



FUND FACT SHEET

USD FIXED INCOME FUND

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

30 September 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 shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Fixed Income Securities

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|--|
| Launch Date | : 7 November 2000 | Fund Size (million) | : USD 72.51 |
| Launch Price | : USD 1.00 | Fund Management Fee | : 1.45% per annum |
| Unit Price (NAV) | : USD 3.18 | Pricing Frequency | : Daily |
| Risk Level | : Moderate | Benchmark | : 90% BBG USD EM Indonesia Sov. Bond Index 10% 3-Month USD Avg Time Deposit (Net) |
| Fund Duration | : 8.07 | Benchmark Duration | : 8.16 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Fixed Income** | -0.98% | 3.30% | 5.83% | 6.76% | 5.24% | 5.69% | 5.99% |
| Benchmark* | -1.18% | 2.58% | 5.15% | 6.08% | 5.02% | 4.12% | 1.06% |

*Current benchmark is effective from 1 Jan 2019

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net of 20% WHT)

From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

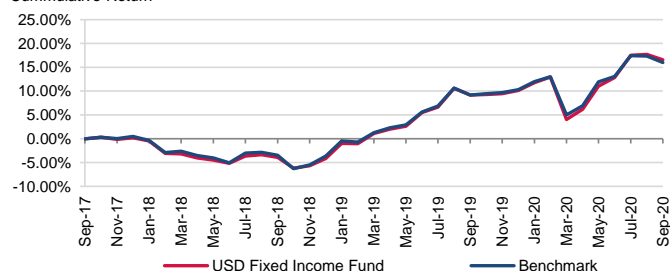
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

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

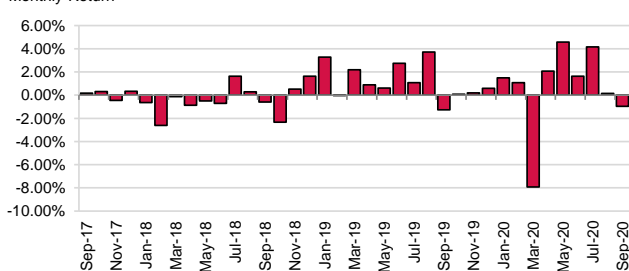
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

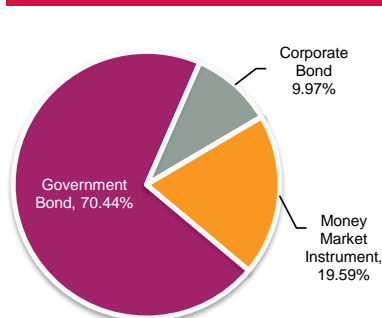


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------|--------|
| Government Bond | 70.44% |
| Energy | 2.54% |
| Financials | 3.80% |
| Utilities | 3.64% |
| Bond < 1 Year | 7.25% |
| TD + Cash | 12.34% |

TOP HOLDINGS

| |
|--------------------|
| INDON 2024 |
| INDON 2042 |
| INDON 2043 |
| INDON 2044 |
| SBSN INDO III 2026 |

FUND MANAGER COMMENTARY

Bloomberg USD Indonesia Sovereign Bond Index lowered by -1.18% MoM as INDON prices fell on long-end, pushing the yield up by 16-18bps for 20-30yr maturity bucket as investors showed concern on rising pandemic Covid19 in Indonesia, and the USD Fixed Income Fund booked return of -0.98% in September 2020. Meanwhile, the long-end US Treasury curve gained with yields 10yr/30yr downed by 2bps/2bps while short-end tenor held steady, In overall, the US Treasuries traded in a tight range due to the Fed's pledge to keep interest rates at zero for a long time.

DISCLAIMER: USD 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.



FUND FACT SHEET

IDR FIXED INCOME FUND

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

30 September 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 shall be managed to provide investor an attractive investment return through strategic and selective investments in IDR denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : IDR Fixed Income securities and/ or
IDR Fixed Income mutual fund(s)

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|---|
| Launch Date | : 7 November 2000 | Fund Size (million) | : IDR 1,064,152.46 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.65% per annum |
| Unit Price (NAV) | : IDR 4,218.29 | Pricing Frequency | : Daily |
| Risk Level | : Moderate | Benchmark | : 90% Bloomberg IDR Indonesia Sov. Bond Index 10% 3-Month IDR Avg Time Deposit (Net) |
| Fund Duration | : 5.93 | Benchmark Duration | : 5.44 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Fixed Income** | -0.49% | 2.89% | 5.24% | 7.65% | 4.74% | 8.56% | 7.50% |
| Benchmark * | -0.16% | 3.51% | 5.83% | 8.34% | 5.39% | 9.24% | 9.92% |

*Current benchmark is effective from 1 May 2016

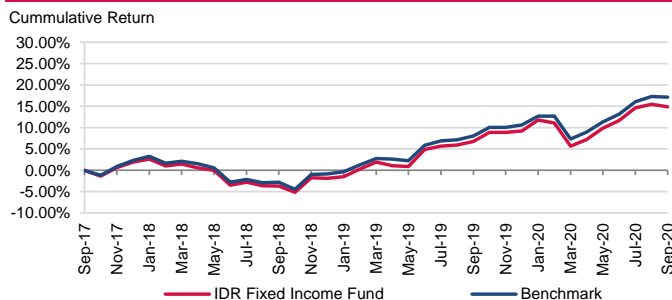
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net)+10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

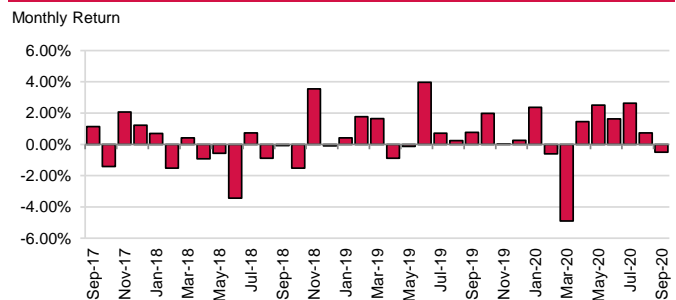
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

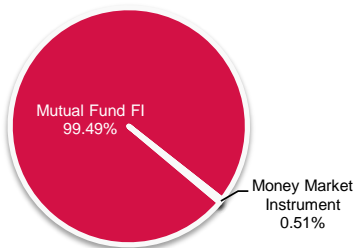
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------|--------|
| MF Fixed Income | 99.49% |
| TD + Cash | 0.51% |

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0056
Government Bond FR0078
Government Bond FR0081
Government Bond FR0082

FUND MANAGER COMMENTARY

Indonesia local government bond market made a negative return in September 2020 with Bloomberg Indonesia Local Sovereign Index (BINDO) went down by -0.06% on monthly basis, and the IDR Fixed Income Fund performance reported -0.49% return in the same month. On macroeconomic, Indonesia manufacturing activity went down in September with lower PMI at 47.2. To boost economic growth, government plans to create several tax incentives under tax omnibus law implementation and government pinpointed the economic growth assumption at 5% in 2021. During September, IDR depreciated against USD by -2.2% due to foreign capital outflow amid market concern of continuing debt monetization for next year, that might add burden for the budget. On monetary side, the central bank maintained the 7-day reverse repo rate at 4.00% amid low inflation at 1.42% YoY in September 2020.

DISCLAIMER: IDR 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



FUND FACT SHEET

IDR EQUITY FUND

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

30 September 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 an 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% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|--|
| Launch Date | : 7 November 2000 | Fund Size (million) | : IDR 13,687,967.20 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 2.10% per annum |
| Unit Price (NAV) | : IDR 11,945.62 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net) |

FUND PERFORMANCE

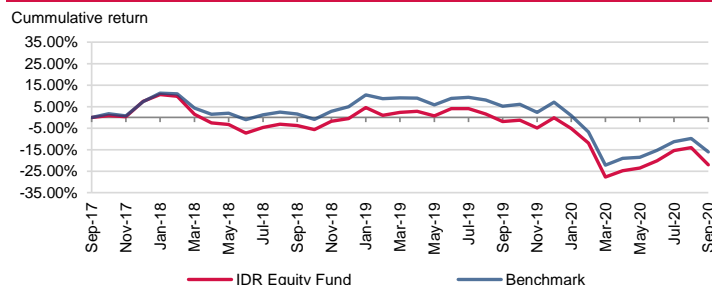
| Fund | Fund Performance | | | | | | |
|--------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Equity** | -9.28% | -2.38% | -21.89% | -20.48% | -7.97% | 0.29% | 13.28% |
| Benchmark * | -7.00% | -0.89% | -21.64% | -20.25% | -5.68% | 3.07% | 13.70% |

*Current benchmark is effective from 1 April 2014

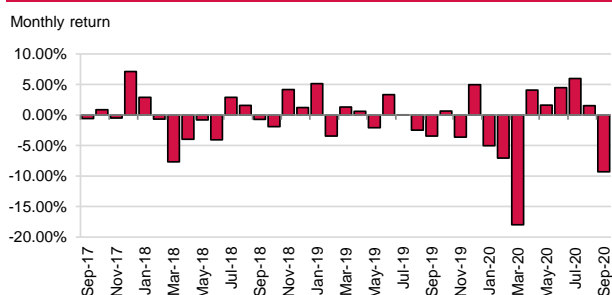
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

