



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 December 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 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 650,140.99
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,485.69	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**	0.78%	1.68%	-4.74%	-4.74%	-0.83%	0.20%	3.50%
Benchmark*	0.62%	1.77%	-2.62%	-2.62%	1.00%	1.27%	4.06%

*Current benchmark is effective from 1 Jan 2020

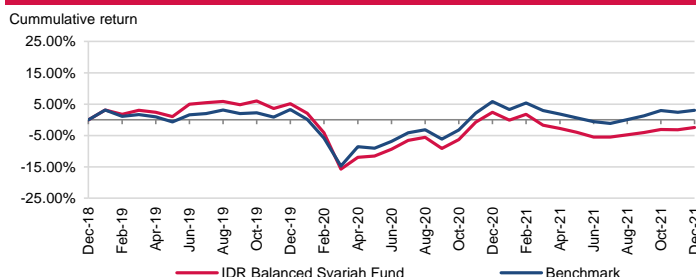
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

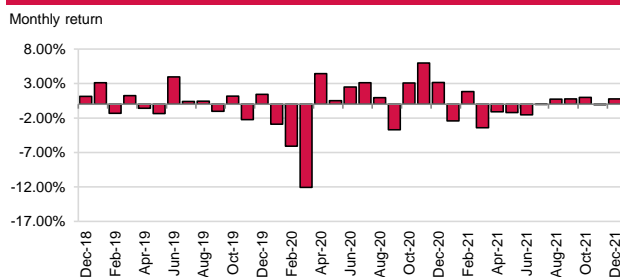
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

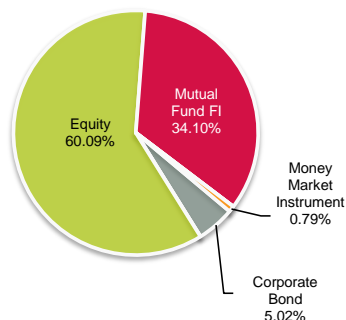
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	14.37%
Consumer Discretionary	1.92%
Consumer Staples	12.21%
Energy	9.34%
Health Care	6.08%
Information Technology	2.05%
Materials	10.70%
Real Estate	2.63%
Utilities	0.79%
Industrials Bond	5.02%
MF Fixed Income	34.10%
TD + Cash	0.79%

TOP HOLDINGS

Angkasa Pura I 2026 Bond
PT Charoen Pokphand Indonesia Tbk
PT Indofood Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk
PT Adaro Energy Tbk
PT XL Axiata Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS028

FUND MANAGER COMMENTARY

In December 2021, IDR Balanced Syariah Fund booked performance of +0.78%. In the last month, global market generally posted positive performance as investor went back and forth between concern of rising Omicron case and expectation of milder severity compared to Delta variant. In the other hand, Fed also increased the pace of tapering. In the domestic side, market also posted positive performance on the back of reopening as well as solid macro data on trade and fiscal data. In bond market, IBPA Indonesia Government Sukuk Index Total Return went up by +0.48% on monthly basis, despite US Federal Reserve started cutting back stimulus programme in late November 2021 and substantial foreign outflow in conventional government bond market. On monetary side, Bank Indonesia maintained the BI 7D-RRR at 3.5% in December 2021.

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.