



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 March 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 1,242,195.12
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,283.48	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**	-12.08%	-19.83%	-19.83%	-18.19%	-5.70%	-2.10%	2.59%
Benchmark*	-9.47%	-18.35%	-18.35%	-17.06%	-5.09%	-2.28%	2.67%

*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)

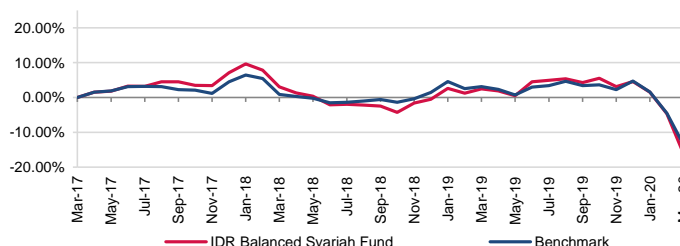
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

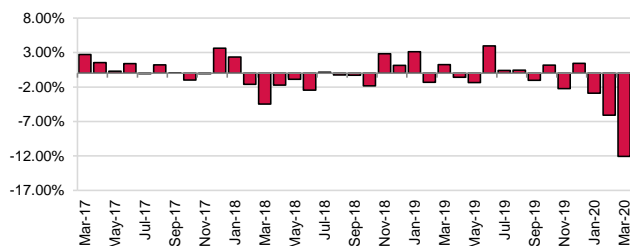
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

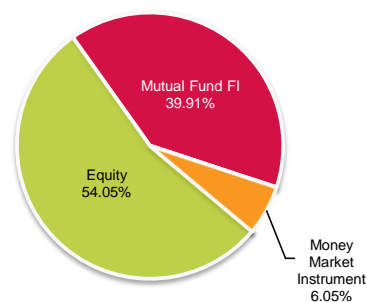


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.02%
Consumer Discretionary	6.01%
Consumer Staples	19.41%
Energy	4.61%
Financials	1.05%
Health Care	1.91%
Industrials	1.74%
Materials	4.63%
Real Estate	2.57%
Utilities	0.11%
MF Fixed Income	39.91%
Bond < 1 Year	1.87%
TD + Cash	4.18%

TOP HOLDINGS

PT Astra International Tbk	12.02%
PT Charoen Pokphand Indonesia Tbk	6.01%
PT Indofood CBP Sukses Makmur Tbk	19.41%
PT Indofood Sukses Makmur Tbk	4.61%
PT Telekomunikasi Indonesia Tbk	1.05%
PT Unilever Indonesia Tbk	1.91%
SBSN Seri IFR0006	1.74%
SBSN Seri PBS011	4.63%
SBSN Seri PBS012	2.57%
SBSN Seri PBS021	0.11%

FUND MANAGER COMMENTARY

In March 2020, IDR Balanced Syariah Fund booked performance of -12.08%. Global market and domestic market corrected significantly, driven by rapid increasing of Coronavirus cases in US and other countries outside of China, including Indonesia. In addition, significant correction in oil price, due to disagreement between OPEC and Russia, also contributed to the higher volatility. The market rebounded in the near end of months on announcement of US USD 2 trillion stimulus. From bond market, Bloomberg Indonesia Local Sovereign Index (BINDO) also declined by -5.2% on monthly basis as foreign investors reduced risky assets including Indonesia local bonds. As a result, Rupiah depreciated by 13.9% on monthly basis against USD in March 2020. As promised, Bank Indonesia intensified triple intervention to stabilize the local financial market by buying government bonds through reverse auctions, intervened the Rupiah through NDF market, and cut 7-day reverse repo rate by 25 bps to 4.5% in March 2020.

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