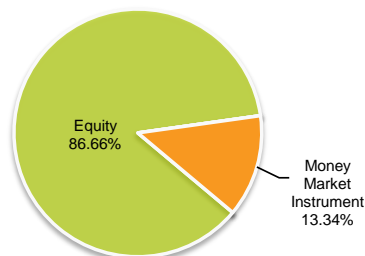
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 10.24% |
| Consumer Discretionary | 5.35% |
| Consumer Staples | 19.56% |
| Energy | 4.40% |
| Financials | 32.03% |
| Health Care | 2.55% |
| Industrials | 1.07% |
| Information Technology | 0.11% |
| Materials | 9.15% |
| Real Estate | 1.56% |
| Utilities | 0.64% |
| TD + Cash | 13.34% |

TOP HOLDINGS

| | |
|--------|-----------------------------------|
| 10.24% | PT Astra International Tbk |
| 5.35% | PT Bank Central Asia Tbk |
| 19.56% | PT Bank Mandiri Tbk |
| 4.40% | PT Bank Rakyat Indonesia Tbk |
| 32.03% | PT HM Sampoerna Tbk SHS |
| 2.55% | PT Indofood CBP Sukses Makmur Tbk |
| 1.07% | PT Telekomunikasi Indonesia Tbk |
| 0.11% | PT Unilever Indonesia Tbk |
| 9.15% | PT United Tractors Tbk |
| 1.56% | TD Bank Rakyat Indonesia |

FUND MANAGER COMMENTARY

In September 2020, IDR Equity Fund booked performance of -9.28% mom, below the benchmark performance. By sector inside JCI, Real Estate was the largest positive contributor (+0.8% mom), while Financials was the largest negative contributor (-4.5% mom). In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. 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.

DISCLAIMER: IDR Equity 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.



FUND FACT SHEET

IDR MONEY MARKET FUND

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

30 September 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 shall be managed to provide investor a stable and optimum growth rate with high degree of principal safety and low risk tolerance through investment in high quality IDR money market instruments in Indonesia.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

| | | | |
|------------------|----------------|---------------------|---|
| Launch Date | : 5 May 2006 | Fund Size (million) | : IDR 427,419.70 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.65% per annum |
| Unit Price (NAV) | : IDR 2,011.17 | Pricing Frequency | : Daily |
| Risk Level | : Low | Benchmark | : 100% 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 Money Market** | 0.13% | 0.63% | 2.56% | 3.78% | 4.26% | 4.55% | 4.97% |
| Benchmark* | 0.20% | 0.65% | 2.07% | 2.88% | 3.12% | 3.35% | 4.04% |

*Current benchmark is effective from 1 Dec 2010

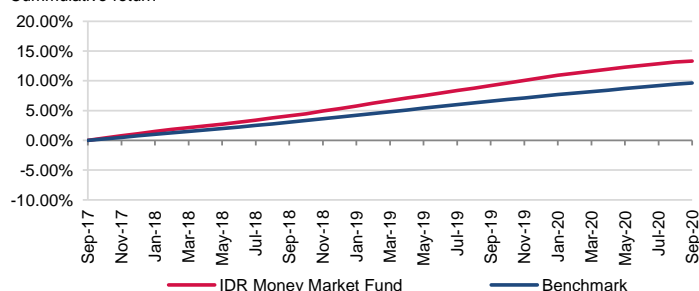
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

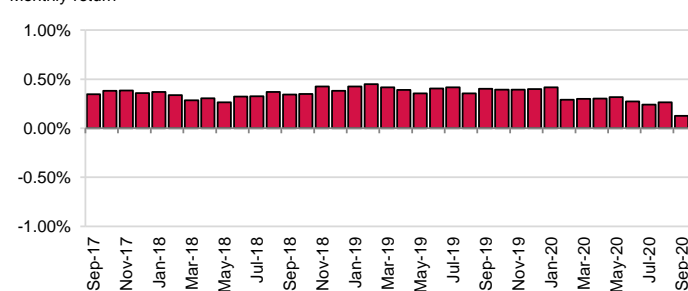
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------|--------|
| Bond < 1 Year | 2.16% |
| MF Money Market | 18.28% |
| TD + Cash | 79.56% |

TOP HOLDINGS

Bahana Dana Likuid MF
TD Bank CIMB Niaga
TD Bank Maybank Indonesia
TD Bank OCBC - NISP
TD Bank Rakyat Indonesia

FUND MANAGER COMMENTARY

Indonesia recorded continuous deflation in August 2020 at -0.05% MoM (+1.32% YoY), vs. previous month of -0.10% MoM (+1.54% YoY). Food and transportation continued to be the drivers for the deflation which signified weak domestic demand amid Covid19 outbreak. Bank Indonesia (BI) maintained its policy rate at 4.00%, citing the need for IDR stability. The IDR has been the region's weakest performer on monthly basis by depreciating -2.2% amid renewed concerns about growth, prolonged debt monetization as well as proposed amendments to the 1999 Bank Indonesia governing law that could jeopardize the central bank's independence. Meanwhile, banks lowered their time deposit rates by 0.25% to the range of 4.25% - 5.25% per annum and the IDR Money Market Fund booked return of +0.13% in September 2020.

DISCLAIMER: IDR Money Market 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.



FUND FACT SHEET

IDR DANA BERKAH FUND

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

30 September 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 shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

| | | | |
|------------------|----------------|---------------------|---|
| Launch Date | : 5 May 2006 | Fund Size (million) | : IDR 12,542.09 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.65% per annum |
| Unit Price (NAV) | : IDR 1,903.53 | Pricing Frequency | : Daily |
| Risk Level | : Low | Benchmark | : 100% 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 Dana Berkah** | 0.20% | 0.69% | 2.35% | 3.38% | 3.90% | 4.21% | 4.57% |
| Benchmark* | 0.20% | 0.65% | 2.07% | 2.88% | 3.12% | 3.35% | 3.97% |

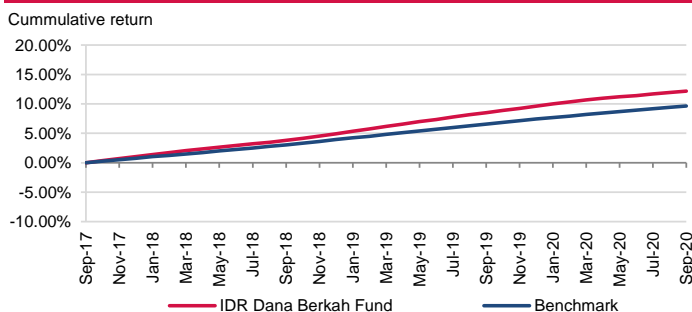
*Current benchmark is effective from 1 Dec 2010

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

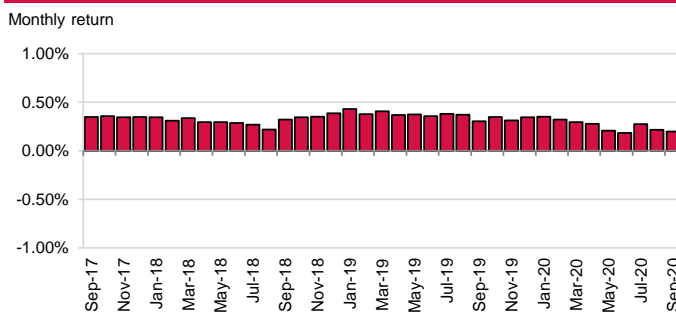
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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



SECTOR ALLOCATION

TD + Cash 100.00%

TOP HOLDINGS

TD Bank BRI Syariah
TD Bank Central Asia Syariah
TD Bank Danamon Syariah
TD Bank Mandiri Syariah
TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

Indonesia recorded deflation in August 2020 at -0.05% MoM (+1.32% YoY), vs. previous month of -0.10% MoM (+1.54% YoY). Food and transportation continued to be the drivers for the deflation which signified weak domestic demand amid Covid19 outbreak. Bank Indonesia (BI) maintained its policy rate at 4.00%, citing the need for IDR stability. The IDR has been the region's weakest performer on monthly basis by depreciating -2.2% amid renewed concerns about growth, prolonged debt monetization as well as proposed amendments to the 1999 Bank Indonesia governing law that could jeopardize the central bank's independence. Meanwhile, banks lowered their mudharabah return by 0.25% to the range of 4.25% - 5.25% per annum and the IDR Dana Berkah Fund booked return of +0.20% in September 2020.

DISCLAIMER: IDR Dana Berkah Fund is an Sharia 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 Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, 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.



