



FUND FACT SHEET

USD FIXED INCOME FUND

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

31 July 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 an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Fixed Income Securities

FUND INFORMATION

Launch Date	: 7 November 2000	Fund Size (million)	: USD 62.32
Launch Price	: USD 1.00	Fund Management Fee	: 1.45% per annum
Unit Price (NAV)	: USD 3.21	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net of 20.0% WHT)
Fund Duration	: 8.30	Benchmark Duration	: 8.49

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	0.33%	1.90%	-1.06%	0.05%	6.86%	3.60%	5.79%
Benchmark*	0.52%	2.27%	-0.88%	-0.15%	6.49%	4.50%	1.07%

*Current benchmark is effective from 1 Jan 2019

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net of 20% WHT)

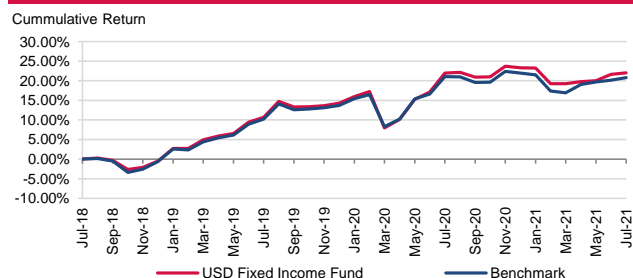
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

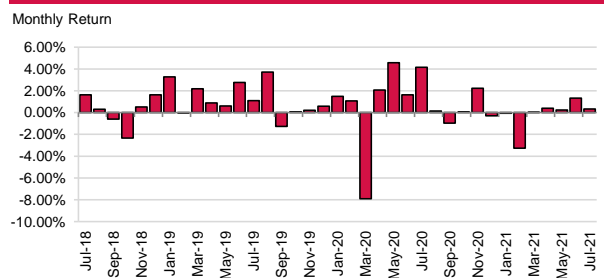
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

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

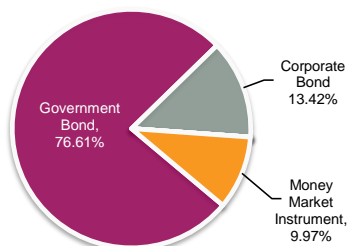
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	76.61%
Energy	2.66%
Financials	3.90%
Consumer Staples	1.85%
Utilities	5.01%
Bond < 1 Year	0.67%
TD + Cash	9.30%

TOP HOLDINGS

INDON 2024
INDON 2030
INDON 2035
Perusahaan Gas Negara 2024 Bond
SBSN INDOIS 2026

FUND MANAGER COMMENTARY

US Treasuries continued to rally in July as the fast-spreading Covid19 delta variant sparked concern on the pace of economic recovery. The 10 and 30-year UST yields fell 25 bps to 1.22% and 19 bps to 1.89% respectively. In the same period, the Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD also showed a slight gain of 0.71% with yields declining in short to mid tenor bonds by 6-14 bps and the USD Fixed Income Fund booked return of +0.33% in July 2021.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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

31 July 2021

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor an attractive investment return through strategic and selective investments in IDR denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : IDR Fixed Income securities and/ or
IDR Fixed Income mutual fund(s)

FUND INFORMATION

Launch Date : 7 November 2000
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 4,473.78
Risk Level : Moderate

Fund Size (million) : IDR 1,064,161.74
Fund Management Fee : 1.65% per annum
Pricing Frequency : Daily
Benchmark : 90% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR
10% Indonesia Deposit Rate Avg 3-Month IDR (Net of 20.0% WHT)

Fund Duration : 6.47

Benchmark Duration : 5.72

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	1.46%	2.21%	-0.43%	6.32%	7.82%	5.48%	7.50%
Benchmark *	1.49%	2.64%	1.50%	8.09%	8.61%	6.42%	9.87%

*Current benchmark is effective from 1 Jan 2021

1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Sov. Bond Index + 10% 3-Month IDR Avg Time Deposit (Net)

1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

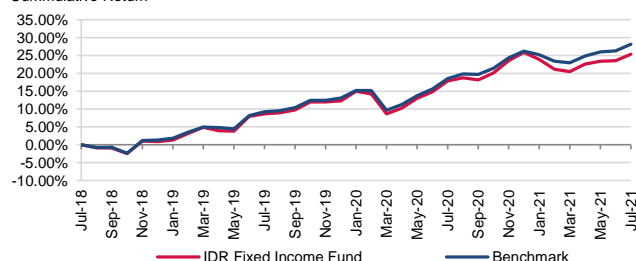
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

Since Inception to 31 Dec 2000: 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

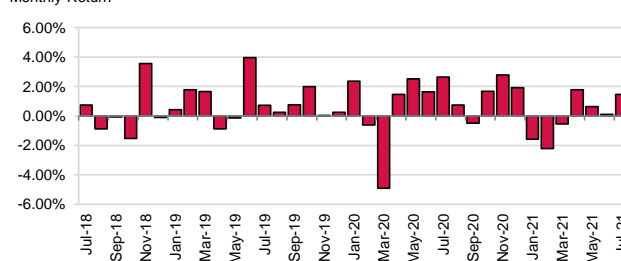
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

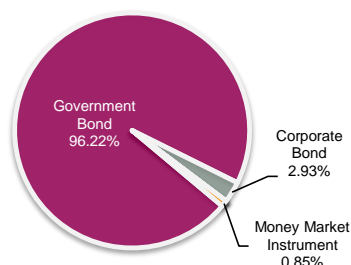


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	96.22%
Consumer Staples	2.93%
TD + Cash	0.85%

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0056
Government Bond FR0078
Government Bond FR0080
Government Bond FR0087

FUND MANAGER COMMENTARY

Indonesia local government bond market reported a positive return in July 2021 with Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.78% on monthly basis, and the IDR Fixed Income Fund performance reported +1.46% return in the same month. The positive sentiment was supported by declining US Treasury yields and ample liquidity from Indonesia financial sector. On macroeconomic, Indonesia inflation was relatively low among regional. Trade balance reported at USD 1.3bn surplus in Jun-2021, the fourteenth straight month of surplus. On the monetary side, Bank Indonesia maintained the BI 7D-RRR at 3.5% amid emergency mobility limitation during the month due to surging Covid19 delta variant case.

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FUND FACT SHEET

IDR EQUITY FUND

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

31 July 2021

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

FUND INFORMATION

Launch Date : 7 November 2000
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 13,370.87
Risk Level : High

Fund Size (million) : IDR 14,533,902.04
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% Jakarta Composite Index
2% 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 Equity**	0.82%	-1.77%	-6.80%	3.10%	-2.92%	-1.72%	13.33%
Benchmark *	1.33%	1.62%	1.81%	17.43%	0.98%	3.26%	14.30%

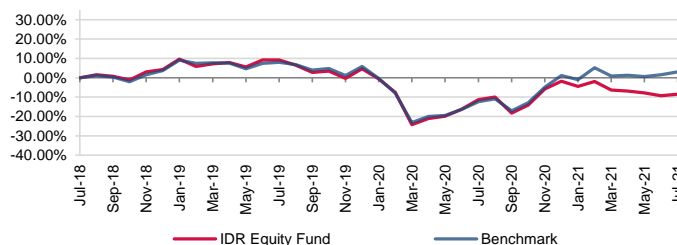
*Current benchmark is effective from 1 April 2014

Since inception to 31 Mar 2014: Jakarta Composite 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

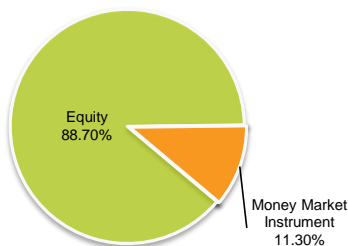


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	17.43%
Consumer Discretionary	4.78%
Consumer Staples	9.77%
Energy	3.02%
Financials	35.13%
Health Care	2.76%
Industrials	1.56%
Information Technology	1.65%
Materials	9.29%
Real Estate	2.93%
Utilities	0.36%
TD + Cash	11.30%

