



## FUND FACT SHEET

# USD FIXED INCOME FUND

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

31 July 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 73.34
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	: 9.06	Benchmark Duration	: 8.45

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	4.16%	10.69%	6.71%	10.22%	5.95%	5.11%	6.09%
Benchmark*	3.87%	9.86%	6.46%	9.73%	5.91%	4.36%	1.13%

\*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)

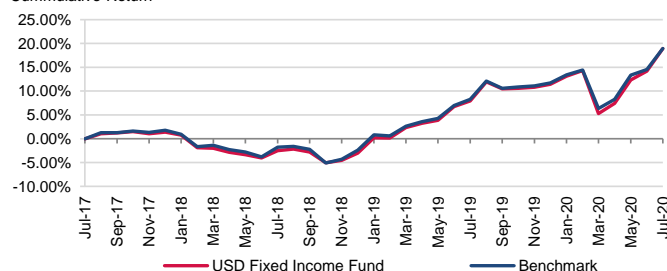
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

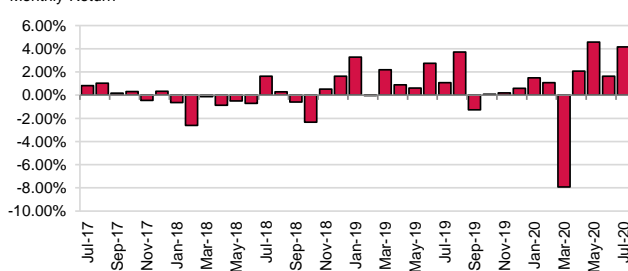
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

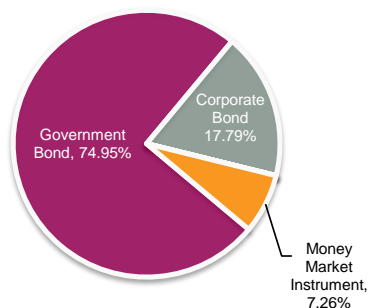


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government Bond	74.95%
Energy	2.49%
Financials	7.03%
Utilities	8.28%
Bond < 1 Year	7.13%
TD + Cash	0.13%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

US Treasury yields ended lower on monthly basis in July 2020 as concerns around the economic hit to the global economy from the coronavirus bolstered values for government bonds. The 10-year yield down 13bps to 0.529% while 2-year note rate down 5bps to an all-time low of 0.10% as the Fed pledges to keep rates near zero until the economy recovers. The USD Fixed Income Fund also recorded a positive gain of 4.16% MoM in July 2020.

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## FUND FACT SHEET

# IDR FIXED INCOME FUND

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31 July 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 1,045,871.36
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 4,208.01	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% Bloomberg IDR Indonesia Sov. Bond Index 10% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 5.86	Benchmark Duration	: 5.30

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	2.64%	6.94%	4.98%	8.47%	5.80%	7.28%	7.56%
Benchmark *	2.55%	6.51%	4.85%	8.50%	6.28%	7.84%	9.96%

\*Current benchmark is effective from 1 May 2016

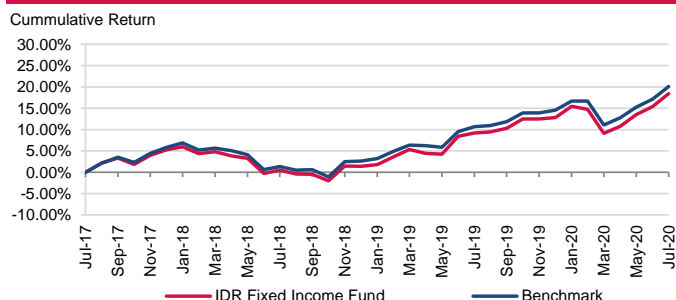
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net)+10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

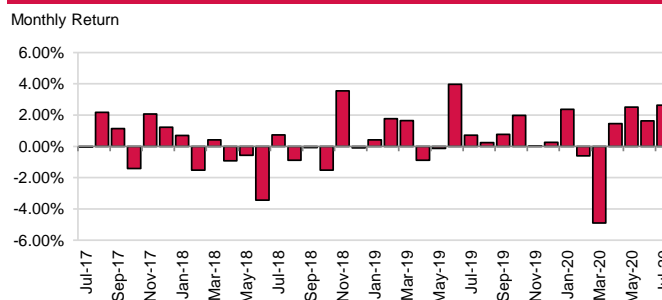
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

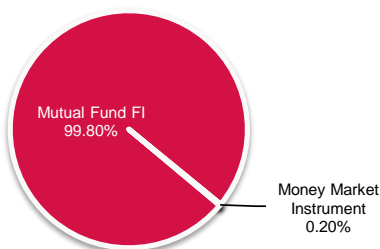
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Fixed Income	99.80%
TD + Cash	0.20%

### 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 July 2020 with Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +3.00% on monthly basis, and the IDR Fixed Income Fund performance reported +2.64% return in the same month. US-China tension rose with the recent closure of the Chinese Consulate in Houston and the U.S. Consulate in Chengdu, coupled with potential action against Chinese-owned social media services due to accusations of espionage in US. Meanwhile, most of regions reported a significant negative GDP growth in 2Q 2020. From domestic side, since the recession threat is imminent, government burden sharing with Bank Indonesia through debt monetization plan has calmed the bond market volatility in July 2020. Bank Indonesia slashed the 7-day reverse repo rate to 4.00% amid low inflation and loosening monetary atmosphere.

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# FUND FACT SHEET

## IDR EQUITY FUND

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31 July 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 14,732,224.69
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 12,968.82	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

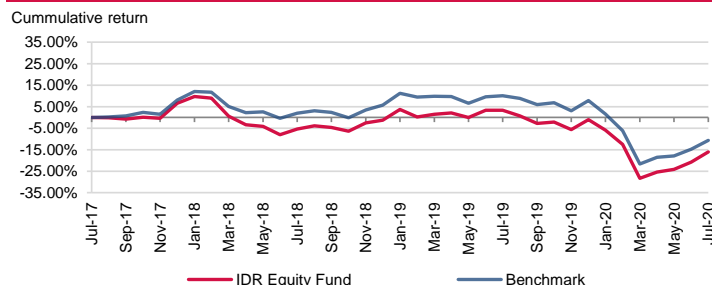
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	5.98%	12.52%	-15.20%	-18.72%	-5.67%	-0.87%	13.87%
Benchmark *	4.84%	9.66%	-17.11%	-18.77%	-3.68%	1.59%	14.15%

\*Current benchmark is effective from 1 April 2014

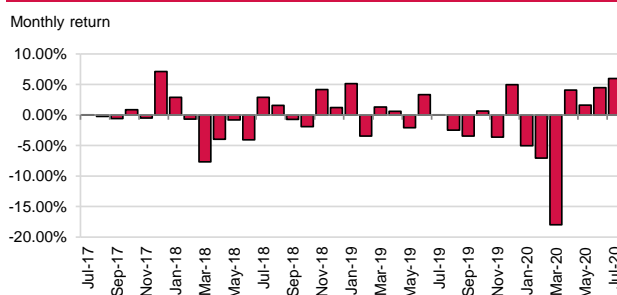
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

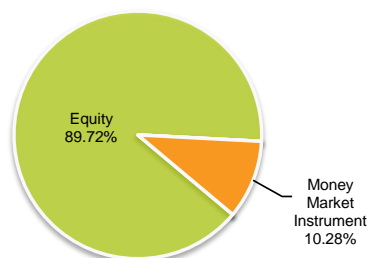
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	10.73%
Consumer Discretionary	5.52%
Consumer Staples	19.45%
Energy	3.51%
Financials	35.12%
Health Care	2.83%
Industrials	1.02%
Information Technology	0.15%
Materials	8.24%
Real Estate	2.01%
Utilities	1.15%
TD + Cash	10.28%

### TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Rakyat Indonesia Tbk
PT Charoen Pokphand Indonesia Tbk
PT Gudang Garam Tbk
PT HM Sampoerna Tbk SHS
PT Indofood CBP Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk

### FUND MANAGER COMMENTARY

In July 2020, IIR Equity Fund booked performance of +5.98% mom, better than benchmark performance. By sector inside JCI, Financials was the largest positive contributor (+2.5% mom), while Real Estate was the largest negative contributor (-0.3% mom). In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. BI also cut its benchmark rate further by 25bps to 4.00%. 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 development of reopening.