FUND FACT SHEET

IDR BALANCED FUND

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

30 September 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 an 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% : Money Market Instruments
30% - 80% : IDR Fixed Income securities and/ or Fixed Income Mutual Fund(s) incl. ETF
30% - 80% : Equities listed in IDX and/ or Equity Mutual Fund(s) incl. ETF

FUND INFORMATION

| | | | |
|------------------|--------------------|---------------------|---|
| Launch Date | : 15 August 2008 | Fund Size (million) | : IDR 217,051.48 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.65% per annum |
| Unit Price (NAV) | : IDR 1,862.35 | Pricing Frequency | : Daily |
| Risk Level | : Moderate to High | Benchmark | : 50% MSCI Indonesia 50% Bloomberg Indonesia Local Sovereign Index |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|----------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Balanced** | -5.78% | -0.16% | -13.63% | -11.19% | -1.98% | 3.98% | 5.26% |
| Benchmark* | -5.70% | 0.35% | -10.83% | -7.79% | -1.08% | 6.02% | 3.65% |

*Current benchmark is effective from 1 Jan 2018

1 May 2016 to 31 Dec 2017: 50.0% Jakarta Composite Index (Total Return) + 50.0% Bloomberg Indonesia Local Sovereign Index

1 Jul 2015 to 30 Apr 2016: 50.0% Jakarta Composite Index (Total Return) + 50.0% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

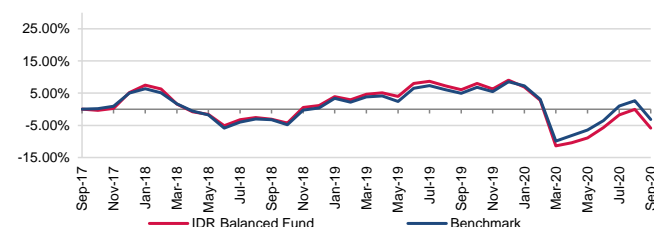
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

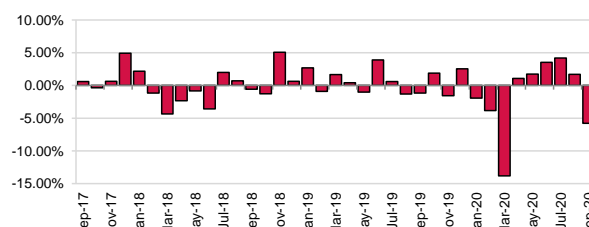
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

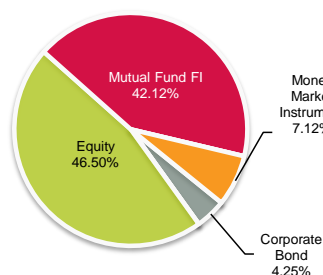


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------------------|--------|
| Communication Services | 5.46% |
| Consumer Discretionary | 4.20% |
| Consumer Staples | 6.39% |
| Energy | 2.46% |
| Financials | 22.59% |
| Health Care | 1.22% |
| Materials | 3.14% |
| Real Estate | 0.59% |
| Utilities | 0.46% |
| Industrials Bond | 1.46% |
| Communication Services Bond | 2.32% |
| Financials Bond | 0.48% |
| MF Fixed Income | 42.12% |
| Bond < 1 Year | 1.40% |
| TD + Cash | 5.72% |

TOP HOLDINGS

| |
|---------------------------------|
| Government Bond FR0040 |
| Government Bond FR0042 |
| Government Bond FR0077 |
| Government Bond FR0078 |
| Government Bond FR0082 |
| PT Astra International Tbk |
| PT Bank Central Asia Tbk |
| PT Bank Mandiri Tbk |
| PT Bank Rakyat Indonesia Tbk |
| PT Telekomunikasi Indonesia Tbk |

FUND MANAGER COMMENTARY

In September 2020, the IDR Balanced Fund booked performance of -5.78%. In last month, global equity market corrected due to increasing worry on recovery trajectory due to resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. In bond market, Bloomberg Indonesia Local Sovereign Index (BINDO) went down by -0.06% on monthly basis. Government plans to create several tax incentives under tax omnibus law implementation to boost economy, while Government pinpointed the economic growth assumption at 5% in 2021. IDR depreciated against USD by -2.2% on monthly basis due to foreign capital outflow amid market concern of continuing debt monetization for next year, that may add burden for the budget. On monetary side, the central bank maintained the 7-day reverse repo rate at 4.00% amid low inflation at 1.42% YoY in September 2020.

DISCLAIMER: IDR Balanced 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.



FUND FACT SHEET

IDR CASH SYARIAH FUND

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

30 September 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 shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|---|
| Launch Date | : 29 October 2009 | Fund Size (million) | : IDR 21,775.20 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.65% per annum |
| Unit Price (NAV) | : IDR 1,571.95 | Pricing Frequency | : Daily |
| Risk Level | : Low | Benchmark | : 100% 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 Cash Syariah** | 0.22% | 0.70% | 2.59% | 3.69% | 4.04% | 4.30% | 4.23% |
| Benchmark* | 0.20% | 0.65% | 2.07% | 2.88% | 3.12% | 3.35% | 3.44% |

*Current benchmark is effective from 1 Dec 2010

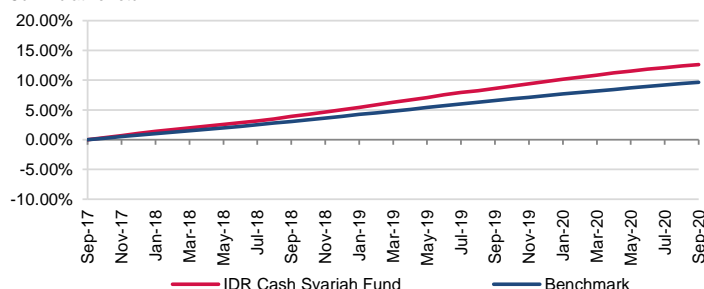
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

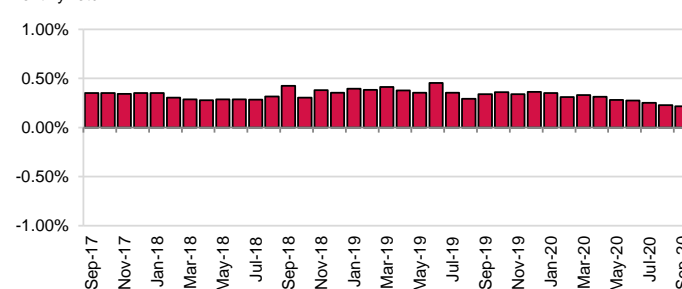
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

TD + Cash 100.00%

TOP HOLDINGS

TD Bank BRI Syariah
TD Bank Central Asia Syariah
TD Bank Danamon Syariah
TD Bank Permata Syariah
TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

Indonesia recorded deflation in August 2020 at -0.05% MoM (+1.32% YoY), vs. previous month of -0.10% MoM (+1.54% YoY). Food and transportation continued to be the drivers for the deflation which signified weak domestic demand amid Covid19 outbreak. Bank Indonesia (BI) maintained its policy rate at 4.00%, citing the need for IDR stability. The IDR has been the region's weakest performer on monthly basis by depreciating -2.2% amid renewed concerns about growth, prolonged debt monetization as well as proposed amendments to the 1999 Bank Indonesia governing law that could jeopardize the central bank's independence. Meanwhile, banks lowered their mudharabah return by 0.25% to the range of 4.25% - 5.25% per annum and the IDR Cash Syariah Fund booked return of +0.22% in September 2020.

DISCLAIMER: IDR Cash Syariah Fund is an Sharia 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 Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, 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.



FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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

30 September 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 incl. ETF

FUND INFORMATION

| | | | |
|------------------|----------------|---------------------|--|
| Launch Date | : 25 June 2010 | Fund Size (million) | : IDR 2,766,927.36 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 2.10% per annum |
| Unit Price (NAV) | : IDR 815.93 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net) |

FUND PERFORMANCE

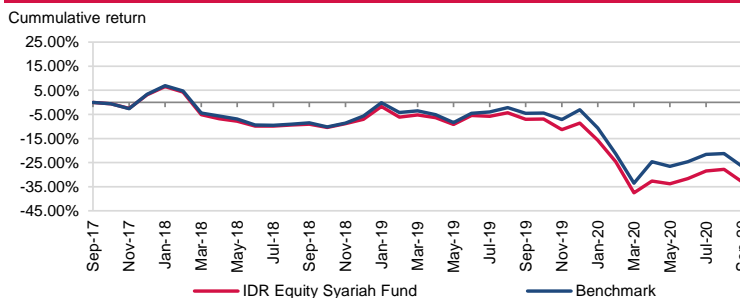
| Fund | Fund Performance | | | | | | |
|----------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Equity Syariah** | -7.13% | -1.90% | -26.63% | -27.89% | -12.48% | -3.69% | -1.96% |
| Benchmark* | -6.74% | -2.58% | -24.33% | -23.10% | -9.80% | -0.73% | 1.70% |

*Current benchmark is effective from 1 Apr 2014

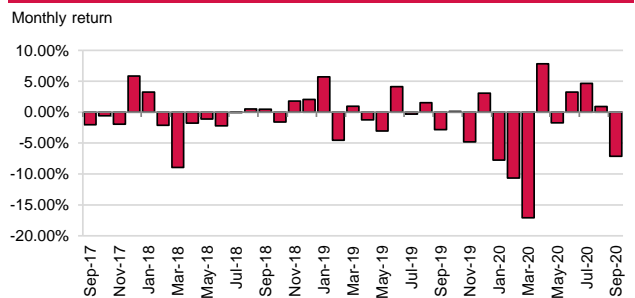
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