TOP HOLDINGS

PT Astra International Tbk	17.43%
PT Bank Central Asia Tbk	4.78%
PT Bank Jago Tbk	9.77%
PT Bank Mandiri Tbk	3.02%
PT Bank Negara Indonesia Tbk	35.13%
PT Bank Rakyat Indonesia Tbk	2.76%
PT Elang Mahkota Teknologi Tbk	1.56%
PT Sarana Menara Nusantara Tbk	1.65%
PT Telekomunikasi Indonesia Tbk	9.29%
TD Bank Rakyat Indonesia	2.93%
	0.36%
	11.30%

FUND MANAGER COMMENTARY

In July 2021, IDR Equity Fund booked performance of +0.82% mom, slightly below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1% mom), while Consumer Staples was the largest negative contributor (-0.8% mom). In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth rate with high degree of principal safety and low risk tolerance through investment in high quality IDR money market instruments in Indonesia.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 427,891.92
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,040.80	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 Money Market**	0.19%	0.50%	1.00%	1.87%	3.61%	3.91%	4.79%
Benchmark*	0.12%	0.37%	0.97%	1.96%	2.79%	2.98%	3.92%

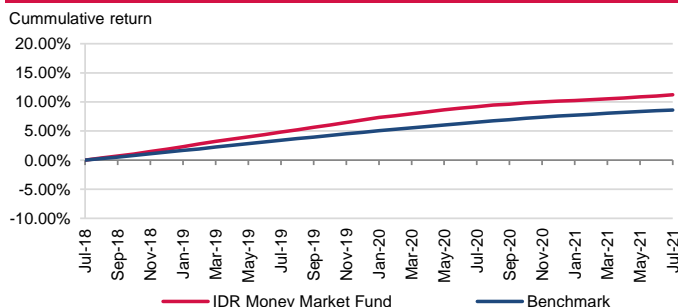
*Current benchmark is effective from 1 Dec 2010

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

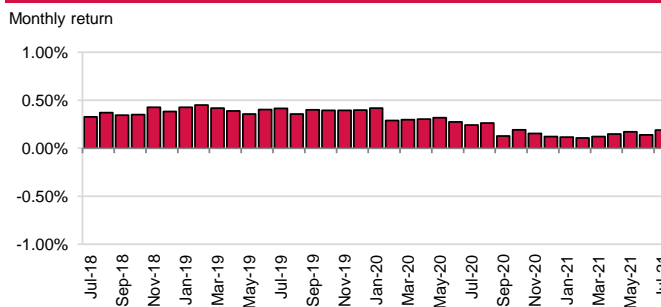
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Money Market	11.34%
Bond < 1 Year	44.06%
TD + Cash	44.60%

TOP HOLDINGS

SBSN Seri PBS002
Sukuk Negara Ritel SR011
TD Bank CIMB Niaga
TD Bank OCBC - NISP
TD Bank Rakyat Indonesia

FUND MANAGER COMMENTARY

Indonesia reported deflation of -0.16% MoM (+1.33% YoY) in June 2021, the first downturn this year and compared to 0.32% MoM (+1.68% YoY) in previous month. Major contributors were Transportation and Food, drinks and tobacco items due to the imposed tightening mobility. Bank Indonesia (BI) kept its policy rate at 3.50% as Indonesia was facing the rapid spread of Covid19 delta variant infected cases. The central bank also revised down its outlook on domestic economic growth to 3.5% - 4.3% from previously 4.1% - 5.1%. Meanwhile, banks lowered the time deposit rates to the range of 2.75% - 3.25% in July and the IDR Money Market Fund booked return of +0.19% in July 2021.

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FUND FACT SHEET

IDR DANA BERKAH FUND

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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 13,183.01
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,922.07	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**	0.14%	0.38%	0.65%	1.39%	3.14%	3.54%	4.38%
Benchmark*	0.12%	0.37%	0.97%	1.96%	2.79%	2.98%	3.86%

*Current benchmark is effective from 1 Dec 2010

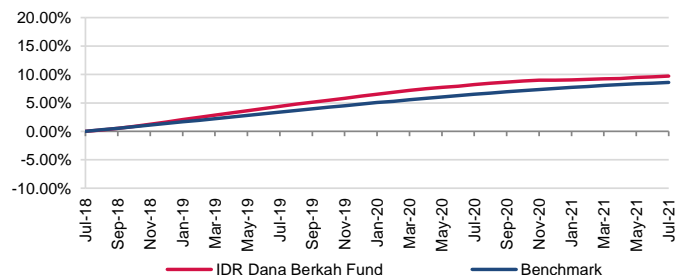
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

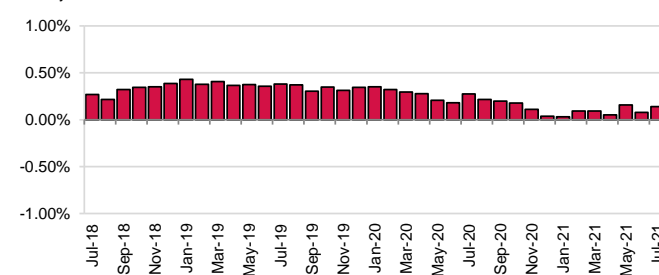
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

MF Money Market	7.75%
Bond < 1 Year	33.25%
TD + Cash	59.00%

TOP HOLDINGS

SBSN Seri PBS002
TD Bank BRI Syariah
TD Bank Central Asia Syariah
TD Bank Mandiri Syariah
TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

Indonesia reported deflation of -0.16% MoM (+1.33% YoY) in June 2021, the first downturn this year and compared to 0.32% MoM (+1.68% YoY) in previous month. Major contributors were Transportation and Food, drinks and tobacco items due to the imposed tightening mobility. Bank Indonesia (BI) kept its policy rate at 3.50% as Indonesia was facing the rapid spread of Covid19 delta variant infected cases. The central bank also revised down its outlook on domestic economic growth to 3.5% - 4.3% from previously 4.1% - 5.1%. Meanwhile, sharia banks lowered the time deposit rates to the range of 2.75% - 3.25% in July and the IDR Dana Berkah Fund booked return of +0.14% in July 2021.

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FUND FACT SHEET

IDR BALANCED FUND

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INVESTMENT OBJECTIVE

The Portfolio is an 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% : Money Market Instruments
30% - 80% : IDR Fixed Income securities and/ or Fixed Income Mutual Fund(s) incl. ETF
30% - 80% : Equities listed in IDX and/ or Equity Mutual Fund(s) incl. ETF

FUND INFORMATION

Launch Date : 15 August 2008
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 2,013.82
Risk Level : Moderate to High

Fund Size (million) : IDR 249,802.50
Fund Management Fee : 1.65% per annum
Pricing Frequency : Daily
Benchmark : 50% MSCI Indonesia DTR Net
50% Bloomberg Barclays EM Local Currency:
Indonesia Total Return Index Unhedged IDR

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.21%	-1.55%	-5.42%	3.63%	1.72%	1.44%	5.55%
Benchmark*	-0.35%	-2.16%	-5.55%	3.93%	2.99%	3.17%	4.06%

*Current benchmark is effective from 1 Jan 2021

1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index

1 May 2016 to 31 Dec 2017: 50.0% Jakarta Composite Index (Total Return) + 50.0% Bloomberg Indonesia Local Sovereign Index

1 Jul 2015 to 30 Apr 2016: 50.0% Jakarta Composite Index (Total Return) + 50.0% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

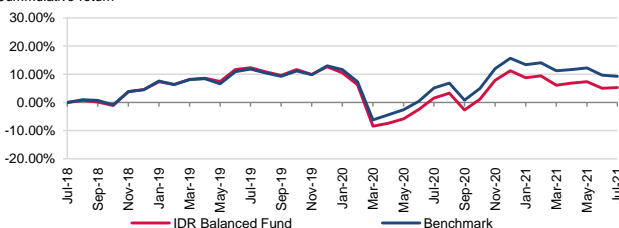
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

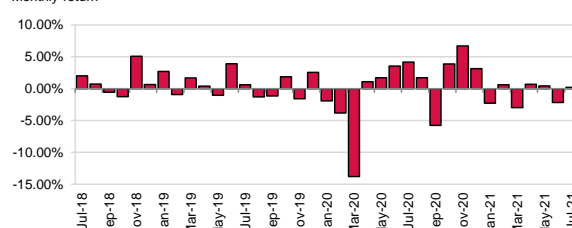
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