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## FUND FACT SHEET

# IDR MONEY MARKET FUND

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31 July 2020

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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 437,324.76
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,003.35	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**	0.24%	0.83%	2.16%	4.16%	4.39%	4.62%	5.00%
Benchmark*	0.23%	0.69%	1.65%	3.01%	3.16%	3.41%	4.05%

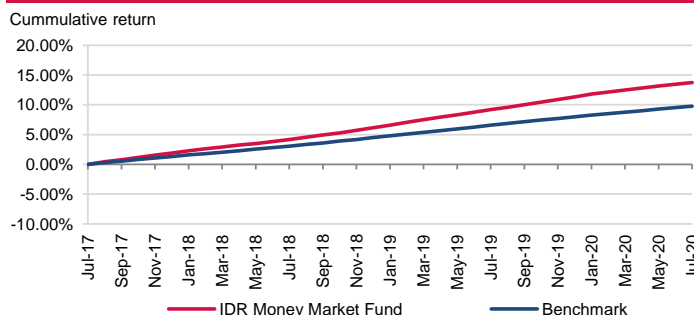
\*Current benchmark is effective from 1 Dec 2010

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

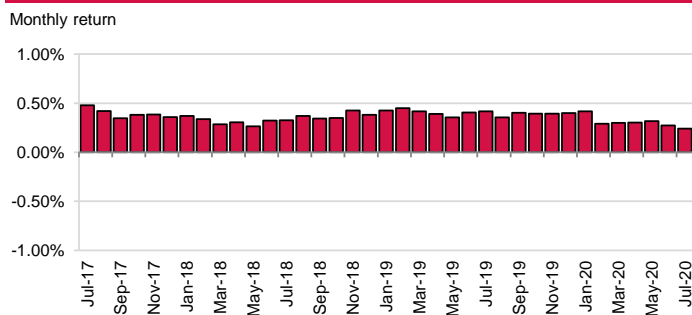
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*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	19.21%
TD + Cash	78.68%

### TOP HOLDINGS

Bahana Dana Likuid MF  
TD Bank Mandiri  
TD Bank Maybank Indonesia  
TD Bank Negara Indonesia  
TD Bank Rakyat Indonesia

### FUND MANAGER COMMENTARY

Inflation in June 2020 recorded at 1.96% YoY (+0.18% MoM), lower than previous month of 2.19% YoY (+0.07% MoM). The slowdown was led by slowing core inflation while Food and Transport component led the rise. As expected, Bank Indonesia (BI) cut its policy rate by 25bps to 4.00% amid weak inflation and a desire to support the economic recovery. Following the rate cut, banks lowered their time deposit rates in the range of 4.75% - 6.00% per annum from June's range of 5.00% - 6.75% and the IDR Money Market Fund booked return of +0.24% in July 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 DANA BERKAH FUND

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31 July 2020

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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 10,678.80
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,895.64	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%	0.67%	1.93%	3.65%	4.01%	4.31%	4.59%
Benchmark*	0.23%	0.69%	1.65%	3.01%	3.16%	3.41%	3.99%

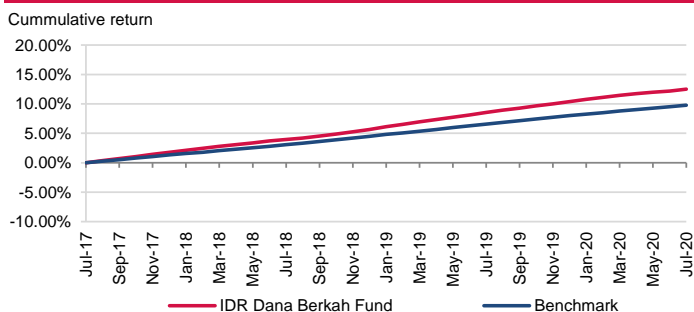
\*Current benchmark is effective from 1 Dec 2010

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

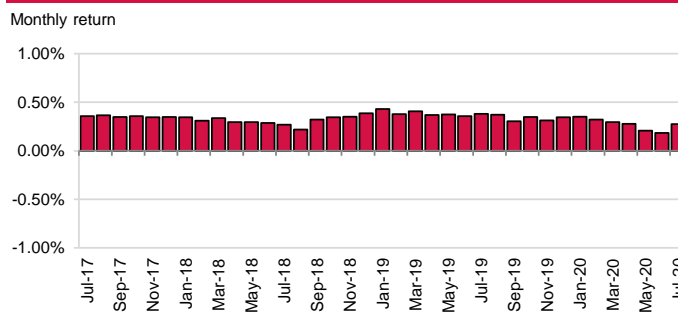
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*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 Danamon Syariah  
TD Maybank Syariah Indonesia

### FUND MANAGER COMMENTARY

Inflation in June 2020 recorded at 1.96% YoY (+0.18% MoM), lower than previous month of 2.19% YoY (+0.07% MoM). The slowdown was led by slowing core inflation while Food and Transport component led the rise. As expected, Bank Indonesia (BI) cut its policy rate by 25bps to 4.00% amid weak inflation and a desire to support the economic recovery. Following the rate cut, sharia principle banks lowered their *mudharabah* return in the range of 4.75% - 6.00% per annum from June's range of 5.00% - 6.75% and IDR Dana Berkah Fund booked return of +0.28% in July 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 222,208.49
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,943.35	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	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	4.18%	9.71%	-9.87%	-9.59%	-0.10%	3.05%	5.71%
Benchmark*	4.68%	9.97%	-6.98%	-5.98%	1.08%	4.88%	4.07%

\*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)

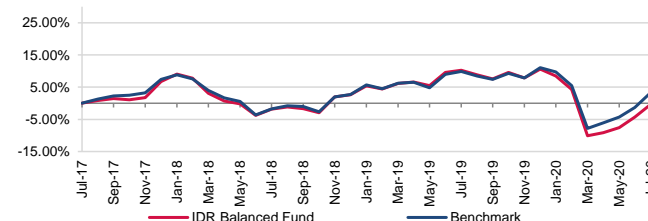
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

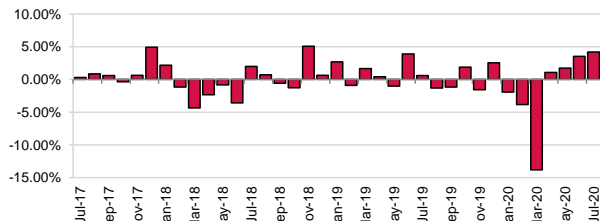
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