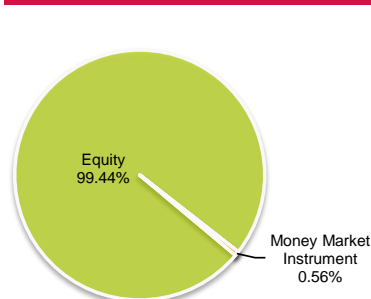
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 15.26% |
| Consumer Discretionary | 11.37% |
| Consumer Staples | 30.54% |
| Energy | 10.35% |
| Financials | 2.99% |
| Health Care | 4.31% |
| Industrials | 2.02% |
| Materials | 18.17% |
| Real Estate | 3.50% |
| Utilities | 0.67% |
| Information Technology | 0.27% |
| TD + Cash | 0.56% |

TOP HOLDINGS

| | |
|-----------------------------------|--------|
| PT Astra International Tbk | 15.26% |
| PT Chandra Asri Petrochemical Tbk | 11.37% |
| PT Charoen Pokphand Indonesia Tbk | 30.54% |
| PT Indofood CBP Sukses Makmur Tbk | 10.35% |
| PT Indofood Sukses Makmur Tbk | 2.99% |
| PT Kalbe Farma Tbk | 4.31% |
| PT Semen Indonesia Tbk | 2.02% |
| PT Telekomunikasi Indonesia Tbk | 18.17% |
| PT Unilever Indonesia Tbk | 3.50% |
| PT United Tractors Tbk | 0.67% |
| | 0.27% |
| | 0.56% |

FUND MANAGER COMMENTARY

In September 2020, IDR Equity Syariah Fund booked performance of -7.13% mom, slightly below the benchmark performance. By sector inside JII, Energy was the least negative contributor (0% mom), while Communication Services was the largest negative contributor (-1.9% mom). In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. 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.

DISCLAIMER: IDR Equity Syariah Fund is an Sharia 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 Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, 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.



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

30 September 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 1,228,425.83 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.85% per annum |
| Unit Price (NAV) | : IDR 1,384.30 | 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** | -3.69% | 0.25% | -13.54% | -13.28% | -4.70% | 1.98% | 3.22% |
| Benchmark* | -3.08% | 0.77% | -9.09% | -7.95% | -2.36% | 2.15% | 3.62% |

*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)

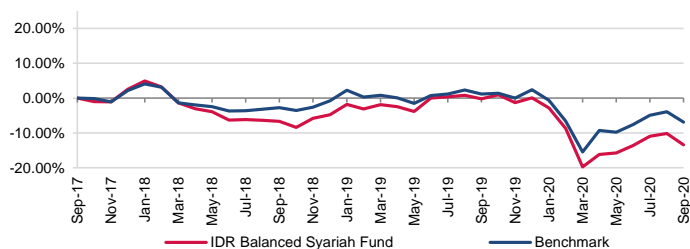
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

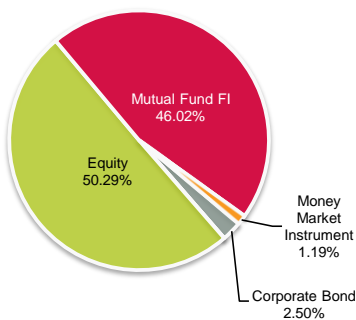


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 7.73% |
| Consumer Discretionary | 5.78% |
| Consumer Staples | 15.39% |
| Energy | 5.17% |
| Financials | 1.59% |
| Health Care | 2.23% |
| Industrials | 0.98% |
| Materials | 8.94% |
| Real Estate | 1.78% |
| Utilities | 0.46% |
| Information Technology | 0.24% |
| Industrials Bond | 2.50% |
| MF Fixed Income | 46.02% |
| Bond < 1 Year | 0.50% |
| TD + Cash | 0.69% |

TOP HOLDINGS

| | |
|-----------------------------------|--------|
| PT Astra International Tbk | 7.73% |
| PT Indofood CBP Sukses Makmur Tbk | 5.78% |
| PT Telekomunikasi Indonesia Tbk | 15.39% |
| PT Unilever Indonesia Tbk | 5.17% |
| PT United Tractors Tbk | 1.59% |
| SBSN Seri IFR0006 | 2.23% |
| SBSN Seri PBS011 | 0.98% |
| SBSN Seri PBS012 | 8.94% |
| SBSN Seri PBS019 | 1.78% |
| SBSN Seri PBS021 | 0.46% |

FUND MANAGER COMMENTARY

In September 2020, IDR Balanced Syariah Fund booked performance of -3.69%. In last month, global equity market corrected due to increasing worry on recovery trajectory due to resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. In bond market, IBPA Indonesia Government Sukuk Index went up by +0.85% on monthly basis. Government plans to create several tax incentives under tax omnibus law implementation to boost economy, while Government pinpointed the economic growth assumption at 5% in 2021. IDR depreciated against USD by -2.2% on monthly basis due to foreign capital outflow amid market concern of continuing debt monetization for next year, that may add burden for the budget. On monetary side, the central bank maintained the 7-day reverse repo rate at 4.00% amid low inflation at 1.42% YoY in September 2020.

DISCLAIMER: IDR Balanced Syariah Fund is an Sharia 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 Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, 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.



FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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

30 September 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 an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
8 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF
0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|---|
| Launch Date | : 06 January 2011 | Fund Size (million) | : IDR 5,536,544.35 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 2.00% per annum |
| Unit Price (NAV) | : IDR 1,603.62 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index |

FUND PERFORMANCE

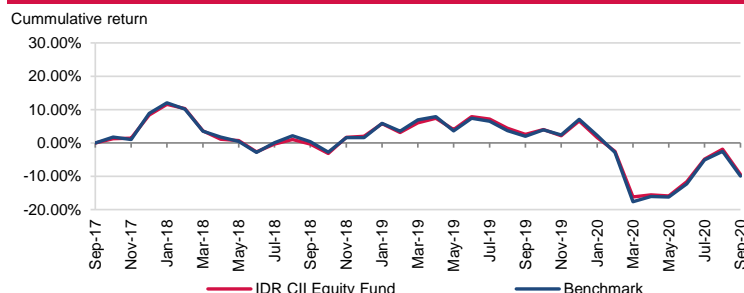
| Fund | Fund Performance | | | | | | |
|------------------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR China-India-Indonesia Equity** | -7.71% | 2.44% | -15.07% | -11.68% | -3.25% | 4.29% | 4.97% |
| Benchmark* | -7.58% | 2.72% | -15.85% | -11.65% | -3.42% | 4.63% | 3.80% |

*Current benchmark is effective since 1 Jan 2018

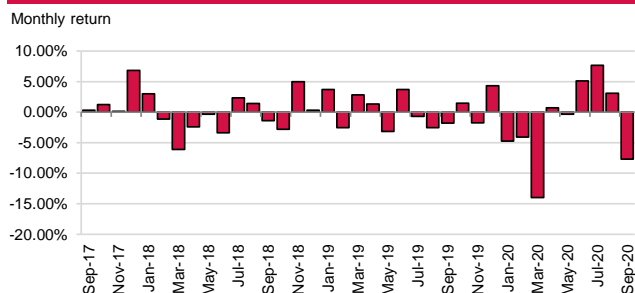
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

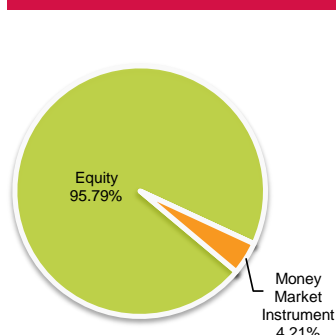
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 10.77% |
| Consumer Discretionary | 15.17% |
| Consumer Staples | 10.93% |
| Energy | 6.81% |
| Financials | 37.18% |
| Health Care | 3.32% |
| Industrials | 0.64% |
| Information Technology | 3.46% |
| Materials | 5.76% |
| Real Estate | 1.20% |
| Utilities | 0.56% |
| TD + Cash | 4.21% |

TOP HOLDINGS

| |
|---------------------------------|
| Alibaba Group Holding |
| PT Astra International Tbk |
| PT Bank Central Asia Tbk |
| PT Bank Mandiri Tbk |
| PT Bank Rakyat Indonesia Tbk |
| PT Telekomunikasi Indonesia Tbk |
| PT Unilever Indonesia Tbk |
| PT United Tractors Tbk |
| Reliance Industries Ltd |
| Tencent Holdings Ltd |

FUND MANAGER COMMENTARY

In September 2020, IDR CII Equity Fund booked performance of -7.71% mom, in the same direction with MXID performance of -11.1%, MXCN performance of -2.7%, MXIN performance of +0.9%. In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. 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.

DISCLAIMER: IDR China-India-Indonesia Equity 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.



