



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%

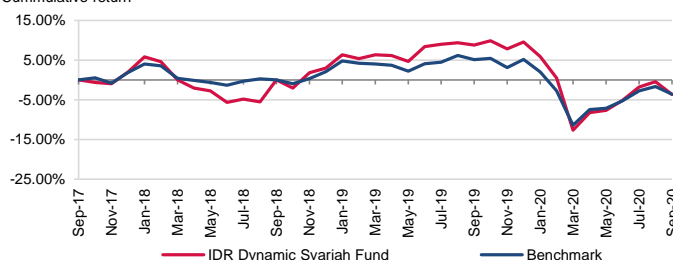
*Current benchmark is effective from 1 Jan 2020

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

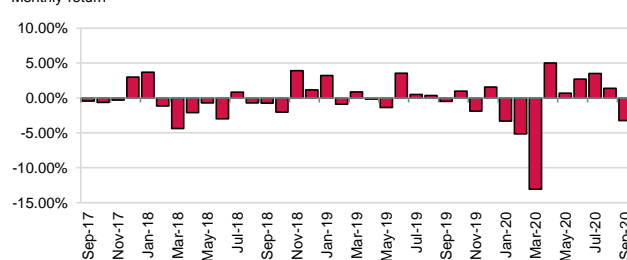
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

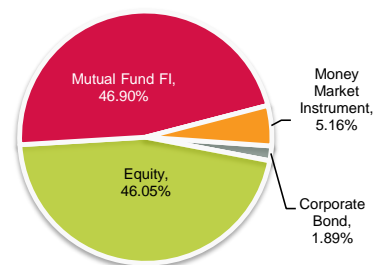


LAST 3 YEARS MONTHLY RETURN

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.