



## FUND FACT SHEET

# IDR DANA BERKAH 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 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 15,198.49
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,927.53	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**	0.08%	0.15%	0.93%	0.93%	2.68%	3.23%	4.28%
Benchmark*	0.10%	0.29%	1.47%	1.47%	2.49%	2.78%	3.78%

\*Current benchmark is effective from 1 Dec 2010

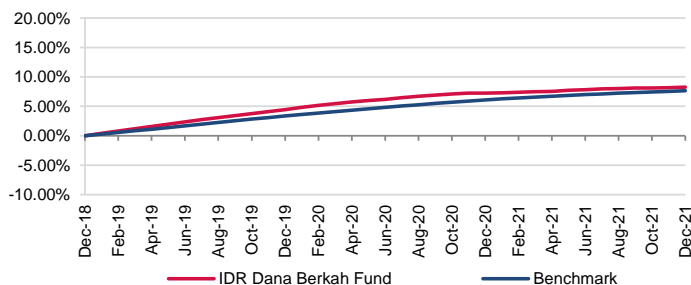
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

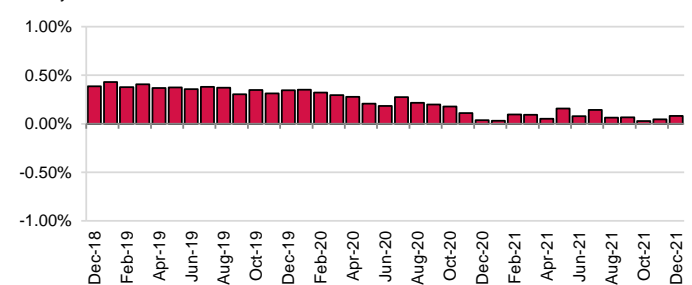
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Money Market	20.34%
Bond < 1 Year	28.95%
TD + Cash	50.71%

### TOP HOLDINGS

Bahana Likuid Syariah MF  
SBSN Seri PBS002  
TD Bank CIMB Niaga Syariah  
TD Bank Danamon Syariah  
Trimegah Kas Syariah MF

### FUND MANAGER COMMENTARY

November inflation recorded higher at 1.75% yoy (0.37% mom) from 1.66% yoy (0.12% mom) in October 2021. Inflation is expected to rise as US Federal Reserve has started to reduce stimulus in late November 2021. On monetary side, Bank Indonesia maintained its 7D-RRR policy rate at 3.50% to support economic growth. Liquidity in banking sector also remained ample, resulting in lower mudharabah return at equivalent rates ranging from 2.25%-3.25% p.a. and IDR Dana Berkah Fund booked performance of +0.08% in December 2021.

**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.