FUND FACT SHEET

IDR PRIME EQUITY FUND

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

30 September 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 an 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% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|---|
| Launch Date | : 08 October 2014 | Fund Size (million) | : IDR 614,851.96 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.00% per annum |
| Unit Price (NAV) | : IDR 884.68 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net) |

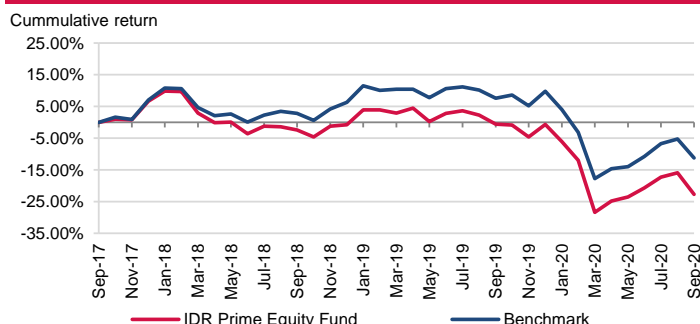
FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|-------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Prime Equity Fund** | -8.09% | -2.53% | -22.24% | -22.28% | -8.24% | 0.04% | -2.03% |
| Benchmark* | -6.33% | -0.48% | -19.13% | -17.53% | -3.90% | 4.26% | 1.34% |

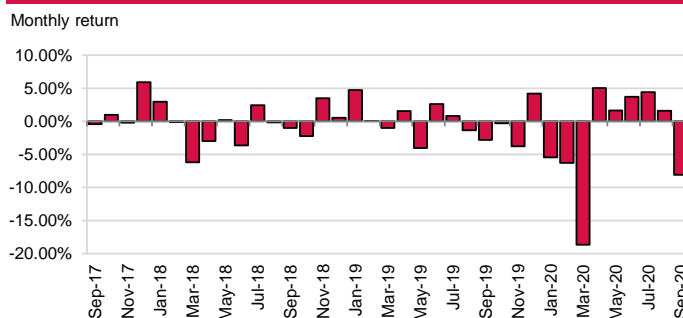
*Current benchmark is effective since inception

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

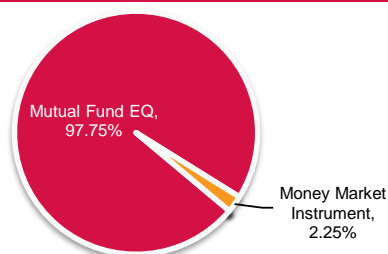
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|---------------------------------|--------|
| BNP Paribas IDX30 Filantropi MF | 28.69% |
| Schroder Dana Istimewa MF | 34.73% |
| Schroder Dana Prestasi MF | 34.33% |
| TD + Cash | 2.25% |

FUND MANAGER COMMENTARY

In September 2020, IDR Prime Equity Fund booked performance of -8.09% mom, below the benchmark performance. By sector inside JCI, Real Estate was the largest positive contributor (+0.8% mom), while Financials was the largest negative contributor (-4.5% mom). In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. 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.

DISCLAIMER: IDR Prime Equity 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.



FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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

30 September 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 170,709.99 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 0.60% per annum |
| Unit Price (NAV) | : IDR 1,483.79 | Pricing Frequency | : Daily |
| Risk Level | : Moderate | Benchmark | : 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net) |
| Fund Duration | : 4.36 | Benchmark Duration | : 5.15 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Prime Fixed Income** | -0.30% | 3.22% | 5.89% | 8.45% | 5.54% | 8.88% | 6.86% |
| Benchmark* | -0.05% | 3.62% | 6.46% | 9.17% | 6.38% | 9.68% | 7.94% |

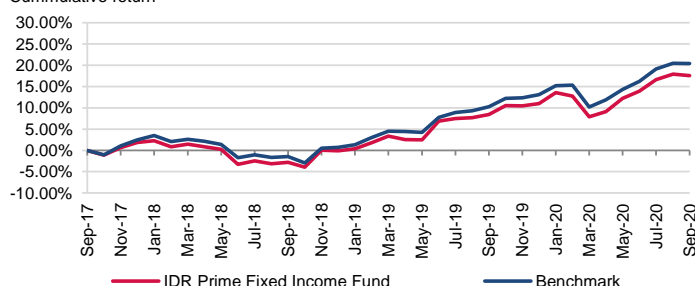
*Current benchmark is effective since 1 May 2016

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

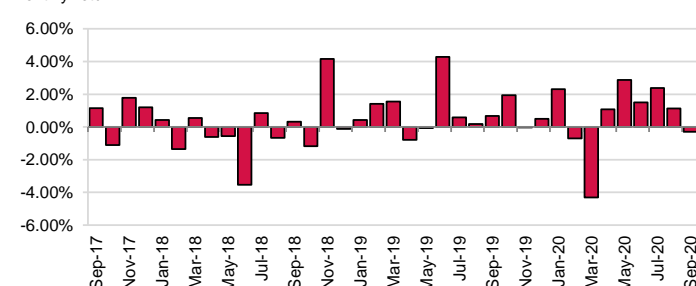
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

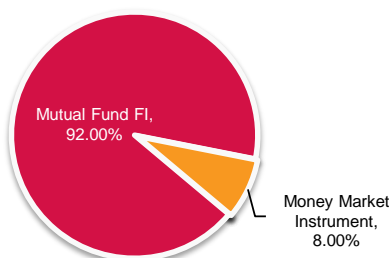


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|---------------------------------|--------|
| BNP Paribas Prima II MF | 34.05% |
| Schroder Dana Mantap Plus II MF | 57.94% |
| TD + Cash | 8.00% |

FUND MANAGER COMMENTARY

Indonesia local government bond market made a negative return in September 2020 with Bloomberg Indonesia Local Sovereign Index (BINDO) went down by -0.06% on monthly basis, and the IDR Prime Fixed Income Fund performance reported -0.30% return in the same month. On macroeconomic, Indonesia manufacturing activity went down in September with lower PMI at 47.2. To boost economic growth, government plans to create several tax incentives under tax omnibus law implementation and government pinpointed the economic growth assumption at 5% in 2021. During September, IDR depreciated against USD by -2.2% due to foreign capital outflow amid market concern of continuing debt monetization for next year, that might add burden for the budget. On monetary side, the central bank maintained the 7-day reverse repo rate at 4.00% amid low inflation at 1.42% YoY in September 2020.

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.



FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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

30 September 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 67,243.44 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 2.10% per annum |
| Unit Price (NAV) | : IDR 788.89 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net) |

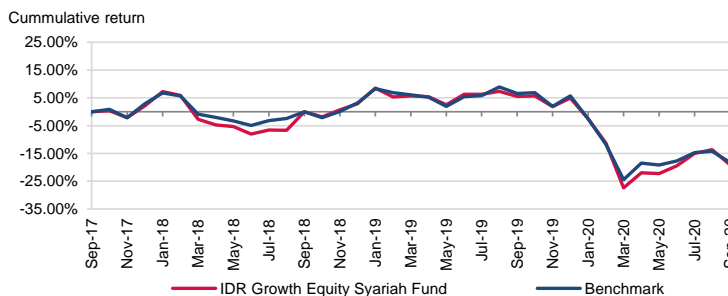
FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|-----------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Growth Equity Syariah** | -6.26% | 0.48% | -22.90% | -23.35% | -9.04% | -1.89% | -4.37% |
| Benchmark* | -4.59% | -0.62% | -22.61% | -23.24% | -7.36% | 1.53% | -1.73% |

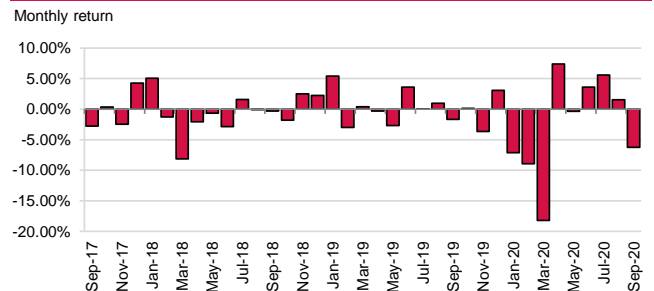
*Current benchmark is effective since inception

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

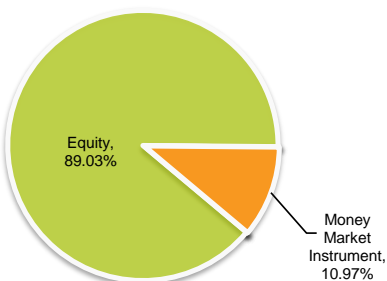
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 11.73% |
| Consumer Discretionary | 10.40% |
| Consumer Staples | 27.04% |
| Energy | 8.58% |
| Financials | 2.96% |
| Health Care | 4.69% |
| Industrials | 3.51% |
| Materials | 13.20% |
| Real Estate | 5.44% |
| Utilities | 1.16% |
| Information Technology | 0.32% |
| TD + Cash | 10.97% |

TOP HOLDINGS

| | |
|--|--------|
| PT Astra Internasional Tbk | 11.73% |
| PT Bank BTPN Syariah Tbk | 10.40% |
| PT Indofood CBP Sukses Makmur Tbk | 27.04% |
| PT Industri Jamu Dan Farmasi Sido Muncul Tbk | 8.58% |
| PT Kalbe Farma Tbk | 2.96% |
| PT Semen Indonesia Tbk | 4.69% |
| PT Telekomunikasi Indonesia Tbk | 3.51% |
| PT Unilever Indonesia Tbk | 13.20% |
| PT United Tractors Tbk | 5.44% |
| TD Bank Danamon Syariah | 1.16% |
| | 0.32% |
| | 10.97% |

FUND MANAGER COMMENTARY

In September 2020, IDR Growth Equity Syariah Fund booked performance of -6.26% mom, below the benchmark performance. By sector inside ISSI, Unclassified Stocks was the largest positive contributor (+0.3% mom), while Communication Services was the largest negative contributor (-1.1% mom). In last month, global equity market corrected due to increasing worry on economic recovery trajectory due to resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. 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.