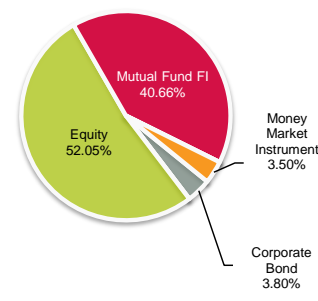


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.71%
Consumer Discretionary	3.07%
Consumer Staples	4.32%
Energy	1.53%
Financials	26.10%
Health Care	1.68%
Industrials	0.11%
Information Technology	0.76%
Materials	4.36%
Real Estate	0.41%
Industrials Bond	1.30%
Communication Services Bond	2.09%
Financials Bond	0.41%
MF Fixed Income	40.66%
TD + Cash	3.50%

TOP HOLDINGS

Government Bond FR0042
Government Bond FR0078
Government Bond FR0080
Government Bond FR0082
Government Bond FR0087
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Rakyat Indonesia Tbk
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In July 2021, the IDR Balanced Fund booked performance of +0.21%. In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. In bond market, Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.78% on monthly basis. The positive sentiment was supported by declining US Treasury yield, while Indonesia inflation was relatively low among regional and ample liquidity from banks. On the monetary side, Bank Indonesia maintained the BI 7D-RRR at 3.5% to support economic growth.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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

31 July 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	Fund Size (million)	: IDR 18,905.58
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,590.04	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 Cash Syariah**	0.16%	0.42%	0.77%	1.60%	3.36%	3.68%	4.02%
Benchmark*	0.12%	0.37%	0.97%	1.96%	2.79%	2.98%	3.32%

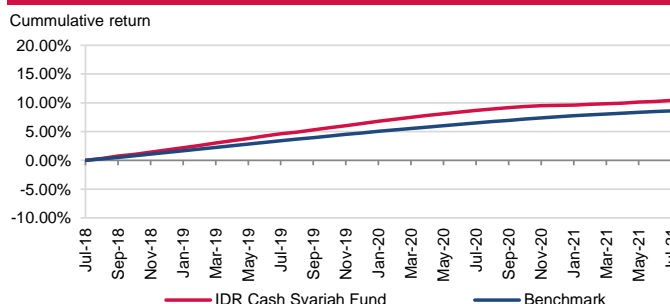
*Current benchmark is effective from 1 Dec 2010

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



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Money Market	6.18%
Bond < 1 Year	40.26%
TD + Cash	53.57%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Indonesia reported deflation of -0.16% MoM (+1.33% YoY) in June 2021, the first downturn this year and compared to 0.32% MoM (+1.68% YoY) in previous month. Major contributors were Transportation and Food, drinks and tobacco items due to the imposed tightening mobility. Bank Indonesia (BI) kept its policy rate at 3.50% as Indonesia was facing the rapid spread of Covid19 delta variant infected cases. The central bank also revised down its outlook on domestic economic growth to 3.5% - 4.3% from previously 4.1% - 5.1%. Meanwhile, sharia banks lowered the time deposit rates to the range of 2.75% - 3.25% in July and the IDR Cash Syariah Fund booked return of +0.16% in July 2021.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instrument
80% - 100% : Equities listed in Sharia Securities List and/ or Sharia mutual funds incl. ETF

FUND INFORMATION

Launch Date	: 25 June 2010	Fund Size (million)	: IDR 2,065,428.71
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 844.18	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

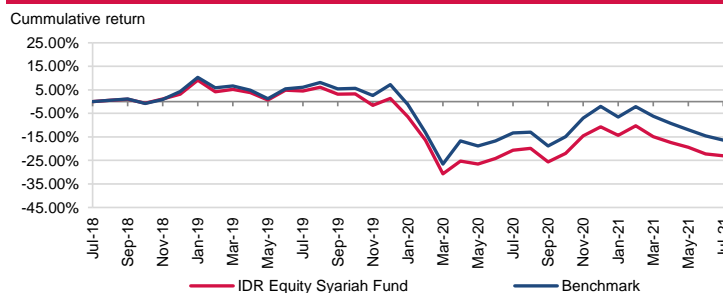
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	-1.06%	-6.89%	-13.78%	-3.03%	-8.36%	-6.96%	-1.51%
Benchmark*	-2.14%	-7.90%	-14.68%	-3.55%	-5.80%	-5.28%	1.85%

*Current benchmark is effective from 1 Apr 2014

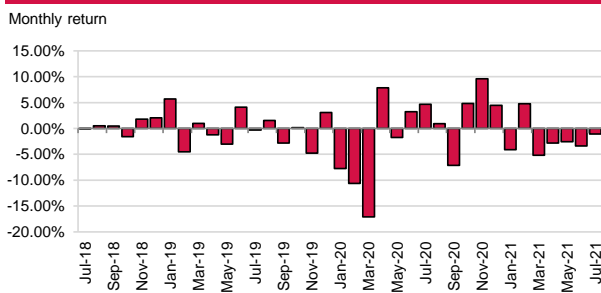
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

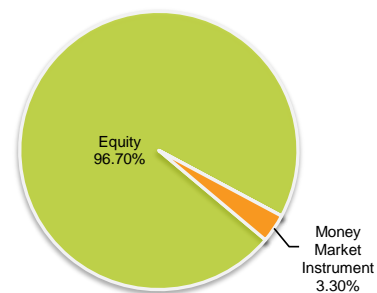
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	22.42%
Consumer Discretionary	0.53%
Consumer Staples	21.38%
Energy	7.60%
Financials	4.52%
Health Care	6.02%
Information Technology	2.62%
Materials	29.38%
Real Estate	2.15%
Utilities	0.07%
TD + Cash	3.30%

TOP HOLDINGS

PT Aneka Tambang Tbk	22.42%
PT Bank Syariah Indonesia Tbk	0.53%
PT Barito Pacific Tbk	21.38%
PT Chandra Asri Petrochemical Tbk	7.60%
PT Charoen Pokphand Indonesia Tbk	4.52%
PT Indofood CBP Sukses Makmur Tbk	6.02%
PT Merdeka Copper Gold Tbk	2.62%
PT Telekomunikasi Indonesia Tbk	29.38%
PT Unilever Indonesia Tbk	2.15%
PT Vale Indonesia Tbk	0.07%
	3.30%

FUND MANAGER COMMENTARY

In July 2021, IDR Equity Syariah Fund booked performance of -1.06% mom, above the benchmark performance. By sector inside JII, Communication Services was the largest positive contributor (0.8% mom), while Consumer Staples was the largest negative contributor (-1.9% mom). In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 July 2021

INVESTMENT MANAGER

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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 880,616.28
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,439.74	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**	0.00%	-2.75%	-7.69%	1.12%	-1.38%	-1.05%	3.34%
Benchmark*	-0.56%	-2.93%	-6.55%	3.16%	0.57%	0.11%	3.82%

*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)

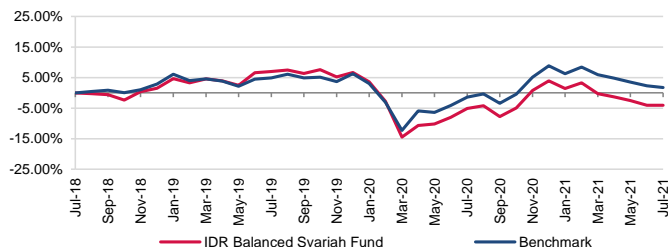
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

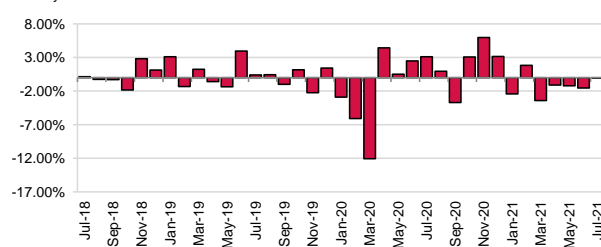
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

