas. Instead, they are rotating into credit as well as lagging areas of the equity market. Over the month, the managers took profits in a position in energy equities and added to Asian high yield and emerging market hard currency debt. Among alternatives, the managers sold a residual position in a reinsurance strategy for catastrophe events.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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

31 August 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 13.06
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.3606	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

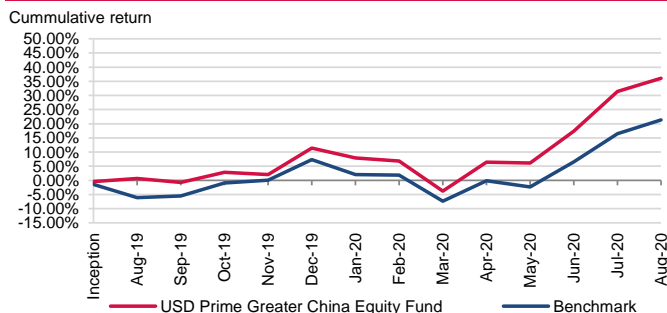
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity Fund**	3.53%	28.17%	22.10%	35.14%	N/A	N/A	31.92%
Benchmark*	4.17%	24.23%	13.11%	29.24%	N/A	N/A	19.02%

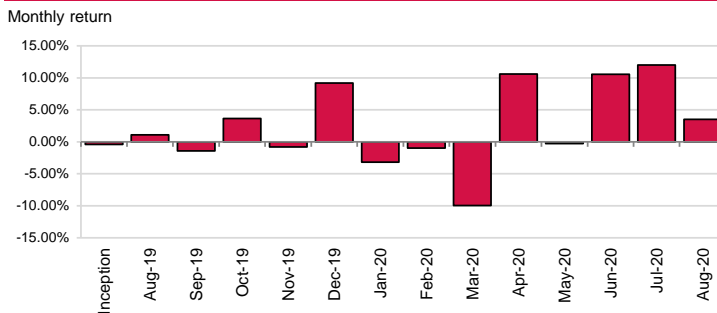
*Current benchmark is effective since inception

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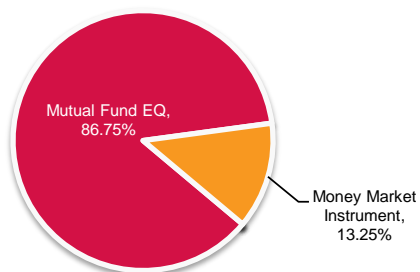
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	86.75%
TD + Cash	13.25%

FUND MANAGER COMMENTARY

In August 2020, USD Prime Greater China Equity Fund booked performance of +3.53% mom, below the benchmark performance. In last month, global market rallied, driven by progress on vaccine development and dovish stance from the Fed in which they relaxed the stance on inflation targeting. 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 support through recovery until post-covid19 period.

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