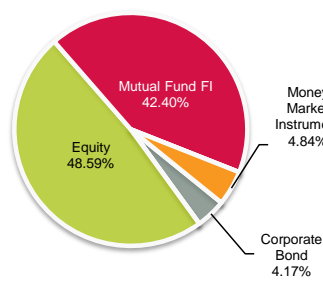


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	6.06%
Consumer Discretionary	4.12%
Consumer Staples	6.68%
Energy	1.59%
Financials	24.13%
Health Care	1.22%
Industrials	0.38%
Materials	3.15%
Real Estate	1.02%
Utilities	0.24%
Industrials Bond	1.45%
Communication Services Bond	2.26%
Financials Bond	0.46%
MF Fixed Income	42.40%
Bond < 1 Year	1.38%
TD + Cash	3.46%

### TOP HOLDINGS

Government Bond FR0040	6.06%
Government Bond FR0042	4.12%
Government Bond FR0077	6.68%
Government Bond FR0078	1.59%
Government Bond FR0082	24.13%
PT Astra International Tbk	1.22%
PT Bank Central Asia Tbk	0.38%
PT Bank Mandiri Tbk	3.15%
PT Bank Rakyat Indonesia Tbk	1.02%
PT Telekomunikasi Indonesia Tbk	0.24%

### FUND MANAGER COMMENTARY

In July 2020, the IDR Balanced Fund booked performance of +4.18%. In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event including healthcare policy, stimulus, and development of reopening. In bond market, Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +3.0% on monthly basis in July 2020, despite the recession threat is imminent. The government burden sharing with Bank Indonesia through debt monetization plan has calmed the bond market volatility in July 2020. During July 2020, Bank Indonesia also slashed the 7-day reverse repo rate to 4.00% amid low inflation and loosening monetary atmosphere.

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## FUND FACT SHEET

# IDR CASH SYARIAH FUND

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

31 July 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 22,578.42
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,564.98	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**	0.25%	0.81%	2.14%	3.88%	4.13%	4.37%	4.25%
Benchmark*	0.23%	0.69%	1.65%	3.01%	3.16%	3.41%	3.45%

\*Current benchmark is effective from 1 Dec 2010

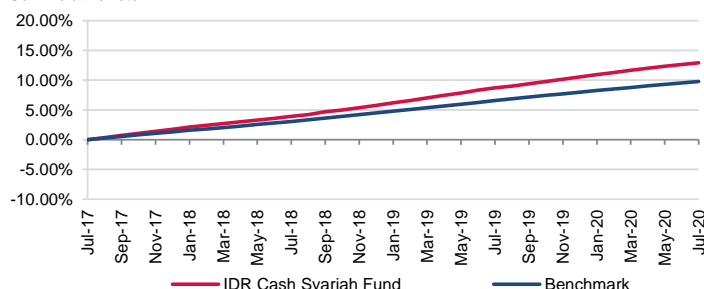
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

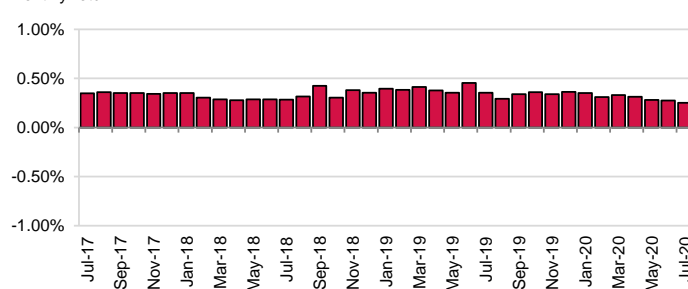
### LAST 3 YEARS CUMULATIVE RETURN

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 Danamon Syariah  
TD Maybank Syariah Indonesia

### FUND MANAGER COMMENTARY

Inflation in June 2020 recorded at 1.96% YoY (+0.18% MoM), lower than previous month of 2.19% YoY (+0.07% MoM). The slowdown was led by slowing core inflation while Food and Transport component led the rise. As expected, Bank Indonesia (BI) cut its policy rate by 25bps to 4.00% amid weak inflation and a desire to support the economic recovery. Following the rate cut, sharia principle banks lowered their *mudharabah* return in the range of 4.75% - 6.00% per annum from June's range of 5.00% - 6.75% and IDR Cash Syariah Fund booked return of +0.25% in July 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 July 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 3,085,546.16
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 870.59	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

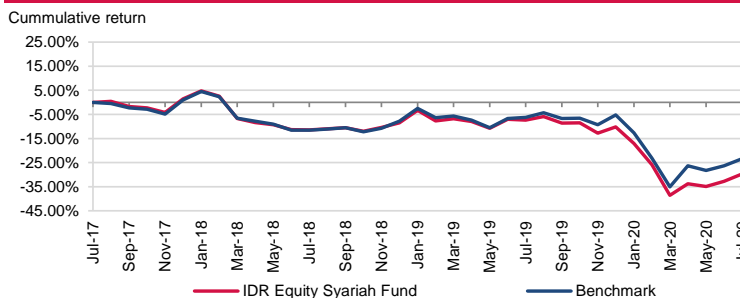
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	4.68%	6.20%	-21.72%	-24.08%	-11.07%	-4.73%	-1.36%
Benchmark*	4.11%	4.04%	-19.13%	-18.30%	-8.49%	-2.21%	2.40%

\*Current benchmark is effective from 1 Apr 2014

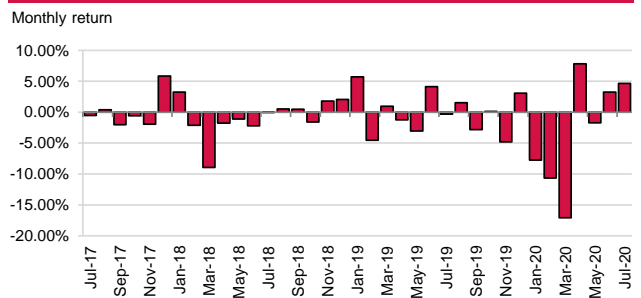
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

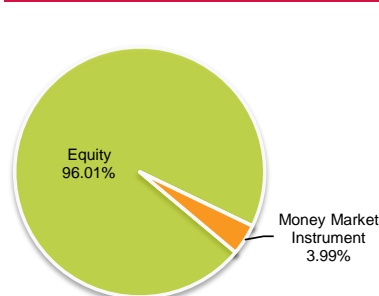
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	18.32%
Consumer Discretionary	11.13%
Consumer Staples	31.85%
Energy	8.26%
Financials	2.72%
Health Care	4.52%
Industrials	2.00%
Materials	13.02%
Real Estate	3.61%
Utilities	0.59%
TD + Cash	3.99%

### TOP HOLDINGS

PT Astra International Tbk	18.32%
PT Barito Pacific Tbk	11.13%
PT Charoen Pokphand Indonesia Tbk	31.85%
PT Indofood CBP Sukses Makmur Tbk	8.26%
PT Indofood Sukses Makmur Tbk	2.72%
PT Kalbe Farma Tbk	4.52%
PT Merdeka Copper Gold Tbk	2.00%
PT Telekomunikasi Indonesia Tbk	13.02%
PT Unilever Indonesia Tbk	3.61%
PT United Tractors Tbk	0.59%
	3.99%

### FUND MANAGER COMMENTARY

In July 2020, IDR Equity Syariah Fund booked performance of +4.68% mom, slightly better than benchmark performance. By sector inside JII, Consumer Staples was the largest positive contributor (+1.7% mom), while Communication Services was the largest negative contributor (-0.1% mom). In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. BI also cut its benchmark rate further by 25bps to 4.00%. 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 development of reopening.

