



FUND FACT SHEET

IDR PRIME 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 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

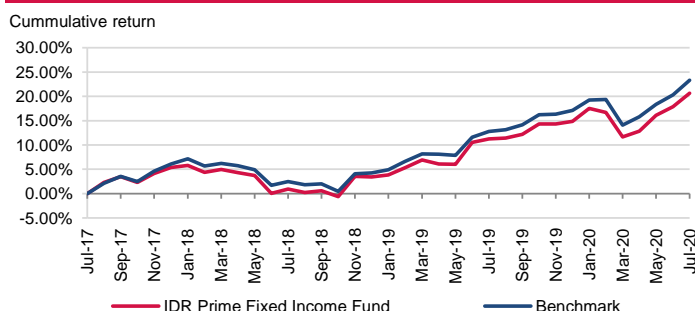
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	2.37%	6.89%	5.02%	8.48%	6.46%	7.65%	6.92%
Benchmark*	2.51%	6.46%	5.32%	9.33%	7.23%	8.56%	7.97%

*Current benchmark is effective since 1 May 2016

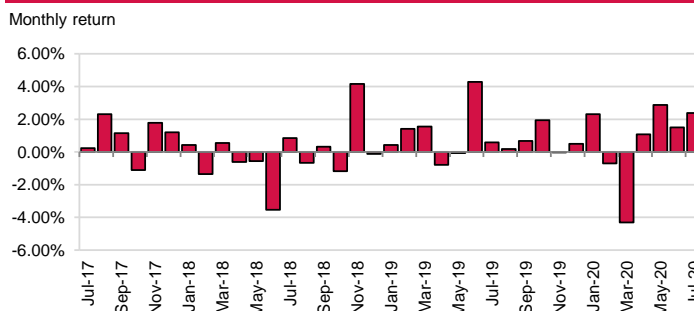
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

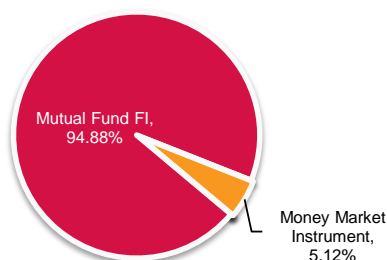
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS 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.

DISCLAIMER: IDR Prime Fixed Income 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.