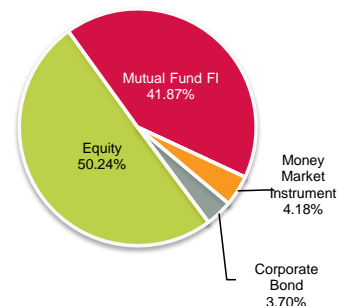


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.55%
Consumer Discretionary	0.37%
Consumer Staples	11.15%
Energy	3.72%
Financials	2.39%
Health Care	3.42%
Information Technology	1.31%
Materials	15.12%
Real Estate	1.18%
Utilities	0.04%
Industrials Bond	3.70%
MF Fixed Income	41.87%
TD + Cash	4.18%

TOP HOLDINGS

Angkasa Pura I 2026 Bond
PT Chandra Asri Petrochemical Tbk
PT Charoen Pokphand Indonesia Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
SBSN Seri IFR0006
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS028

FUND MANAGER COMMENTARY

In July 2021, IDR Balanced Syariah Fund booked performance of 0.00%. In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. In bond market, IBPA Indonesia Government Sukuk Index Total Return went up by +1.19% on monthly basis. The positive sentiment was supported by declining US Treasury yield, while Indonesia inflation was relatively low among regional and ample liquidity from banks. On the monetary side, Bank Indonesia maintained the BI 7D-RRR at 3.5% to support economic growth.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
8 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF
0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Launch Date : 06 January 2011
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,707.24
Risk Level : High

Fund Size (million) : IDR 6,041,778.71
Fund Management Fee : 2.00% per annum
Pricing Frequency : Daily
Benchmark : 70% MSCI Indonesia Index
15% MSCI China + 15% MSCI India Index

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-3.58%	-6.06%	-9.67%	1.31%	-1.09%	1.81%	5.19%
Benchmark*	-3.73%	-5.78%	-8.25%	3.94%	-0.47%	2.40%	4.38%

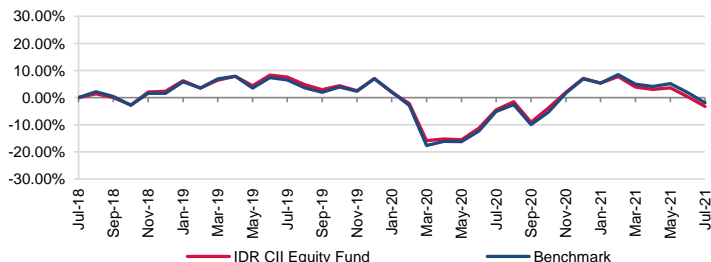
*Current benchmark is effective since 1 Jan 2018

Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

**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

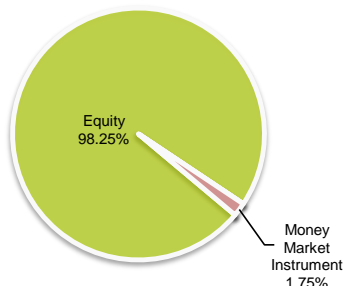


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	15.98%
Consumer Discretionary	9.73%
Consumer Staples	7.07%
Energy	5.00%
Financials	41.69%
Health Care	2.93%
Industrials	1.88%
Information Technology	4.21%
Materials	9.05%
Real Estate	0.22%
Utilities	0.51%
TD + Cash	1.75%

TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Charoen Pokphand Indonesia Tbk
PT Sarana Menara Nusantara Tbk
PT Telekomunikasi Indonesia Tbk
Reliance Industries Ltd
Tencent Holdings Ltd

FUND MANAGER COMMENTARY

In July 2021, IDR CII Equity Fund booked performance of -3.58% mom, in the same direction with MXID performance of -2.2%, MXCN performance of -13.8%, MXIN performance of 1.1%. In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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31 July 2021

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Launch Date : 08 October 2014
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,046.33
Risk Level : High

Fund Size (million) : IDR 821,157.73
Fund Management Fee : 1.00% per annum
Pricing Frequency : Daily
Benchmark : 90% Jakarta Composite Index
10% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

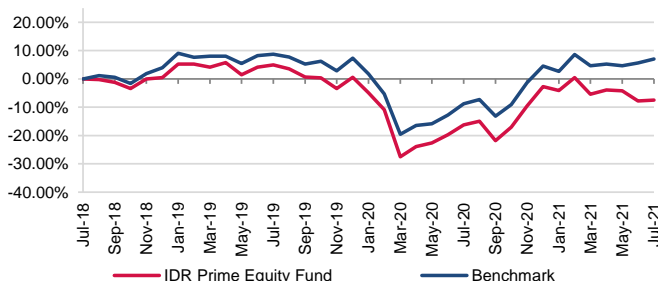
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity Fund**	0.27%	-3.75%	-4.89%	10.43%	-2.56%	-1.21%	0.67%
Benchmark*	1.32%	1.78%	2.39%	17.42%	2.31%	4.41%	4.34%

*Current benchmark is effective since inception

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

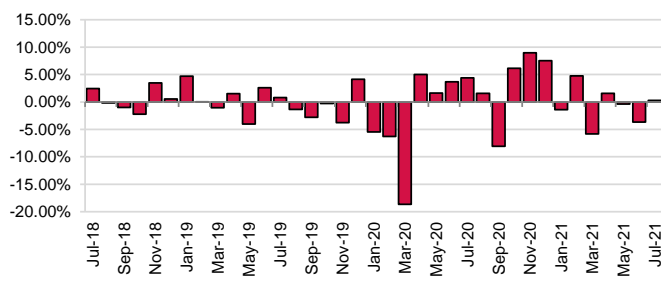
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

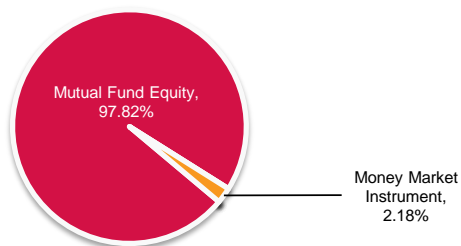


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	18.17%
Schroder Dana Istimewa MF	38.30%
Schroder Dana Prestasi MF	41.35%
TD + Cash	2.18%

FUND MANAGER COMMENTARY

In July 2021, IDR Prime Equity Fund booked performance of +0.27% mom, below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1% mom), while Consumer Staples was the largest negative contributor (-0.8% mom). In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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31 July 2021

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INVESTMENT OBJECTIVE

The Portfolio is a fixed income investment option that aims to provide investor a superior investment return.

TARGET ALLOCATION

0% - 15% : Money Market Instruments
85% - 100% : IDR Fixed Income mutual fund(s)

FUND INFORMATION

Launch Date	: 21 October 2014	Fund Size (million)	: IDR 149,209.96
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,580.47	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 5.48	Benchmark Duration	: 5.32

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	1.55%	2.62%	1.36%	7.39%	8.68%	6.35%	6.99%
Benchmark*	1.48%	2.74%	2.14%	8.93%	9.43%	7.35%	8.11%

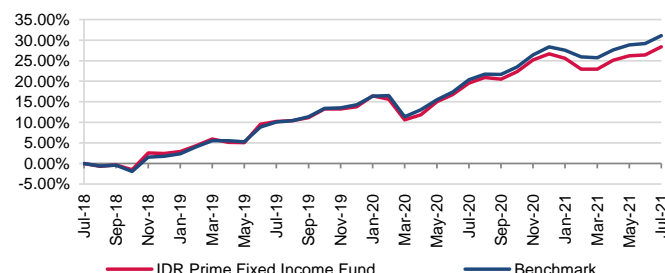
*Current benchmark is effective since 1 May 2016

21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

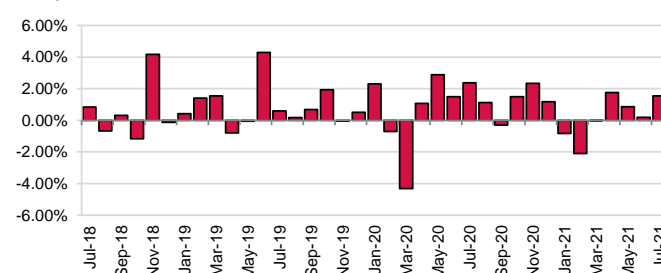
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

