



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 May 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 982,372.47 |
| Launch Price | : IDR 1,000.00 | Fund Management Fee | : 1.85% per annum |
| Unit Price (NAV) | : IDR 1,462.44 | 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** | -1.22% | -5.64% | -6.23% | 8.54% | -1.64% | 0.97% | 3.54% |
| Benchmark* | -1.24% | -4.54% | -4.92% | 10.59% | 0.75% | 1.69% | 4.05% |

*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)

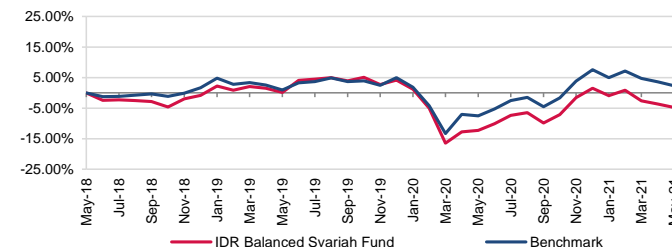
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

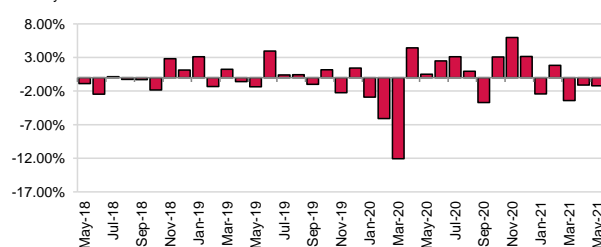
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

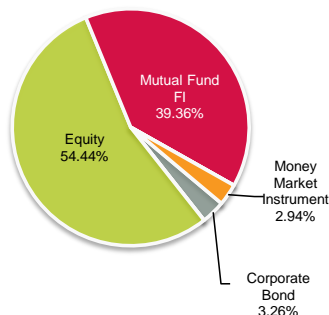


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 12.98% |
| Consumer Staples | 14.48% |
| Energy | 4.50% |
| Financials | 0.46% |
| Health Care | 2.88% |
| Industrials | 0.33% |
| Materials | 16.17% |
| Real Estate | 1.71% |
| Utilities | 0.46% |
| Information Technology | 0.46% |
| Industrials Bond | 3.26% |
| MF Fixed Income | 39.36% |
| TD + Cash | 2.94% |

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 May 2021, IDR Balanced Syariah Fund booked performance of -1.22%. In last month, global equity market corrected in the first half of the month due to faster-than-expected inflation data from US but rebounded in the later part of the month amid softening USD environment. However, ASEAN market saw a more limited rebound due to resurgence of Covid19 cases and subsequent tightening in Singapore, Thailand, and Malaysia. In the domestic market, the same sentiment that affected the ASEAN market also put headwinds in the rebound which result in mixed performance of the domestic equities on monthly basis. In bond market, IBPA Indonesia Government Sukuk Index Total Return went up by +0.70% on monthly basis. The rally was supported by the foreign investor inflow and flush liquidity. Indonesia's GDP during 1Q 2021 contracted by -0.74% YoY from -2.19% YoY from previous quarter while Bank Indonesia maintained the BI 7D-RRR as BI reiterating its desire to stabilize the Rupiah currency and call for banks to lower their lending rates further.

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.