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## FUND FACT SHEET

# IDR BALANCED SYARIAH FUND

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

31 July 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 1,323,818.78
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,423.73	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**	3.11%	6.22%	-11.07%	-11.33%	-3.41%	1.16%	3.56%
Benchmark*	2.89%	4.80%	-7.18%	-6.03%	-1.98%	1.20%	3.89%

\*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)

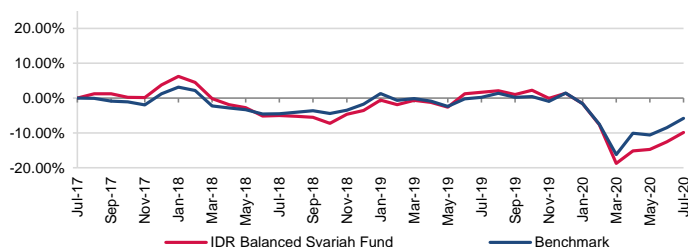
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

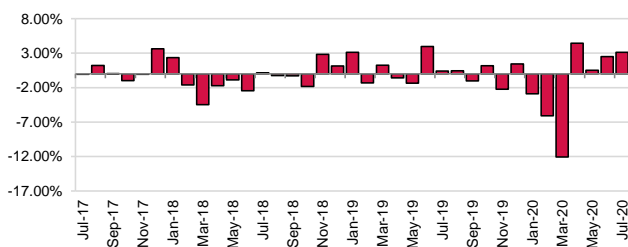
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

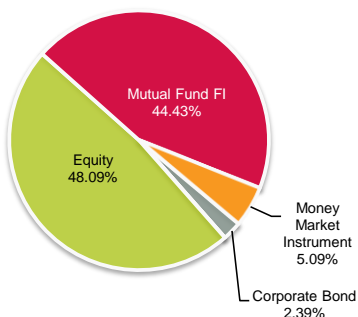


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	9.17%
Consumer Discretionary	5.65%
Consumer Staples	16.08%
Energy	4.09%
Financials	1.38%
Health Care	2.39%
Industrials	1.09%
Materials	6.06%
Real Estate	1.74%
Utilities	0.44%
Industrials Bond	2.39%
MF Fixed Income	44.43%
Bond < 1 Year	2.22%
TD + Cash	2.86%

### TOP HOLDINGS

PT Astra International Tbk	9.17%
PT Indofood CBP Sukses Makmur Tbk	5.65%
PT Telekomunikasi Indonesia Tbk	16.08%
PT Unilever Indonesia Tbk	4.09%
PT United Tractors Tbk	1.38%
SBSN Seri IFR0006	2.39%
SBSN Seri PBS011	1.09%
SBSN Seri PBS012	6.06%
SBSN Seri PBS019	1.74%
SBSN Seri PBS021	0.44%

### FUND MANAGER COMMENTARY

In July 2020, IDR Balanced Syariah Fund booked performance of +3.11%. In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event including healthcare policy, stimulus, and development of reopening. In bond market, IBPA Indonesia Government Sukuk Index (IGSIX) went up by 1.73% on monthly basis as in July 2020, despite the recession threat is imminent. The government burden sharing with Bank Indonesia through debt monetization plan has calmed the bond market volatility in July 2020. During July 2020, Bank Indonesia also slashed the 7-day reverse repo rate to 4.00% amid low inflation and loosening monetary atmosphere.

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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 July 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 5,754,267.58
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,685.18	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**	7.65%	12.76%	-10.75%	-11.18%	-1.45%	3.05%	5.61%
Benchmark*	8.20%	13.12%	-11.36%	-10.93%	-1.79%	3.02%	4.43%

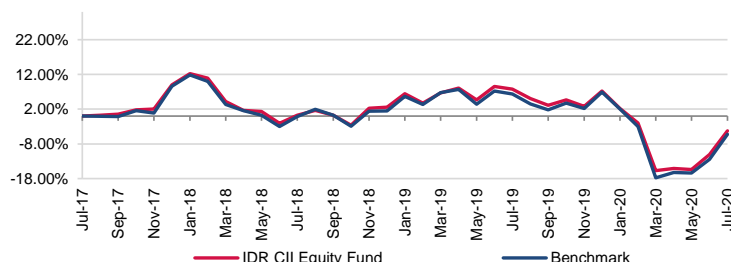
\*Current benchmark is effective since 1 Jan 2018

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

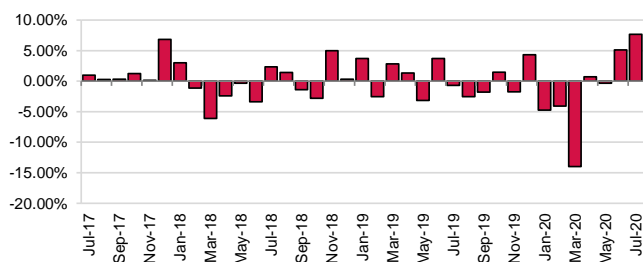
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

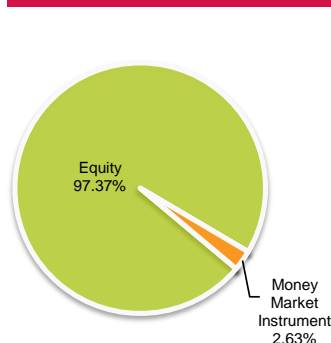


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	12.48%
Consumer Discretionary	12.84%
Consumer Staples	11.91%
Energy	5.91%
Financials	39.06%
Health Care	3.18%
Industrials	0.93%
Information Technology	3.62%
Materials	5.46%
Real Estate	1.87%
Utilities	0.11%
TD + Cash	2.63%

### 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 July 2020, IIDR CII Equity Fund booked performance of +7.65% mom, slightly below the benchmark performance (MXID 6.7%, MXCN 9.4% and, MXIN 9.4%). In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. BI also cut its benchmark rate further by 25bps to 4.00%. 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 development of reopening.

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## FUND FACT SHEET

# IDR PRIME EQUITY FUND

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

31 July 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 648,832.01
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.00% per annum
Unit Price (NAV)	: IDR 947.50	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net)

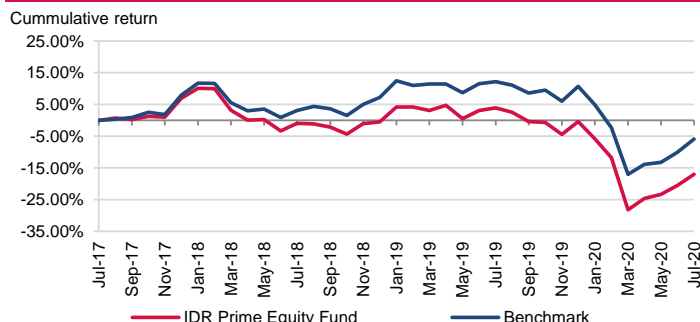
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity Fund**	4.39%	10.01%	-16.72%	-20.18%	-6.05%	-0.85%	-0.92%
Benchmark*	4.55%	9.20%	-15.04%	-16.14%	-2.02%	2.88%	2.25%