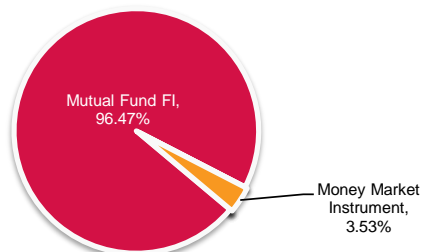


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	35.58%
Schroder Dana Mantap Plus II MF	60.89%
TD + Cash	3.53%

FUND MANAGER COMMENTARY

Indonesia local government bond market reported a positive return in July 2021 with Bloomberg Indonesia Local Sovereign Index went up by +1.75% on monthly basis, and the IDR Prime Fixed Income Fund performance reported +1.55% return in the same month. The positive sentiment was supported by declining US Treasury yields and ample liquidity from Indonesia financial sector. On macroeconomic, Indonesia inflation was relatively low among regional. Trade balance reported at USD 1.3bn surplus in Jun-2021, the fourteenth straight month of surplus. On the monetary side, Bank Indonesia maintained the BI 7D-RRR at 3.5% amid emergency mobility limitation during the month due to surging Covid19 delta variant case.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instrument
80% - 100% : Equities listed in Sharia Securities List and/or Sharia mutual funds

FUND INFORMATION

Launch Date	: 10 June 2015	Fund Size (million)	: IDR 68,799.02
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 884.41	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

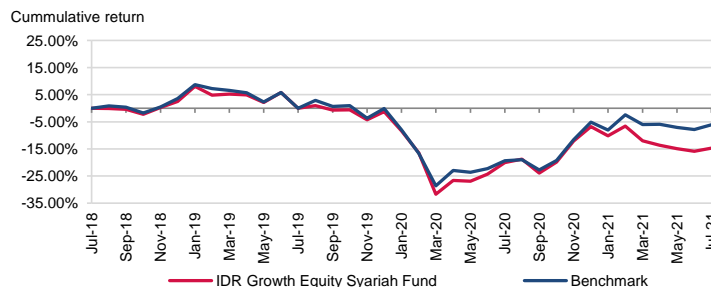
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	1.46%	-1.24%	-8.52%	6.69%	-3.34%	-3.87%	-1.98%
Benchmark*	1.90%	-0.20%	-1.01%	16.51%	-0.07%	0.39%	1.68%

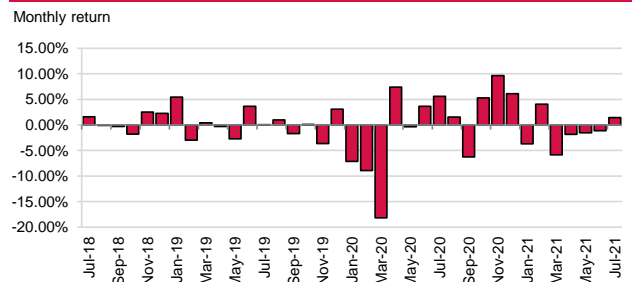
*Current benchmark is effective since inception

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

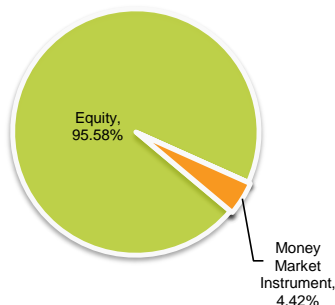
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	21.88%
Consumer Discretionary	5.68%
Consumer Staples	17.26%
Energy	6.69%
Financials	4.91%
Health Care	9.29%
Information Technology	8.21%
Materials	17.08%
Real Estate	4.14%
Utilities	0.44%
TD + Cash	4.42%

TOP HOLDINGS

PT Bank Syariah Indonesia Tbk
PT Charoen Pokphand Indonesia Tbk
PT Ciputra Development Tbk
PT Elang Mahkota Teknologi Tbk
PT Erajaya Swasembada Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
PT Vale Indonesia Tbk
PT XL Axiata Tbk

FUND MANAGER COMMENTARY

In July 2021, IDR Growth Equity Syariah Fund booked performance of +1.46% mom, slightly below the benchmark performance. By sector inside ISSI, Communication Services was the largest positive contributor (0.7% mom), while Consumer Staples was the largest negative contributor (-0.8% mom). In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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

31 July 2021

INVESTMENT MANAGER

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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
 Launch Price : IDR 1,000.00
 Unit Price (NAV) : IDR 1,074.01
 Risk Level : Moderate to High

Fund Size (million) : IDR 51,574.91
 Fund Management Fee : 1.85% per annum
 Pricing Frequency : Daily
 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**	0.97%	-0.14%	-5.50%	5.81%	0.80%	-0.13%	1.17%
Benchmark*	1.50%	1.09%	0.75%	13.52%	3.52%	3.02%	3.56%

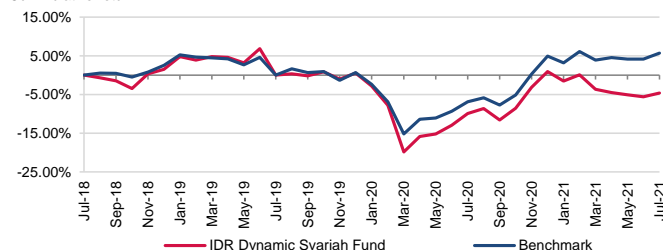
*Current benchmark is effective from 1 Jan 2020

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

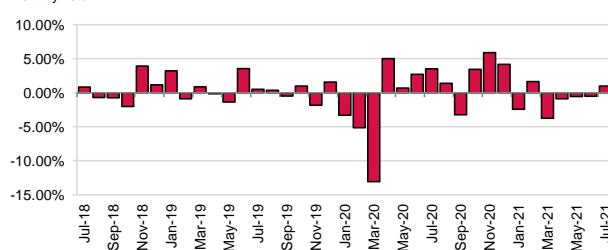
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

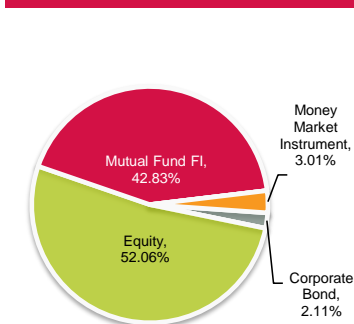


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.75%
Consumer Discretionary	2.89%
Consumer Staples	10.72%
Energy	3.14%
Financials	2.63%
Health Care	4.48%
Information Technology	3.33%
Materials	10.14%
Real Estate	2.48%
Utilities	0.48%
Industrials Bond	2.11%
MF Fixed Income	42.83%
TD + Cash	3.01%

TOP HOLDINGS

PT Elang Mahkota Teknologi Tbk
PT Merdeka Copper Gold Tbk
PT Mitra Keluarga Karyasehat Tbk
PT Telekomunikasi Indonesia Tbk
PT Unilever Indonesia Tbk
SBSN Seri IFR0006
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS028

FUND MANAGER COMMENTARY

In July 2021, IDR Dynamic Syariah Fund booked performance of +0.97%. In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. In bond market, IBPA Indonesia Government Sukuk Index Total Return went up by +1.19% on monthly basis. The positive sentiment was supported by declining US Treasury yield, while Indonesia inflation was relatively low among regional and ample liquidity from banks. On the monetary side, Bank Indonesia maintained the BI 7D-RRR at 3.5% to support economic growth.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

FUND INFORMATION

Launch Date	: 23 September 2016	Fund Size (million)	: USD 45.23
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.3800	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity Fund**	0.09%	2.47%	6.91%	19.85%	6.81%	N/A	6.86%
Benchmark*	-0.30%	2.05%	10.23%	29.07%	10.95%	N/A	11.06%

