



FUND FACT SHEET

IDR BALANCED 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 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)

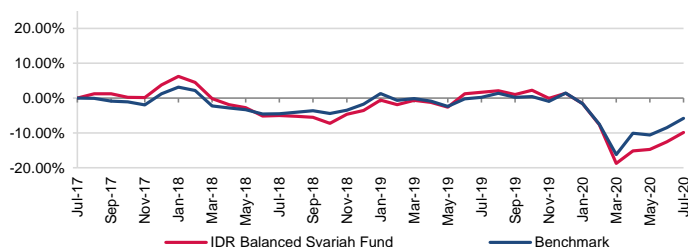
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

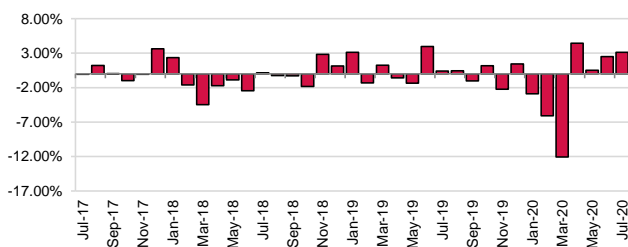
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

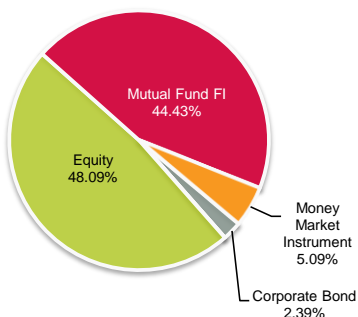


LAST 3 YEARS MONTHLY RETURN

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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