



FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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

30 November 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 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 79,549.58
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 910.89	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

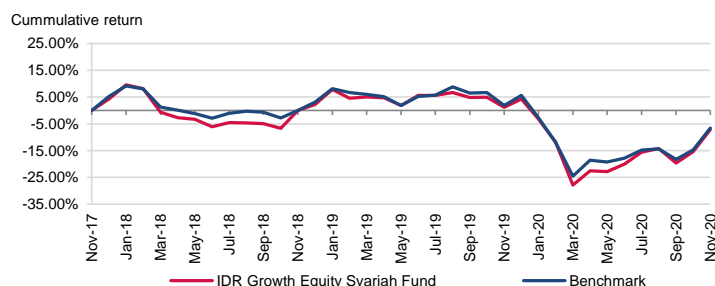
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	9.66%	8.24%	-10.98%	-8.23%	-3.90%	0.58%	-1.69%
Benchmark*	9.44%	9.06%	-11.54%	-8.31%	-2.44%	3.54%	0.75%

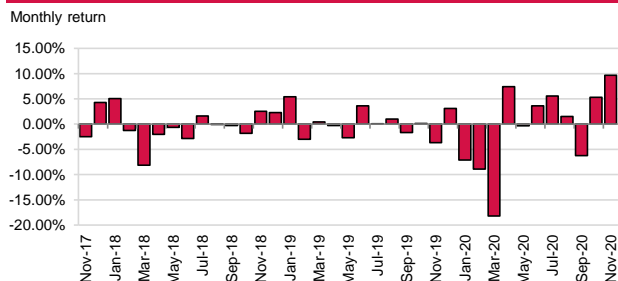
*Current benchmark is effective since inception

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

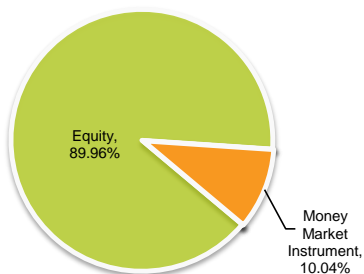
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	17.93%
Consumer Discretionary	2.23%
Consumer Staples	25.19%
Energy	8.63%
Financials	2.63%
Health Care	4.31%
Industrials	3.70%
Materials	18.39%
Real Estate	5.12%
Utilities	1.53%
Information Technology	0.31%
TD + Cash	10.04%

TOP HOLDINGS

PT Adaro Energy Tbk
PT Chandra Asri Petrochemical Tbk
PT Charoen Pokphand Indonesia Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Industri Jamu Dan Farmasi Sido Muncul Tbk
PT Semen Indonesia Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
PT United Tractors Tbk
TD Bank Danamon Syariah

FUND MANAGER COMMENTARY

In November 2020, IDR Growth Equity Syariah Fund booked performance of +9.66% mom, in line with benchmark performance. By sector inside ISSI, Materials was the largest positive contributor (+2.7% mom), while Unclassified Stocks was the least positive contributor (+0% mom). In last month, global equity market and domestic equity market significantly rallied on two strong positive factors. The first factor was the relatively smooth process and favorable result of US election. The second factor was the positive results of vaccine efficacy rate from several leading potential vaccine producers. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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