



## 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)

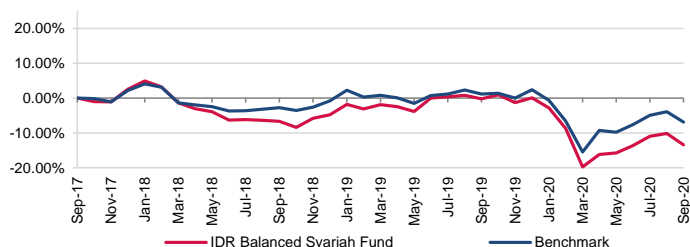
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

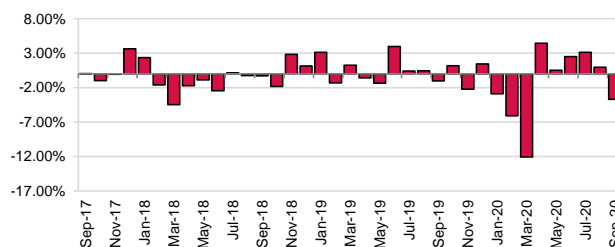
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

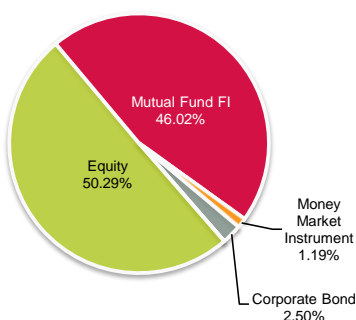


### LAST 3 YEARS MONTHLY RETURN

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	
PT Indofood CBP Sukses Makmur 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	

### 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.