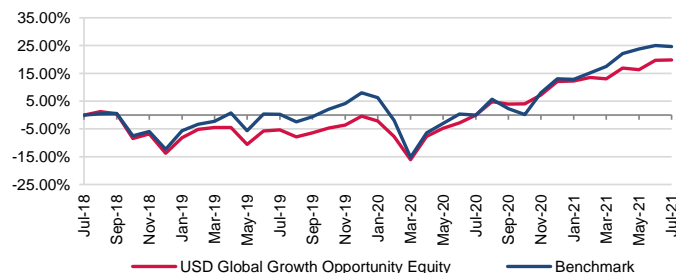
*Current benchmark is effective since 1 Jan 2018

Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

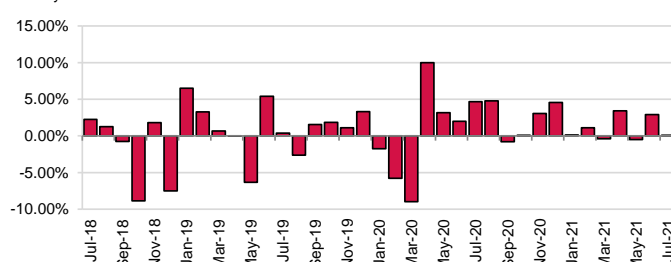
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

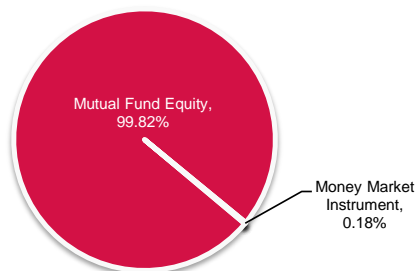


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

AIA Global Multi-Factor Equity MF	0.14%
AIA Global Quality Growth MF	0.16%
AIA New Multinationals MF	0.25%
CIMB Principal Islamic Asia Pacific Equity MF	7.27%
Mandiri Global Sharia Equity Dollar MF	53.50%
Schroder Global Syariah Equity MF	38.51%
TD + Cash	0.18%

FUND MANAGER COMMENTARY

In July 2021, USD Global Growth Opportunity Equity Fund booked performance of +0.09% mom, slightly below the benchmark performance. In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. . Going forward, equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with optimal growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or
Equity mutual funds incl. ETF

FUND INFORMATION

Launch Date : 21 April 2017
Launch Price : USD 1.00
Unit Price (NAV) : USD 0.8303
Risk Level : High

Fund Size (million) : USD 3.22
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% MXID Index (In USD Term) +
2% Average 3-month USD Time Deposit (Net)

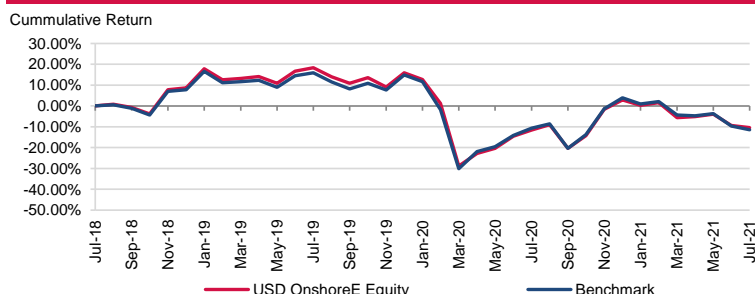
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity Fund**	-1.10%	-5.50%	-12.91%	1.32%	-3.46%	N/A	-4.26%
Benchmark*	-2.09%	-7.15%	-14.80%	-0.96%	-3.98%	N/A	-4.72%

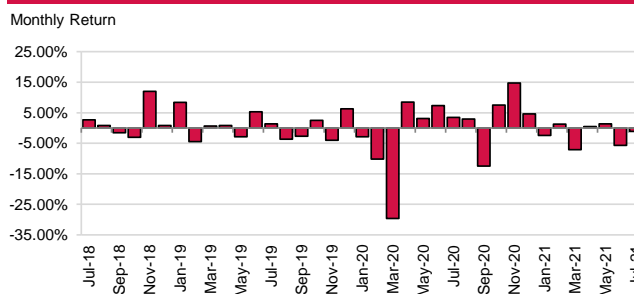
*Current benchmark is effective since inception

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

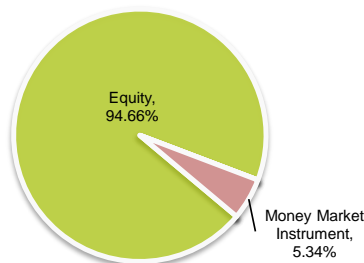
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	16.96%
Consumer Discretionary	6.06%
Consumer Staples	7.44%
Energy	2.66%
Financials	49.85%
Health Care	2.39%
Industrials	0.11%
Information Technology	0.94%
Materials	7.53%
Real Estate	0.72%
TD + Cash	5.34%

TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Charoen Pokphand Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Sarana Menara Nusantara Tbk
PT Telekomunikasi Indonesia Tbk
PT Tower Bersama Infrastructure Tbk

FUND MANAGER COMMENTARY

In July 2021, USD Onshore Equity Fund booked performance of -1.10% mom, above the MXID performance (in USD). By sector inside MXID, Communication Services was the largest positive contributor (0.7% mom), while Financials was the largest negative contributor (-1.3% mom). In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Launch Date : 19 January 2018
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.3146
Risk Level : High

Fund Size (million) : USD 48.35
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily

FUND PERFORMANCE

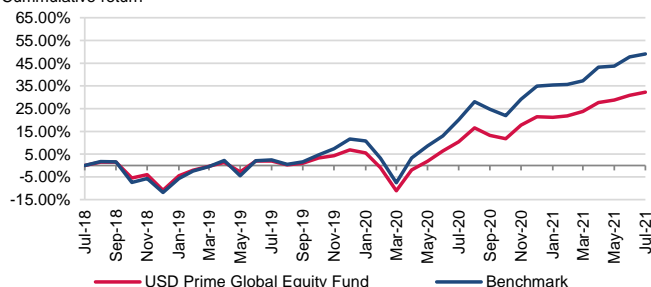
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global** Equity Fund	1.05%	3.58%	8.94%	19.83%	9.77%	N/A	8.06%
Benchmark*	0.85%	4.09%	10.44%	28.67%	15.60%	N/A	12.35%

*Current benchmark is effective since inception

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

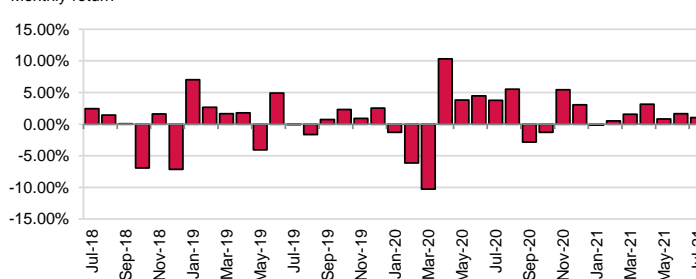
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

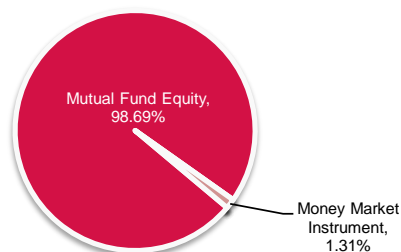


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	67.61%
Schroder Asian Equity Yield Class A MF	31.08%
TD + Cash	1.31%

FUND MANAGER COMMENTARY

In July 2021, USD Prime Global Equity Fund booked performance of +1.05% mom, below the benchmark performance. In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Going forward, equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Launch Date	: 18 January 2018	Fund Size (million)	: USD 78.63
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.1883	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

FUND PERFORMANCE

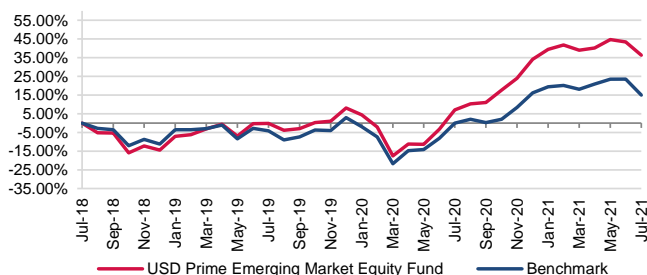
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity Fund**	-4.88%	-2.74%	1.68%	27.31%	10.89%	N/A	5.01%
Benchmark*	-6.89%	-4.90%	-0.99%	18.16%	5.71%	N/A	1.40%