DISCLAIMER: IDR Growth Equity Syariah Fund is an Sharia 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 Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, 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.



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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

30 September 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 | : 10 June 2015 | Fund Size (million) | : IDR 54,225.80 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.85% per annum |
| Unit Price (NAV) | : IDR 995.81 | Pricing Frequency | : Daily |
| Risk Level | : Moderate to High | Benchmark | : 50% Indonesia Sharia 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 Dynamic Syariah** | -3.24% | 1.55% | -12.06% | -11.47% | -3.32% | 2.05% | -0.08% |
| Benchmark* | -1.99% | 1.76% | -8.32% | -8.30% | -1.15% | 3.24% | 1.51% |

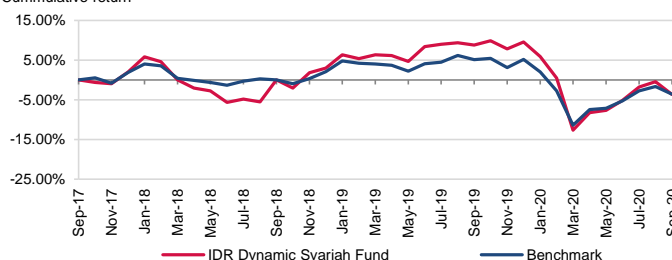
*Current benchmark is effective from 1 Jan 2020

Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

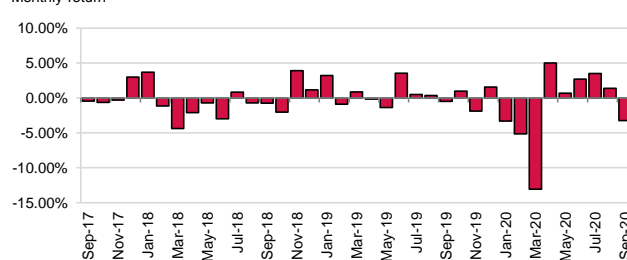
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

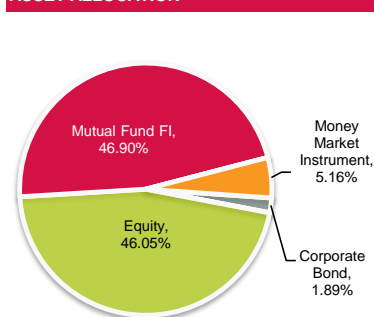


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 5.83% |
| Consumer Discretionary | 5.05% |
| Consumer Staples | 14.68% |
| Energy | 4.20% |
| Financials | 1.44% |
| Health Care | 2.50% |
| Industrials | 1.80% |
| Materials | 6.99% |
| Real Estate | 2.72% |
| Utilities | 0.58% |
| Information Technology | 0.26% |
| Industrials Bond | 1.89% |
| MF Fixed Income | 46.90% |
| TD + Cash | 5.16% |

TOP HOLDINGS

| |
|---------------------------------|
| PT Astra Internasional Tbk |
| PT Telekomunikasi Indonesia Tbk |
| PT Unilever Indonesia Tbk |
| PT United Tractors Tbk |
| SBSN Seri IFR0006 |
| SBSN Seri PBS011 |
| SBSN Seri PBS012 |
| SBSN Seri PBS019 |
| SBSN Seri PBS021 |
| TD Bank Danamon Syariah |

FUND MANAGER COMMENTARY

In September 2020, IDR Dynamic Syariah Fund booked performance of -3.24%. In last month, global equity market corrected due to increasing worry on recovery trajectory due to resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. In bond market, IBPA Indonesia Government Sukuk Index went up by +0.85% on monthly basis. Government plans to create several tax incentives under tax omnibus law implementation to boost economy, while Government pinpointed the economic growth assumption at 5% in 2021. IDR depreciated against USD by -2.2% on monthly basis due to foreign capital outflow amid market concern of continuing debt monetization for next year, that may add burden for the budget. On monetary side, the central bank maintained the 7-day reverse repo rate at 4.00% amid low inflation at 1.42% YoY in September 2020.

DISCLAIMER: IDR Dynamic Syariah Fund is an Sharia 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 Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, 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.



FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

30 September 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 an 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% : Money Market Instruments
80% - 100% : Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

FUND INFORMATION

| | | | |
|------------------|---------------------|---------------------|---|
| Launch Date | : 23 September 2016 | Fund Size (million) | : USD 30.69 |
| Launch Price | : USD 1.00 | Fund Management Fee | : 2.10% per annum |
| Unit Price (NAV) | : USD 1.1966 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 90% MSCI World Index + 10% MSCI Asia Ex. Japan |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|---|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Global Growth Opportunity Equity Fund** | -0.81% | 8.77% | 6.09% | 12.87% | 4.17% | N/A | 4.57% |
| Benchmark* | -3.22% | 7.83% | 0.24% | 8.94% | 4.75% | N/A | 7.11% |

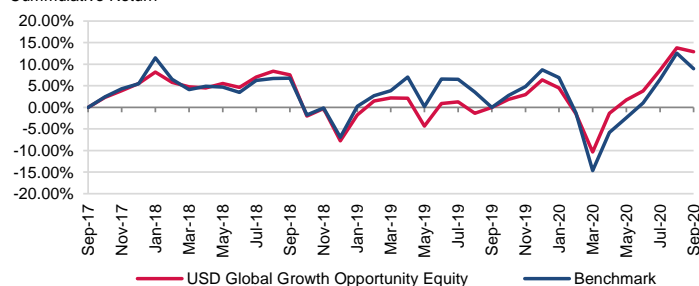
*Current benchmark is effective since 1 Jan 2018

Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

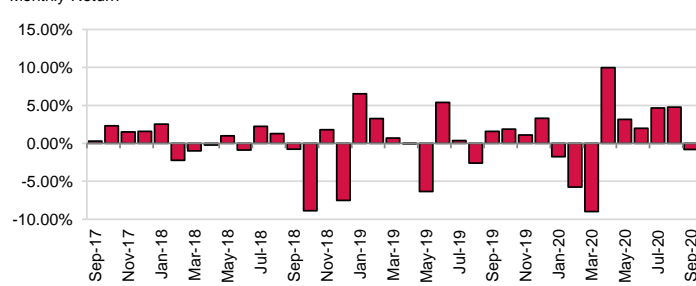
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

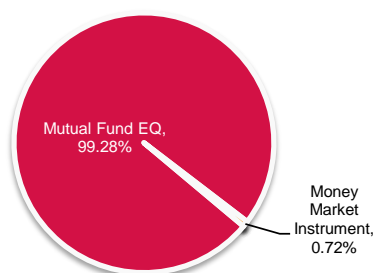


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|---|--------|
| CIMB Principal Islamic Asia Pacific Equity MF | 9.63% |
| Mandiri Global Sharia Equity Dollar MF | 17.73% |
| Schroder Global Syariah Equity MF | 71.92% |
| TD + Cash | 0.72% |

FUND MANAGER COMMENTARY

In September 2020, USD Global Growth Opportunity Equity Fund booked performance of -0.81% mom, better than benchmark performance. In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Going forward, 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.

DISCLAIMER: USD Global Growth Opportunity Equity 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.



FUND FACT SHEET

USD ONSHORE EQUITY FUND

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

30 September 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 an investment option that provides investor with optimal growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds incl. ETF

FUND INFORMATION

| | | | |
|------------------|-----------------|---------------------|--|
| Launch Date | : 21 April 2017 | Fund Size (million) | : USD 2.38 |
| Launch Price | : USD 1.00 | Fund Management Fee | : 2.10% per annum |
| Unit Price (NAV) | : USD 0.7387 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net) |

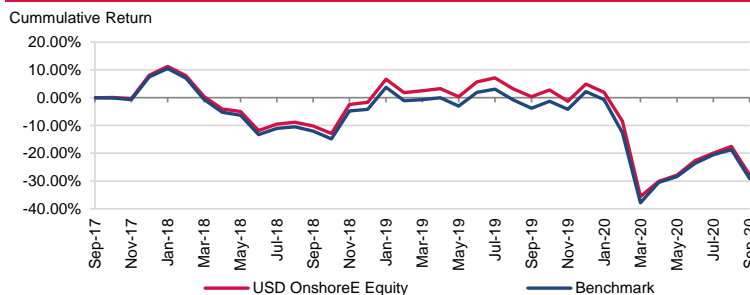
FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|---------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Onshore Equity Fund** | -12.46% | -6.71% | -31.24% | -28.10% | -10.33% | N/A | -8.42% |
| Benchmark* | -12.87% | -7.19% | -30.69% | -26.33% | -10.85% | N/A | -8.66% |