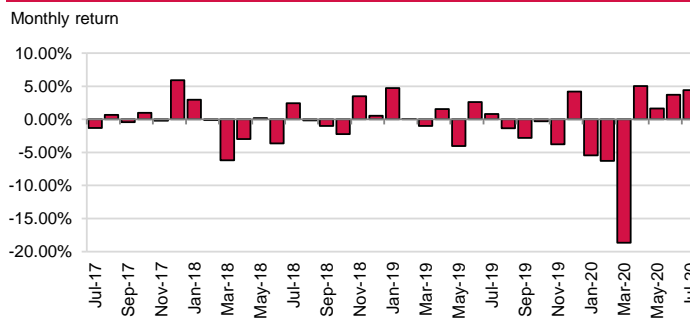
\*Current benchmark is effective since inception

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

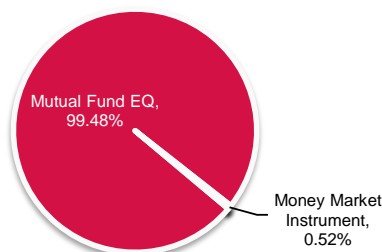
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	18.68%
Schroder Dana Istimewa MF	40.36%
Schroder Dana Prestasi MF	40.44%
TD + Cash	0.52%

### FUND MANAGER COMMENTARY

In July 2020, IIDR Prime Equity Fund booked performance of +4.39% mom, in line with the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (+2.5% mom), while Real Estate was the largest negative contributor (-0.3% mom). In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. BI also cut its benchmark rate further by 25bps to 4.00%. 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 development of reopening.

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## FUND FACT SHEET

# IDR PRIME FIXED INCOME FUND

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

31 July 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 216,030.75
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,471.66	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 4.74	Benchmark Duration	: 5.02

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	2.37%	6.89%	5.02%	8.48%	6.46%	7.65%	6.92%
Benchmark*	2.51%	6.46%	5.32%	9.33%	7.23%	8.56%	7.97%

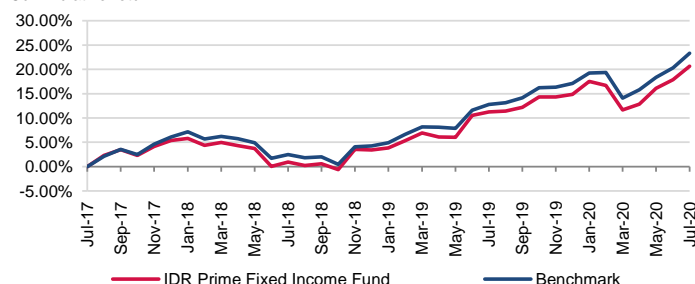
\*Current benchmark is effective since 1 May 2016

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

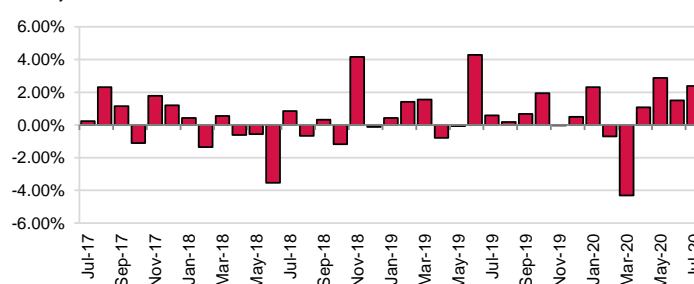
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

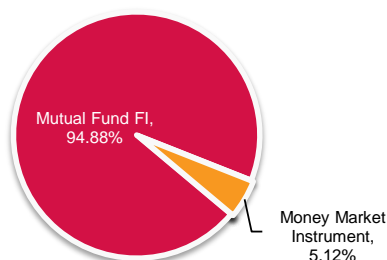


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	35.09%
Schroder Dana Mantap Plus II MF	59.79%
TD + Cash	5.12%

### FUND MANAGER COMMENTARY

Indonesia local government bond market made a positive return in July 2020 with Bloomberg Indonesia Local Sovereign Index (BINDO) went up by +3.00% on monthly basis, and the IDR Prime Fixed Income Fund performance reported +2.37% return in the same month. US-China tension rose with the recent closure of the Chinese Consulate in Houston and the U.S. Consulate in Chengdu, coupled with potential action against Chinese-owned social media services due to accusations of espionage in US. Meanwhile, most of regions reported a significant negative GDP growth in 2Q 2020. From domestic side, since the recession threat is imminent, government burden sharing with Bank Indonesia through debt monetization plan has calmed the bond market volatility in July 2020. Bank Indonesia slashed the 7-day reverse repo rate to 4.00% amid low inflation and loosening monetary atmosphere.

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## FUND FACT SHEET

## IDR GROWTH EQUITY SYARIAH FUND

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

31 July 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 67,835.96
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 828.93	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

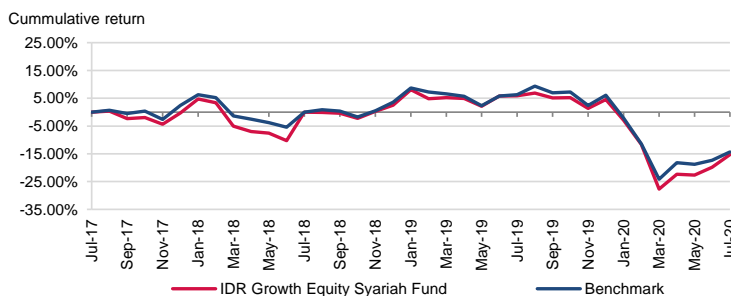
## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	5.57%	9.02%	-18.99%	-20.04%	-8.26%	-3.24%	-3.58%
Benchmark*	3.67%	4.68%	-19.28%	-19.37%	-6.20%	-0.40%	-0.98%

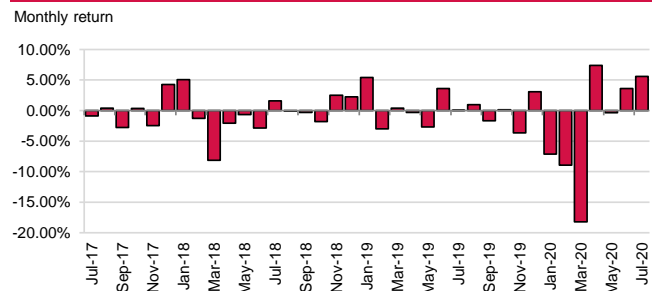
\*Current benchmark is effective since inception

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

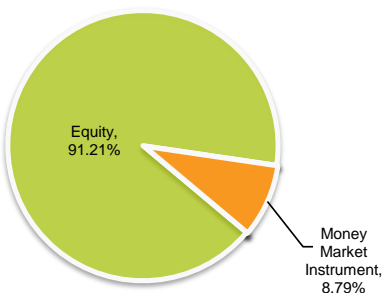
## LAST 3 YEARS CUMULATIVE RETURN



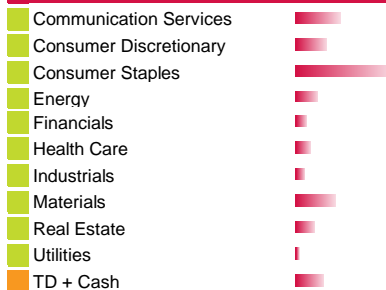
## LAST 3 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION



## TOP HOLDINGS

13.97%	PT Astra Internasional Tbk
9.65%	PT Bank BTPN Syariah Tbk
30.26%	PT Indofood CBP Sukses Makmur Tbk
6.99%	PT Merdeka Copper Gold Tbk
3.42%	PT Pakuwon Jati Tbk
4.65%	PT PP London Sumatra Indonesia Tbk
2.85%	PT Telekomunikasi Indonesia Tbk
12.41%	PT Unilever Indonesia Tbk
6.01%	PT United Tractors Tbk
1.01%	TD Bank Danamon Syariah
8.79%	

## FUND MANAGER COMMENTARY

In July 2020, IDR Growth Equity Syariah Fund booked performance of +5.57% mom, better than benchmark performance. By sector inside ISSI, Consumer Staples was the largest positive contributor (+1.5% mom), while Real Estate was the largest negative contributor (-0.6% mom). In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. BI also cut its benchmark rate further by 25bps to 4.00%. 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 development of reopening.