*Current benchmark is effective since inception

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

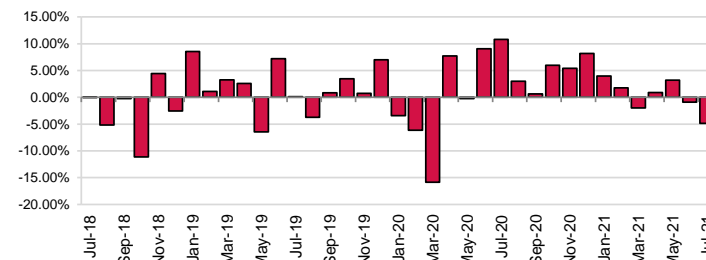
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

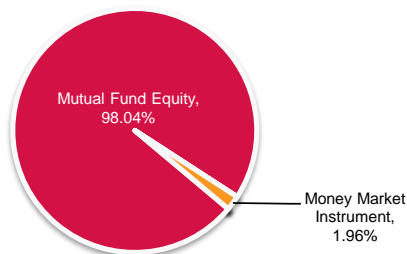


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF	98.04%
TD + Cash	1.96%

FUND MANAGER COMMENTARY

In July 2021, USD Prime Emerging Market Equity Fund booked performance of -4.88% mom, above the benchmark performance. In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Going forward, equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to obtain optimal, long-term investment growth with high risk tolerance through equity mutual fund selection having investment diversifications on companies listed in the Indonesian Stock Exchange.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

FUND INFORMATION

Launch Date	: 26 October 2018	Fund Size (million)	: IDR 152,098.94
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 916.52	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

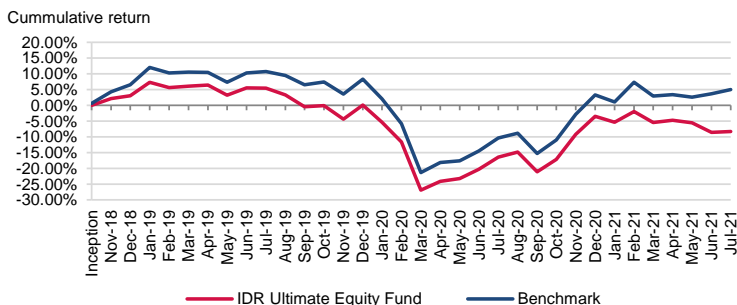
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity Fund**	0.26%	-3.79%	-4.99%	9.67%	N/A	N/A	-3.11%
Benchmark*	1.30%	1.54%	1.64%	17.08%	N/A	N/A	1.77%

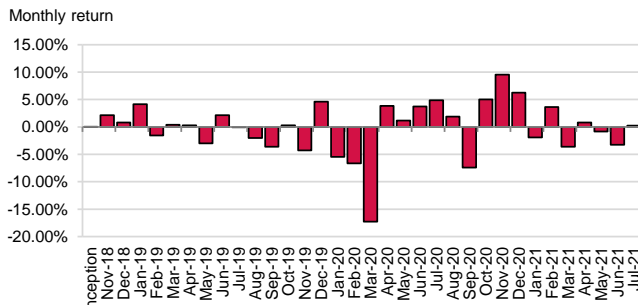
*Current benchmark is effective since inception

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

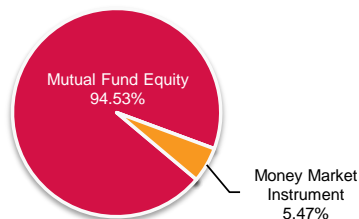
LAST 2 YEARS CUMULATIVE RETURN



LAST 2 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	94.53%
Bond < 1 Year	5.47%

TOP HOLDINGS

Ashmore Dana Ekuitas Nusantara MF	23.33%
Ashmore Dana Progresif Nusantara MF	22.69%
Batavia Dana Saham MF	27.89%
Schroder Dana Prestasi MF	20.46%
Schroder Dana Prestasi Plus MF	0.15%

FUND MANAGER COMMENTARY

In July 2021, IDR Ultimate Equity Fund booked performance of +0.26% mom, below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1% mom), while Consumer Staples was the largest negative contributor (-0.8% mom). In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Domestic market also shown mixed performance in which small-mid cap performed better than large cap in general. Going forward, Indonesia equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Balanced

FUND INFORMATION

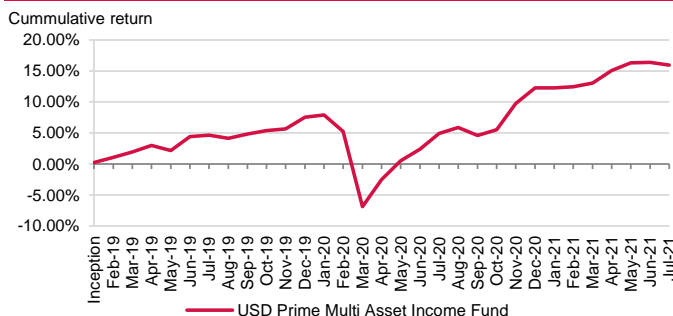
Launch Date	: 30 January 2019	Fund Size (million)	: USD 6.42
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 1.1593	Pricing Frequency	: Daily
Risk Level	: Moderate to High		

FUND PERFORMANCE

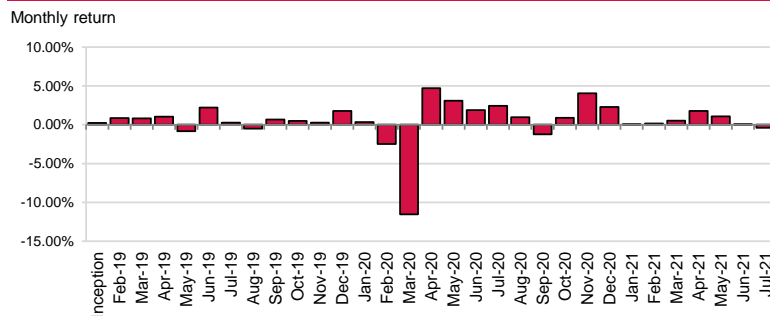
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income Fund**	-0.39%	0.73%	3.25%	10.51%	N/A	N/A	6.09%

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

LAST 2 YEARS CUMULATIVE RETURN



LAST 2 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF 100.00%

FUND MANAGER COMMENTARY

Overall, the focus was on reducing cyclical exposure and adding hedges to protect the portfolio against tail risks and market volatility. The allocation to Yield assets was reduced, while that to Growth assets was increased. The managers reduced the allocation to financials and rotated into more defensive equity and enhanced income strategies. New positions were purchased in Russian equities, a proxy for oil, and in Italian equities, which are likely to benefit from the European Recovery Fund. Elsewhere, they took profits in investment grade bonds and added a small holding in long-dated US government bonds. The exposure to US and European high yield bonds was trimmed as valuations are turning less attractive. Instead, they purchased some new alternatives positions. These include a new social infrastructure holding and some business development companies (BDCs).