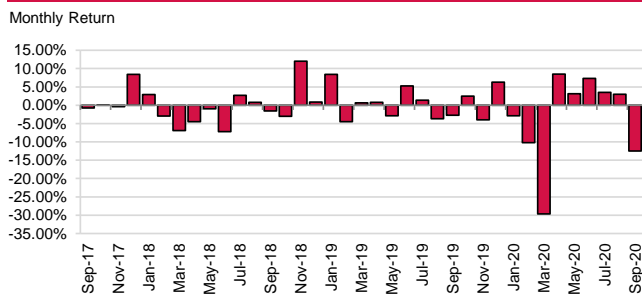
*Current benchmark is effective since inception

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

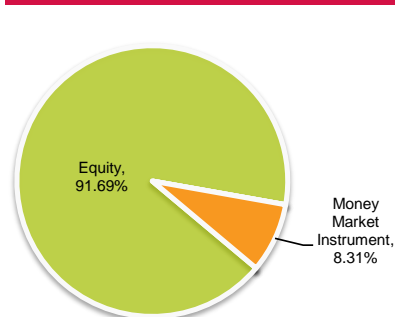
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 11.19% |
| Consumer Discretionary | 8.31% |
| Consumer Staples | 12.43% |
| Energy | 4.78% |
| Financials | 44.39% |
| Health Care | 2.37% |
| Materials | 6.51% |
| Real Estate | 0.90% |
| Utilities | 0.81% |
| TD + Cash | 8.31% |

TOP HOLDINGS

| |
|---------------------------------|
| PT Astra International Tbk |
| PT Bank Central Asia Tbk |
| PT Bank Mandiri Tbk |
| PT Bank Negara Indonesia Tbk |
| PT Bank Rakyat Indonesia Tbk |
| PT Indofood Sukses Makmur Tbk |
| PT Kalbe Farma Tbk |
| PT Telekomunikasi Indonesia Tbk |
| PT Unilever Indonesia Tbk |
| PT United Tractors Tbk |

FUND MANAGER COMMENTARY

In September 2020, USD Onshore Equity Fund booked performance of -12.46% mom, in the same direction with MXID performance (in USD). By sector inside MXID, Energy was the least negative contributor (0% mom), while Financials was the largest negative contributor (-7% mom). In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. 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.

DISCLAIMER: USD Onshore Equity 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.



FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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

30 September 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 an 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% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|-------------------|
| Launch Date | : 19 January 2018 | Fund Size (million) | : USD 36.90 |
| Launch Price | : USD 1.00 | Fund Management Fee | : 2.10% per annum |
| Unit Price (NAV) | : USD 1.1249 | Pricing Frequency | : Daily |
| Risk Level | : High | | |

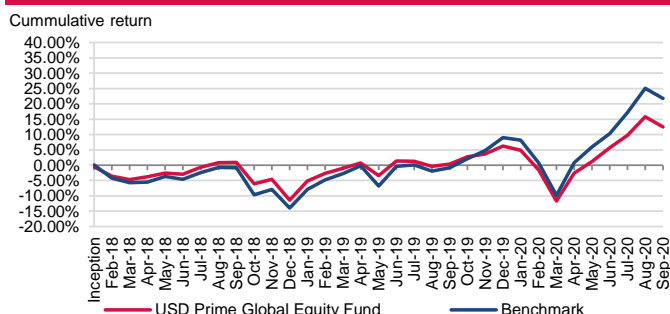
FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------------------|------------------|----------|--------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Prime Global** Equity Fund | -2.85% | 6.39% | 5.86% | 12.06% | N/A | N/A | 4.46% |
| Benchmark* | -2.67% | 10.39% | 11.73% | 22.70% | N/A | N/A | 7.57% |

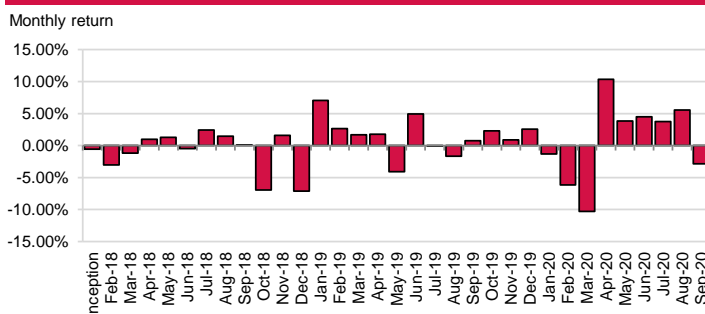
*Current benchmark is effective since inception

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

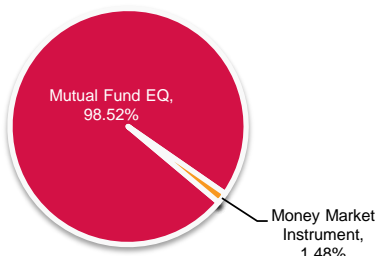
LAST 2 YEARS CUMULATIVE RETURN



LAST 2 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|--|--------|
| BNP Paribas Cakra Syariah MF | 88.18% |
| Schroder Asian Equity Yield Class A MF | 10.35% |
| TD + Cash | 1.48% |

FUND MANAGER COMMENTARY

In September 2020, USD Prime Global Equity Fund booked performance of -2.85% mom, in line with benchmark performance. In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Going forward, 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.

DISCLAIMER: USD Prime Global Equity 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.



FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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

30 September 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 an 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% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|-----------------------------|
| Launch Date | : 18 January 2018 | Fund Size (million) | : USD 50.77 |
| Launch Price | : USD 1.00 | Fund Management Fee | : 2.10% per annum |
| Unit Price (NAV) | : USD 0.9670 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 100% MSCI Emerging Market |

FUND PERFORMANCE

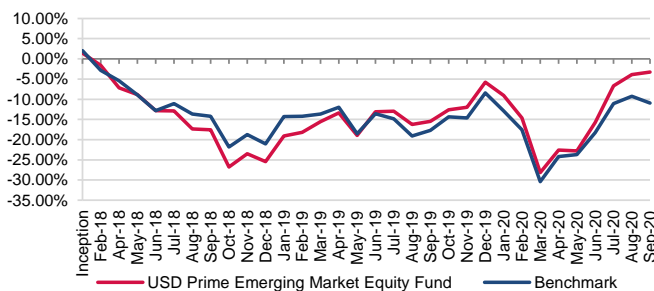
| Fund | Fund Performance | | | | | | |
|---|------------------|----------|--------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Prime Emerging Market Equity Fund** | 0.62% | 14.79% | 2.67% | 14.45% | N/A | N/A | -1.23% |
| Benchmark* | -1.77% | 8.99% | -2.69% | 8.26% | N/A | N/A | -4.19% |

*Current benchmark is effective since inception

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

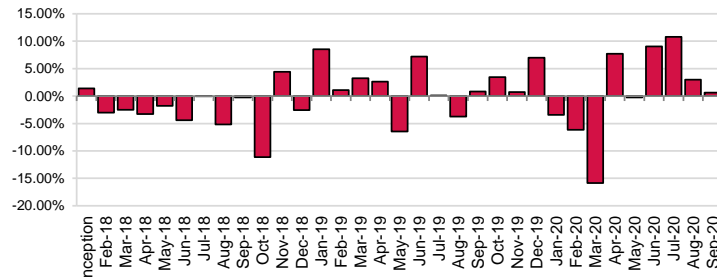
LAST 2 YEARS CUMULATIVE RETURN

Cummulative return

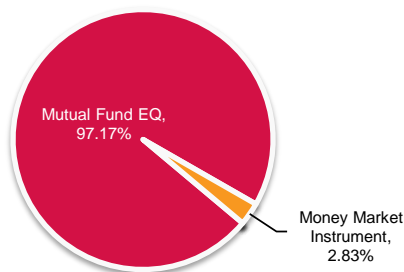


LAST 2 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|---|--------|
| Fidelity Emerging Market Class A ACC MF | 97.17% |
| TD + Cash | 2.83% |

FUND MANAGER COMMENTARY

In September 2020, USD Prime Emerging Market Equity Fund booked performance of +0.62% mom, better than benchmark performance. In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Going forward, 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.

DISCLAIMER: USD Prime Emerging Market Equity 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.



FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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

30 September 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 shall be managed to obtain optimal, long-term investment growth with high risk tolerance through equity mutual fund selection having investment diversifications on companies listed in the Indonesian Stock Exchange.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

FUND INFORMATION

| | | | |
|------------------|-------------------|---------------------|--|
| Launch Date | : 26 October 2018 | Fund Size (million) | : IDR 80,282.36 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 2.40% per annum |
| Unit Price (NAV) | : IDR 788.71 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net) |

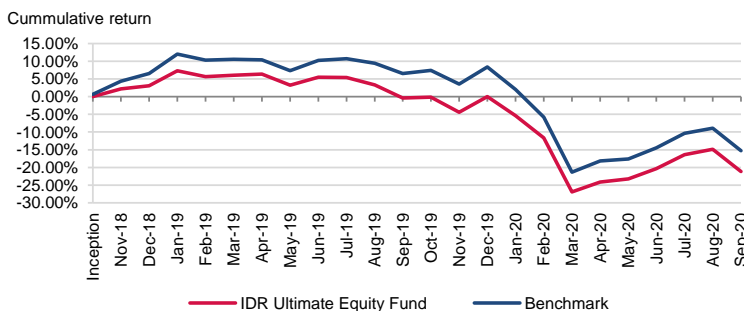
FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|----------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Ultimate Equity Fund** | -7.39% | -1.00% | -21.17% | -20.80% | N/A | N/A | -11.57% |
| Benchmark* | -7.03% | -0.97% | -21.81% | -20.49% | N/A | N/A | -8.23% |

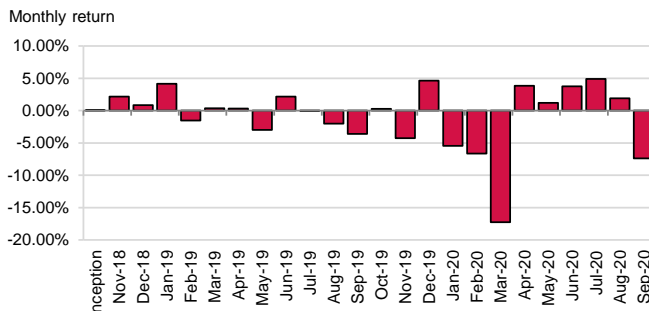
*Current benchmark is effective since inception

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

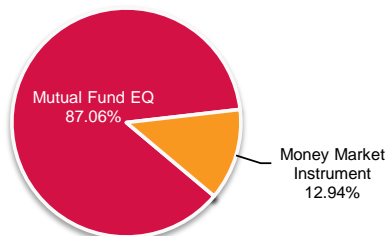
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------|--------|
| MF Equity | 87.06% |
| TD + Cash | 12.94% |

TOP HOLDINGS

| | |
|-------------------------------------|--------|
| Ashmore Dana Progresif Nusantara MF | 19.03% |
| Bahana Primavera 99 MF | 17.79% |
| Batavia Dana Saham MF | 21.49% |
| Schroder Dana Prestasi MF | 28.74% |

FUND MANAGER COMMENTARY

In September 2020, IDR Ultimate Equity Fund booked performance of -7.39% mom, slightly below the benchmark performance. By sector inside JCI, Real Estate was the largest positive contributor (+0.8% mom), while Financials was the largest negative contributor (-4.5% mom). In last month, global equity market corrected due to increasing worry on economic recovery trajectory because of resurging Covid19 cases in several regions. Within the backdrop of global market correction, domestic equity market also corrected amid unexpected Jakarta second phase lockdown, concern on continuity of central bank independence, and IDR15.6 trillion net foreign outflows. 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.

DISCLAIMER: IDR Ultimate Equity 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.



FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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

30 September 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 shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Balanced

FUND INFORMATION

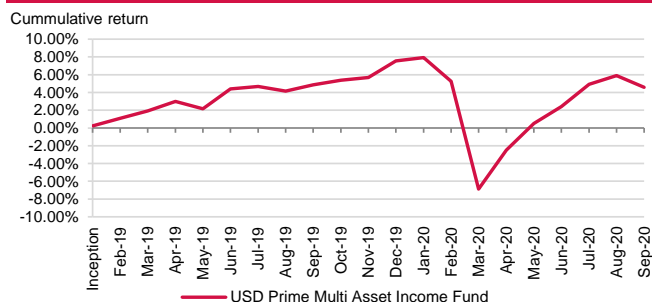
| | | | |
|------------------|--------------------|---------------------|-------------------|
| Launch Date | : 30 January 2019 | Fund Size (million) | : USD 4.28 |
| Launch Price | : USD 1.00 | Fund Management Fee | : 1.85% per annum |
| Unit Price (NAV) | : USD 1.0459 | Pricing Frequency | : Daily |
| Risk Level | : Moderate to High | | |

FUND PERFORMANCE

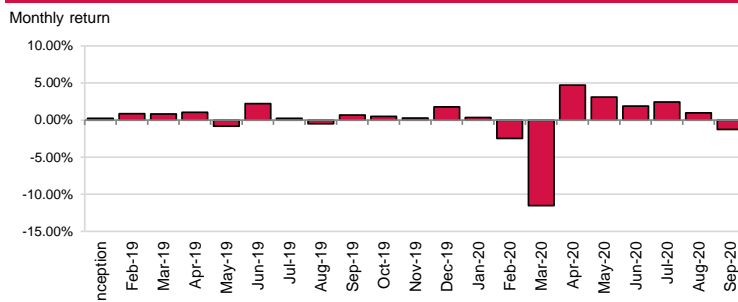
| Fund | Fund Performance | | | | | |
|-------------------------------------|------------------|----------|--------|--------|------------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | |
| | | | | | 3 Years | 5 Years |
| USD Prime Multi Asset Income Fund** | -1.25% | 2.13% | -2.75% | -0.25% | N/A | N/A |
| | | | | | | Since Inception |
| | | | | | | 2.73% |

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

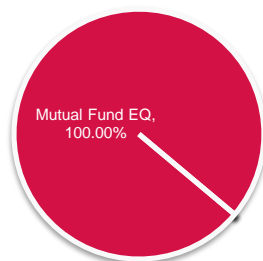
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-ACC MF 100.00%

FUND MANAGER COMMENTARY

The implications of the Covid19 pandemic are still unfolding, with global regions continuing to emerge from their respective lockdowns and economic activity resuming. The managers continue to believe that there is a divergence between fundamentals and valuations and remain cautious. While they continue to prefer credit over equities as in recent months, there has been no further rotation to trim risk. The managers also continue to explore tactical opportunities with asymmetric risk/return profiles to position the portfolio so that they can navigate through changing market conditions to deliver on the fund's objective. Over the month, they continued to rotate out of emerging market local currency debt into hard currency debt and hybrid bonds. They also added to CNY currency exposure as it is likely to benefit from positive news around the European Recovery Fund. A new position in a high-grade collateralized loan obligation (CLO) strategy was added to the portfolio. Meanwhile, a position in UK mortgages was sold.

DISCLAIMER: USD Prime Multi Asset 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.



FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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

30 September 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 aims to provide capital growth through investment in Offshore-based Mutual Fund(s) which invest in equity and equity related securities of People's Republic of China, Hong Kong SAR and Taiwan companies.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Equity

FUND INFORMATION

| | | | |
|------------------|----------------|---------------------|---------------------------------|
| Launch Date | : 22 July 2019 | Fund Size (million) | : USD 15.93 |
| Launch Price | : USD 1.00 | Fund Management Fee | : 2.10% per annum |
| Unit Price (NAV) | : USD 1.3238 | Pricing Frequency | : Daily |
| Risk Level | : High | Benchmark | : 100% MSCI Golden Dragon Index |

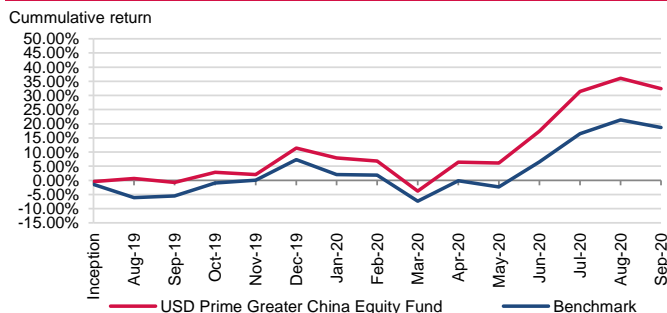
FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|---------------------------------------|------------------|----------|--------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Prime Greater China Equity Fund** | -2.71% | 12.82% | 18.79% | 33.39% | N/A | N/A | 26.49% |
| Benchmark* | -2.24% | 11.33% | 10.57% | 25.61% | N/A | N/A | 15.39% |

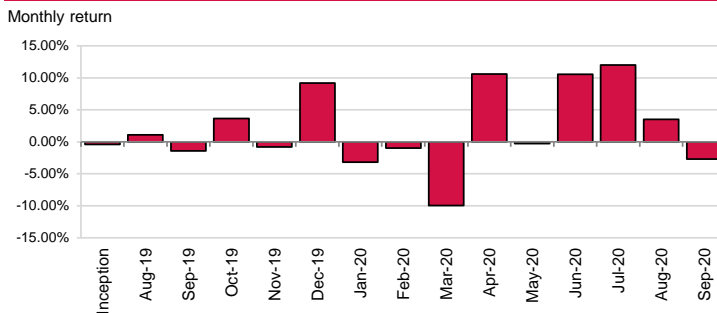
*Current benchmark is effective since inception

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

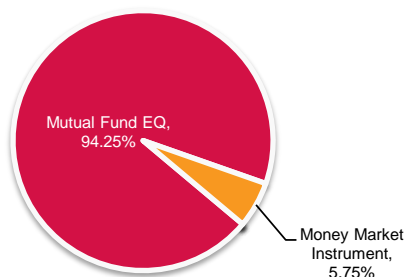
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|------------------------------------|--------|
| Schroder Int. Greater China AAC MF | 94.25% |
| TD + Cash | 5.75% |

FUND MANAGER COMMENTARY

In September 2020, USD Prime Greater China Equity Fund booked performance of -2.71% mom, slightly below the benchmark performance. In last month, global equity market corrected due to increasing worry on economic recovery trajectory due to resurging Covid19 cases in several regions. Going forward, 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.

DISCLAIMER: USD Prime Greater China Equity 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.