



FUND FACT SHEET

IDR CASH SYARIAH FUND

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

31 August 2021

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
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,591.36
Risk Level : Low

Fund Size (million) : IDR 18,622.09
Fund Management Fee : 1.65% per annum
Pricing Frequency : Daily
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**	0.08%	0.33%	0.85%	1.45%	3.28%	3.61%	4.00%
Benchmark*	0.11%	0.34%	1.08%	1.86%	2.74%	2.94%	3.31%

*Current benchmark is effective from 1 Dec 2010

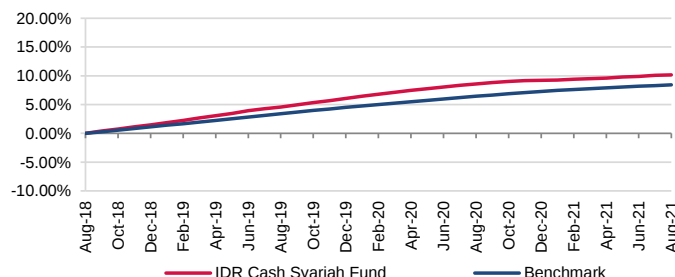
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

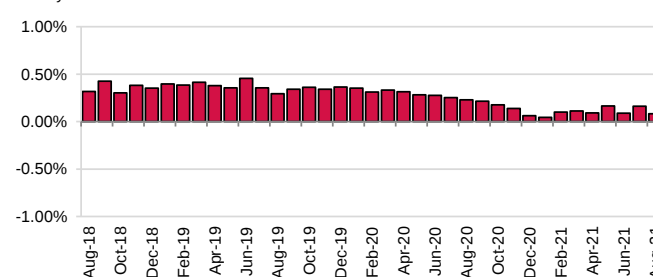
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

MF Money Market	6.29%
Bond < 1 Year	40.94%
TD + Cash	52.77%

TOP HOLDINGS

SBSN Seri PBS002
Sukuk Negara Ritel SR011
TD Bank BRI Syariah
TD Bank Mandiri Syariah
TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

Higher food prices and transportation cost contributed to July inflation at 0.08% MoM (+1.52% YoY). Meanwhile core inflation moderated to 1.40% YoY vs 1.49% in June 2021, after the country re-imposed tighter movement restrictions to curb Covid19 spread. As inflation stayed benign and Rupiah strengthened to IDR 14,463 against USD (-0.26% MoM) by end of July 2021, Bank Indonesia (BI) decided to keep the policy rate at 3.50% to support the economic condition. Liquidity in banking sector remained ample, while the mudharabah return were reduced by 25 bps to the range of 2.5% - 3.25% in August and the IDR Cash Syariah Fund booked return of +0.08% in August 2021.

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.