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## FUND FACT SHEET

# IDR DYNAMIC SYARIAH FUND

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

31 July 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 54,711.91
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,015.04	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**	3.51%	7.04%	-10.36%	-9.89%	-2.50%	0.83%	0.29%
Benchmark*	2.67%	5.11%	-7.50%	-6.89%	-0.85%	2.07%	1.73%

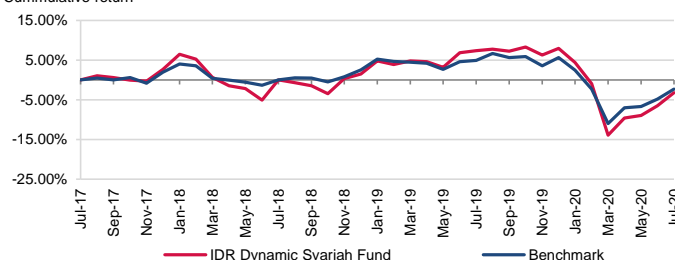
\*Current benchmark is effective from 1 Jan 2020

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

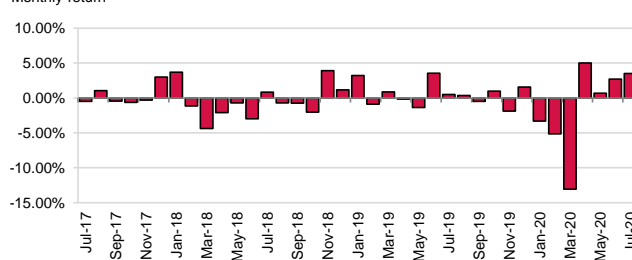
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

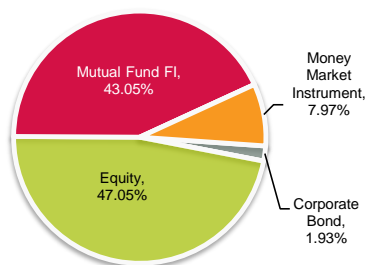


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	6.62%
Consumer Discretionary	4.57%
Consumer Staples	16.37%
Energy	3.26%
Financials	1.51%
Health Care	2.33%
Industrials	1.58%
Materials	7.11%
Real Estate	3.13%
Utilities	0.59%
Industrials Bond	1.93%
MF Fixed Income	43.05%
Bond < 1 Year	3.70%
TD + Cash	4.27%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

In July 2020, IDR Dynamic Syariah Fund booked performance of +3.51%. In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event including healthcare policy, stimulus, and development of reopening. In bond market, IBPA Indonesia Government Sukuk Index (IGSIX) went up by 1.73% on monthly basis as in July 2020, despite the recession threat is imminent. The government burden sharing with Bank Indonesia through debt monetization plan has calmed the bond market volatility in July 2020. During July 2020, Bank Indonesia also slashed the 7-day reverse repo rate to 4.00% amid low inflation and loosening monetary atmosphere.

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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 July 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  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 1.1515  
Risk Level : High

Fund Size (million) : USD 28.54  
Fund Management Fee : 2.10% per annum  
Pricing Frequency : Daily  
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**	4.67%	10.12%	2.09%	7.43%	3.02%	N/A	3.73%
Benchmark*	5.43%	13.10%	-1.99%	5.54%	4.91%	N/A	6.80%

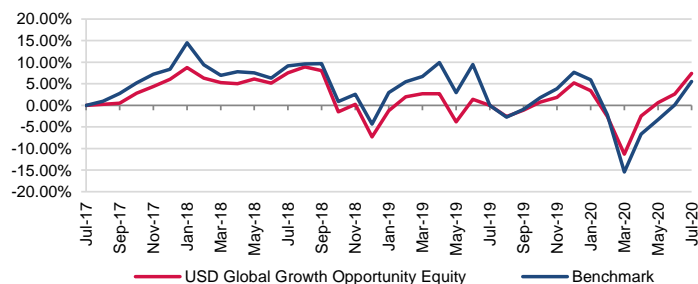
\*Current benchmark is effective since 1 Jan 2018

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

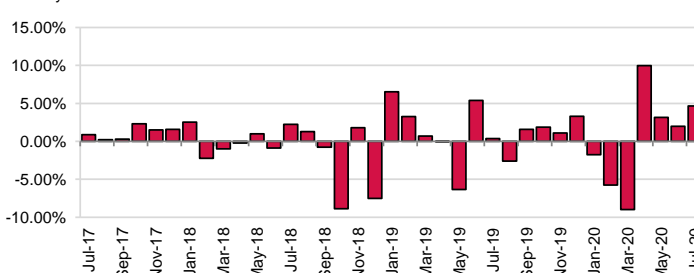
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

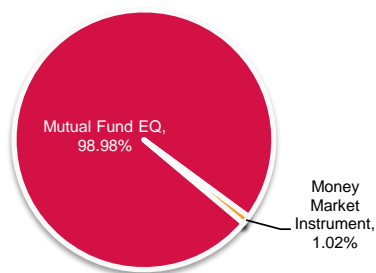


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

CIMB Principal Islamic Asia Pacific Equity MF	11.98%
Schroder Global Syariah Equity MF	87.00%
TD + Cash	1.02%

### FUND MANAGER COMMENTARY

In July 2020, UUSD Global Growth Opportunity Equity Fund booked performance of +4.67% mom, slightly below the benchmark performance. In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. 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

31 July 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 2.32
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.8195	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)

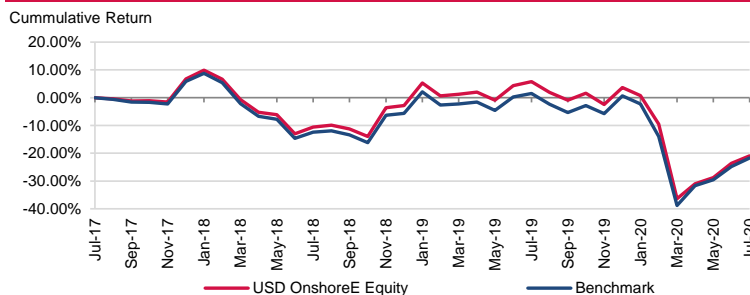
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity Fund**	3.49%	14.56%	-23.72%	-25.10%	-7.65%	N/A	-5.89%
Benchmark*	4.12%	14.47%	-22.25%	-22.90%	-7.85%	N/A	-5.84%