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio aims to provide capital growth through investment in Offshore-based Mutual Fund(s) which invest in equity and equity related securities of People's Republic of China, Hong Kong SAR and Taiwan companies.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Equity

FUND INFORMATION

Launch Date	: 22 July 2019	Fund Size (million)	: USD 22.81
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.5599	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

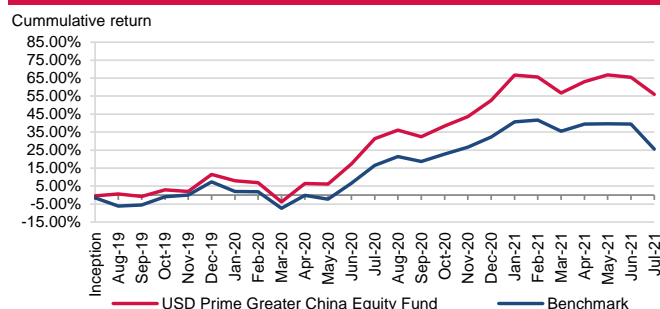
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity Fund**	-5.73%	-4.36%	2.19%	18.70%	N/A	N/A	24.54%
Benchmark*	-9.98%	-9.98%	-5.14%	9.66%	N/A	N/A	12.85%

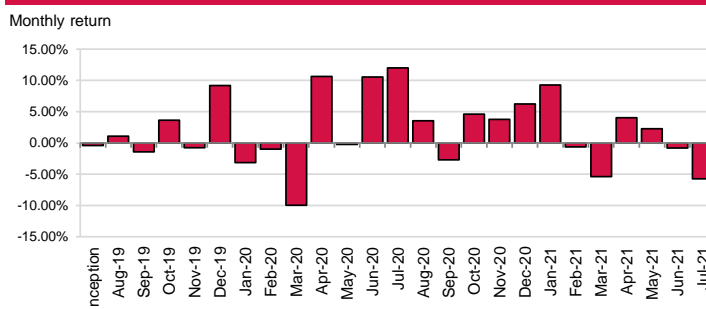
*Current benchmark is effective since inception

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

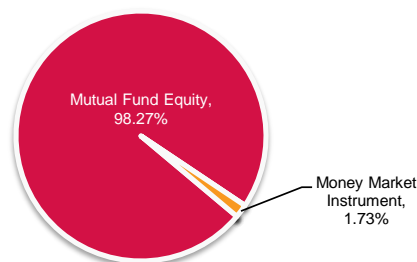
LAST 2 YEARS CUMULATIVE RETURN



LAST 2 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	98.27%
TD + Cash	1.73%

FUND MANAGER COMMENTARY

In July 2021, USD Prime Greater China Equity Fund booked performance of -5.73% mom, above the benchmark performance. In last month, global market posted mixed performance with developed market posted a positive movement, in contrast to emerging Asian markets which were corrected driven by fear over tech regulation in China and resurgence of Covid19 cases in several countries including Indonesia. Going forward, equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-Covid19 period.

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FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio aims to achieve long-term total return with the appropriate level of capital risk by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
0% - 30% : Mutual Funds - Fixed Income
70% - 100% : Mutual Funds - Equity

FUND INFORMATION

Launch Date	: 31 March 2021	Fund Size (million)	: USD 1.15
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0424	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Aggregate TR Index

FUND PERFORMANCE

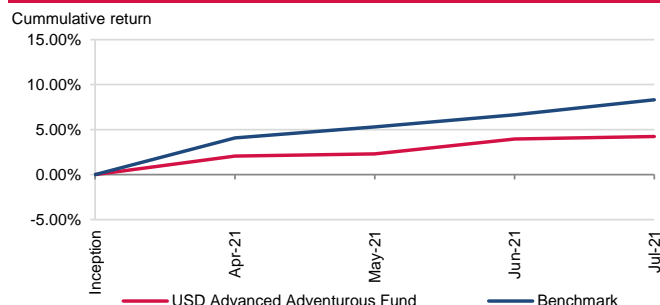
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous Fund**	0.26%	2.12%	N/A	N/A	N/A	N/A	4.24%
Benchmark*	1.56%	4.07%	N/A	N/A	N/A	N/A	8.32%

*Current benchmark is effective since inception

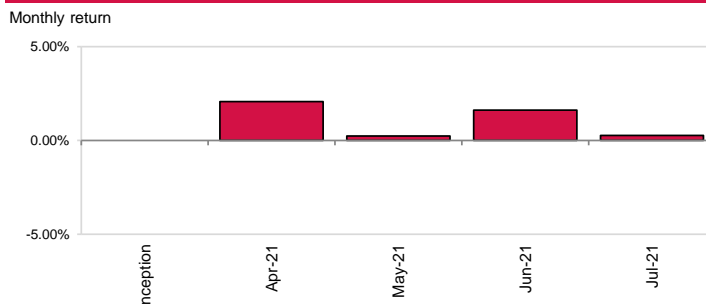
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

***Performance with less than 1 year is not annualized.

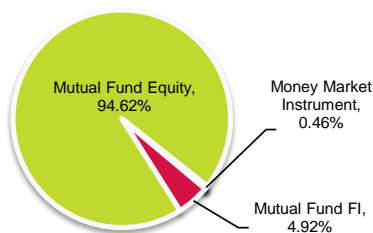
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	94.62%
MF Fixed Income	4.92%
TD + Cash	0.46%

TOP HOLDINGS

AIA Asia Ex-Japan Equity MF	1.41%
AIA Diversified Fixed Income MF	4.92%
AIA Global Multi Factor Equity MF	22.31%
AIA Global Quality Growth MF	27.98%
AIA Greater China Equity MF	0.94%
AIA New Multinationals MF	41.99%

FUND MANAGER COMMENTARY

We expect equity markets to continue its positive path in the second half of this year, even though it will be bumpier. The portfolios continue to overweight equities as economic recovery continues to play out. We continue to advocate a neutral position towards Investment Grade credits with Asian credits yield pickup remaining attractive over US as credit fundamentals are expected to remain resilient with improved balance sheets.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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

31 July 2021

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio aims to achieve long-term total return with the appropriate level of capital risk by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
20% - 60% : Mutual Funds - Fixed Income
40% - 80% : Mutual Funds - Equity

FUND INFORMATION

Launch Date	: 05 May 2021	Fund Size (million)	: USD 0.59
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 1.0336	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Aggregate TR Index

FUND PERFORMANCE

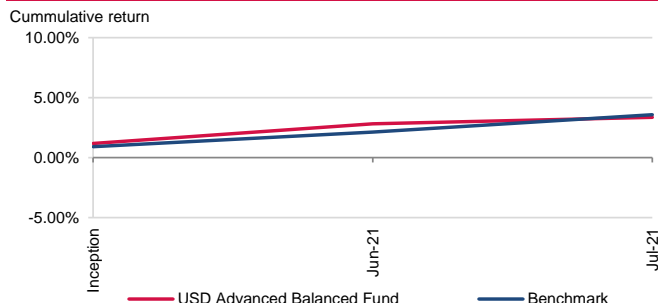
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced Fund**	0.53%	N/A	N/A	N/A	N/A	N/A	3.36%
Benchmark*	1.43%	N/A	N/A	N/A	N/A	N/A	3.58%

*Current benchmark is effective since inception

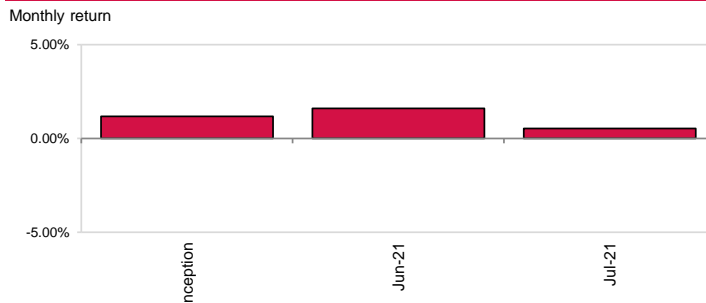
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

***Performance with less than 1 year is not annualized.

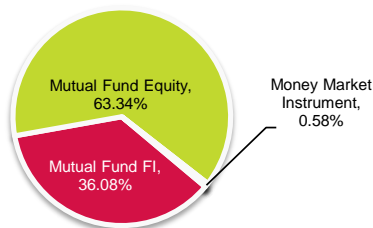
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	63.34%
MF Fixed Income	36.08%
MF Equity	0.58%

TOP HOLDINGS

AIA Asia Ex-Japan Equity MF	1.22%
AIA Diversified Fixed Income MF	36.08%
AIA Global Multi Factor Equity MF	15.41%
AIA Global Quality Growth MF	18.78%
AIA Greater China Equity MF	0.59%
AIA New Multinationals MF	27.34%

FUND MANAGER COMMENTARY

We expect equity markets to continue its positive path in the second half of this year, even though it will be bumpier. The portfolios continue to overweight equities as economic recovery continues to play out. We continue to advocate a neutral position towards Investment Grade credits with Asian credits yield pickup remaining attractive over US as credit fundamentals are expected to remain resilient with improved balance sheets.

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