



## FUND FACT SHEET

# IDR BALANCED SYARIAH 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 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<br>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)

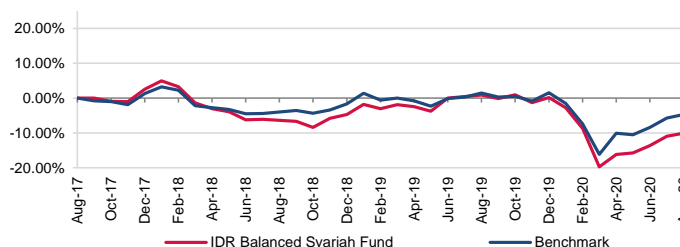
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

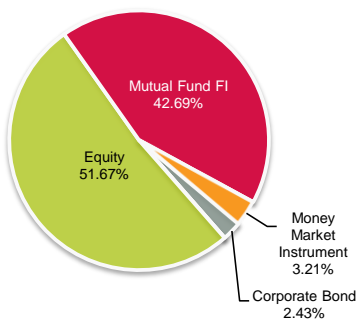


### LAST 3 YEARS MONTHLY RETURN

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%.

**DISCLAIMER:** IDR Balanced Syariah Fund is an Sharia 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 Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, 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.