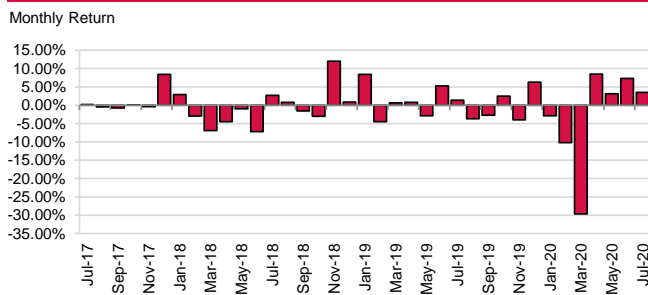
\*Current benchmark is effective since inception

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

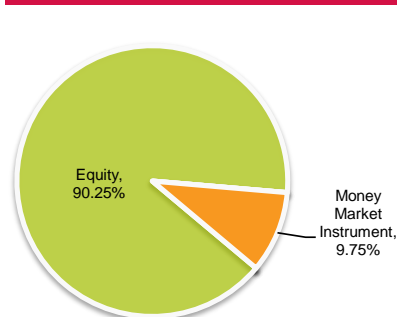
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	11.21%
Consumer Discretionary	7.69%
Consumer Staples	12.23%
Energy	3.03%
Financials	45.34%
Health Care	2.35%
Industrials	0.68%
Materials	5.37%
Real Estate	1.90%
Utilities	0.46%
TD + Cash	9.75%

### TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri 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
PT United Tractors Tbk

### FUND MANAGER COMMENTARY

In July 2020, UUSD Onshore Equity Fund booked performance of +3.49% mom, slightly below the MXID performance (in USD). By sector inside MXID, Financials was the largest positive contributor (+4.1% mom), while Communication Services was the largest negative contributor (-0.1% mom). In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. BI also cut its benchmark rate further by 25bps to 4.00%. 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 development of reopening.

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## FUND FACT SHEET

# USD PRIME GLOBAL EQUITY FUND

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

31 July 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 1.0971  
Risk Level : High

Fund Size (million) : USD 33.21  
Fund Management Fee : 2.10% per annum  
Pricing Frequency : Daily

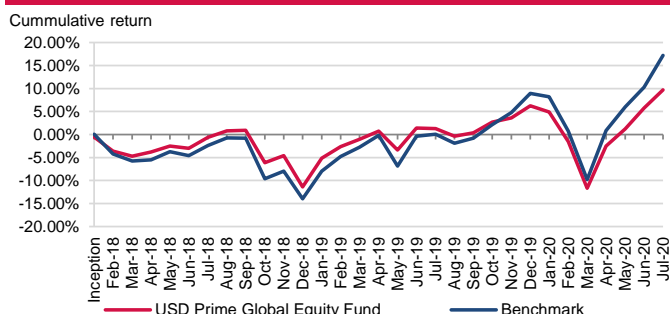
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global** Equity Fund	3.75%	12.55%	3.24%	8.28%	N/A	N/A	3.73%
Benchmark*	6.28%	16.23%	7.57%	17.13%	N/A	N/A	6.47%

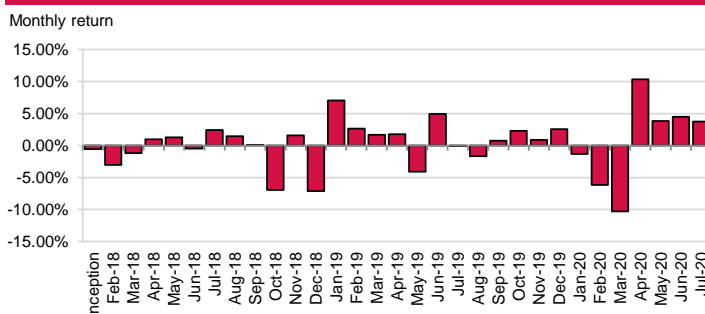
\*Current benchmark is effective since inception

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

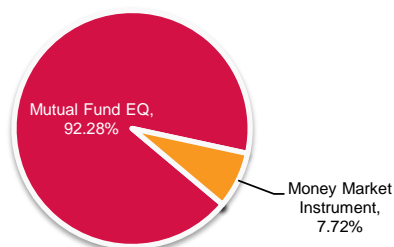
### LAST 2 YEARS CUMULATIVE RETURN



### LAST 2 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	90.75%
Schroder Asian Equity Yield Class A MF	1.53%
TD + Cash	7.72%

### FUND MANAGER COMMENTARY

In July 2020, UUSD Prime Global Equity Fund booked performance of +3.75% mom, below the benchmark performance. In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. 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

31 July 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 50.88
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9333	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

### FUND PERFORMANCE

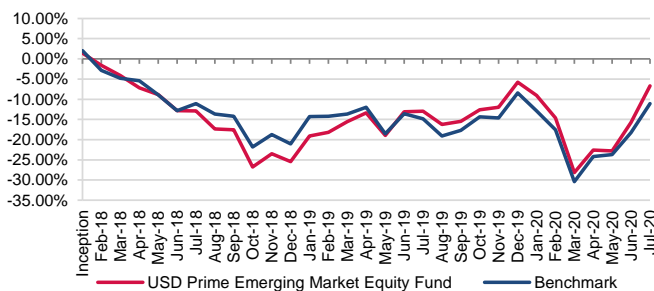
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity Fund**	10.80%	20.58%	-0.91%	7.24%	N/A	N/A	-2.69%
Benchmark*	8.75%	17.23%	-2.91%	4.35%	N/A	N/A	-4.54%

\*Current benchmark is effective since inception

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

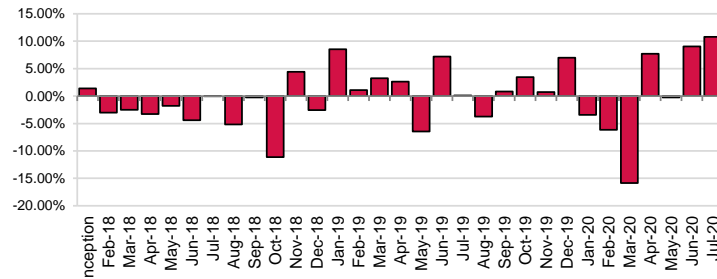
### LAST 2 YEARS CUMULATIVE RETURN

Cummulative return

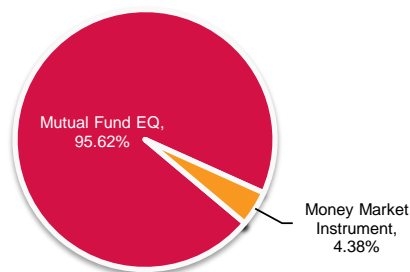


### LAST 2 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A ACC MF	95.62%
TD + Cash	4.38%

### FUND MANAGER COMMENTARY

In July 2020, UUSD Prime Emerging Market Equity Fund booked performance of +10.80% mom, better than benchmark performance. In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. 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

31 July 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 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 74,812.75
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 835.71	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

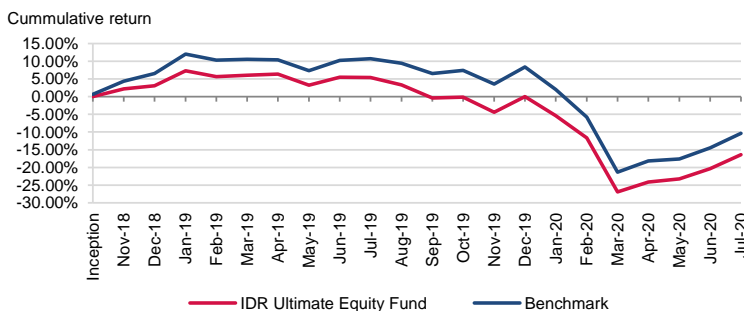
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity Fund**	4.90%	10.11%	-16.47%	-20.74%	N/A	N/A	-9.68%
Benchmark*	4.81%	9.58%	-17.25%	-19.01%	N/A	N/A	-6.00%

