



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 October 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 1,233,916.48
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,426.81	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**	3.07%	0.22%	-10.88%	-11.64%	-3.42%	1.97%	3.49%
Benchmark*	3.06%	0.94%	-6.30%	-5.34%	-1.32%	2.20%	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)

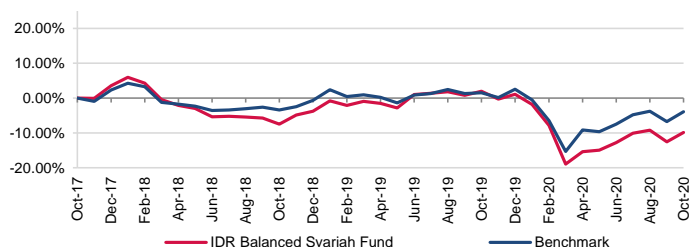
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

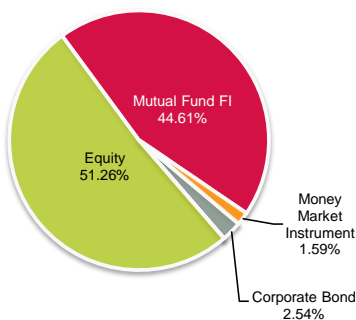


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.11%
Consumer Discretionary	6.58%
Consumer Staples	14.50%
Energy	4.44%
Financials	1.25%
Health Care	1.99%
Industrials	0.98%
Materials	11.15%
Real Estate	1.91%
Utilities	0.31%
Information Technology	0.05%
Industrials Bond	2.54%
MF Fixed Income	44.61%
Bond < 1 Year	0.50%
TD + Cash	1.09%

TOP HOLDINGS

PT Astra International Tbk	8.11%
PT Chandra Asri Petrochemical Tbk	6.58%
PT Indofood CBP Sukses Makmur Tbk	14.50%
PT Telekomunikasi Indonesia Tbk	4.44%
PT Unilever Indonesia Tbk	1.25%
SBSN Seri IFR0006	1.99%
SBSN Seri PBS011	0.98%
SBSN Seri PBS012	11.15%
SBSN Seri PBS019	1.91%
SBSN Seri PBS021	0.31%

FUND MANAGER COMMENTARY

In October 2020, IDR Balanced Syariah Fund booked performance of +3.07%. In last month, global equity market showed mixed performance with majority of the regions performed positively on the first half of the month, driven by improving clarity on US election direction. However, in the later part of the month, US and European markets were mostly corrected due to new wave of resurging Covid19 cases. In domestic side, market rebounded mainly driven by announcement of Omnibus Law approval. 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 support through recovery until post-Covid19 period. In bond market, IBPA Indonesia Government Sukuk Index went up by +1.19% on monthly basis. Foreign inflow and higher demand in government bond auction market had pushed yield curve lower. On monetary side, the central bank maintained the 7-day reverse repo rate at 4.00% with loosening monetary stance amid low inflation at 1.44% YoY in October 2020.

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