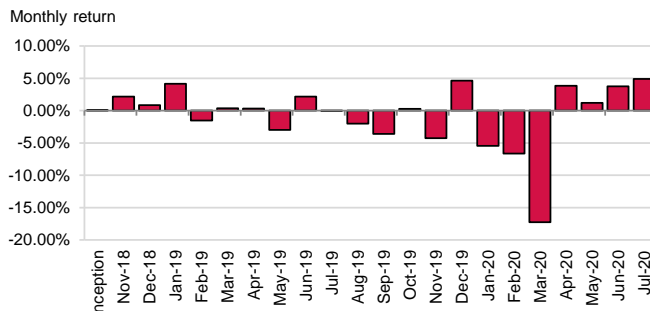
\*Current benchmark is effective since inception

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

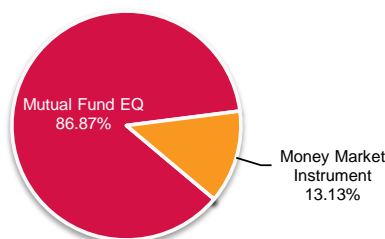
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	86.87%
TD + Cash	13.13%

### TOP HOLDINGS

Ashmore Dana Ekuitas Nusantara MF	1.46%
Ashmore Dana Progresif Nusantara MF	18.46%
Bahana Primavera 99 MF	17.12%
Batavia Dana Saham MF	21.59%
Schroder Dana Prestasi MF	28.24%

### FUND MANAGER COMMENTARY

In July 2020, IIDR Ultimate Equity Fund booked performance of +4.90% mom, in line with the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (+2.5% mom), while Real Estate was the largest negative contributor (-0.3% mom). In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases on countries that had undergone the reopening. Domestic market also rallied driven by overall positive sentiment from global market, clarity on burden sharing scheme between government and BI, as well as various new scheme to support economic recovery. BI also cut its benchmark rate further by 25bps to 4.00%. 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 development of 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

31 July 2020

### INVESTMENT MANAGER

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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

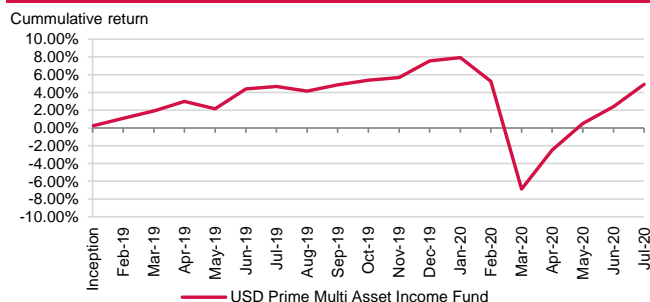
Launch Date	: 30 January 2019	Fund Size (million)	: USD 5.20
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 1.0491	Pricing Frequency	: Daily
Risk Level	: Moderate to High		

### FUND PERFORMANCE

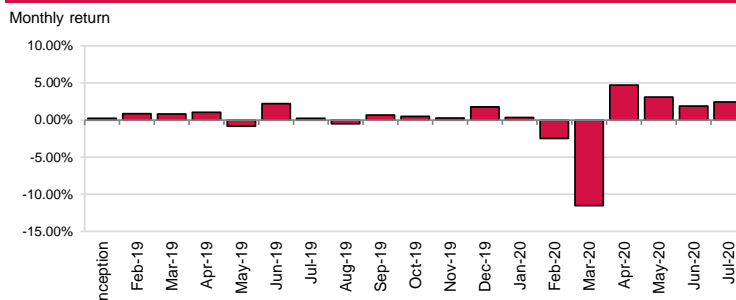
Fund	Fund Performance					
	1 Month	3 Months	YTD	1 Year	Annualised	
					3 Years	5 Years
USD Prime Multi Asset Income Fund**	2.45%	7.60%	-2.45%	0.22%	N/A	N/A
						Since Inception
						3.24%

\*\*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. They are rotating into credit as well as lagging areas of the equity market. The allocation to Yield assets was increased, while that to Growth and Defensive assets was reduced over the quarter. The managers trimmed positions in global, Asian and European equities, sold the financial equities position, and added a new position in energy stocks. They also bought a new holding in European basic resources on the basis of healthy valuations and potential support from the pick-up in economic activity in China. Elsewhere, they continued to shift away from emerging market local currency debt into hard currency debt, regional high yield bonds and Chinese government bonds. Within alternatives, they sold out of a social infrastructure holding. Elsewhere, the managers also sold the short position in Italian government bonds on the back of European Central Bank action.

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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 July 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 8.85
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.3142	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

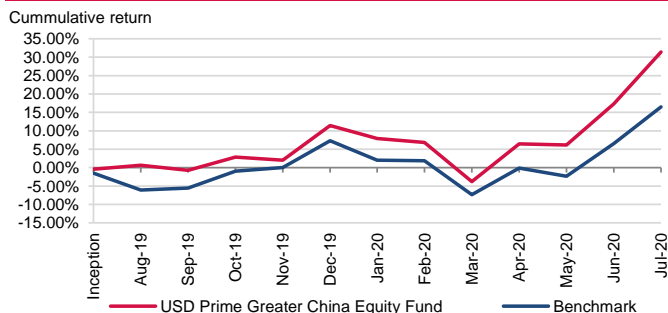
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity Fund**	12.00%	23.48%	17.93%	31.96%	N/A	N/A	30.48%
Benchmark*	9.33%	16.62%	8.58%	18.23%	N/A	N/A	16.04%

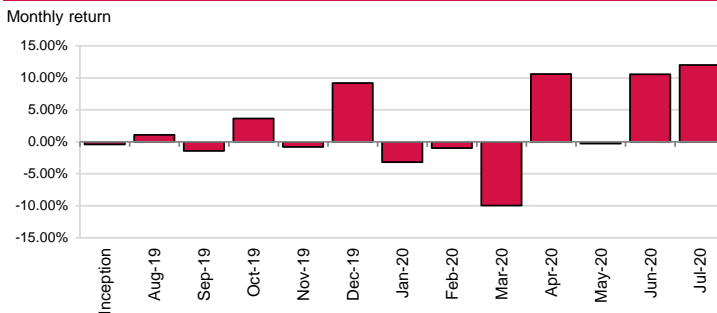
\*Current benchmark is effective since inception

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

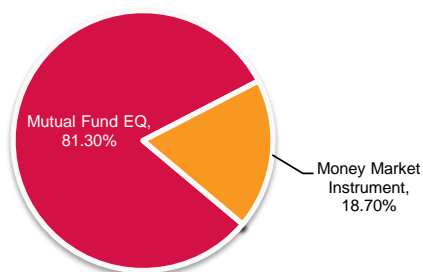
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	81.30%
TD + Cash	18.70%

### FUND MANAGER COMMENTARY

In July 2020, UUSD Prime Greater China Equity Fund booked performance of +12.00% mom, better than the benchmark performance. In last month, global market rallied driven by progress on vaccine development, hope of new stimulus, and dovish tone from central banks with headwinds came from US-China tension and resurging Covid-19 cases in countries that had undergone the reopening. 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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