



## FUND FACT SHEET

# USD FIXED INCOME FUND

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

30 November 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 58.80
Launch Price	: USD 1.00	Fund Management Fee	: 1.45% per annum
Unit Price (NAV)	: USD 3.20	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	: 8.19	Benchmark Duration	: 8.30

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	0.11%	-1.42%	-1.45%	-1.74%	7.49%	4.48%	5.67%
Benchmark*	-0.29%	-1.33%	-1.75%	-2.08%	7.10%	4.38%	1.01%

\*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)

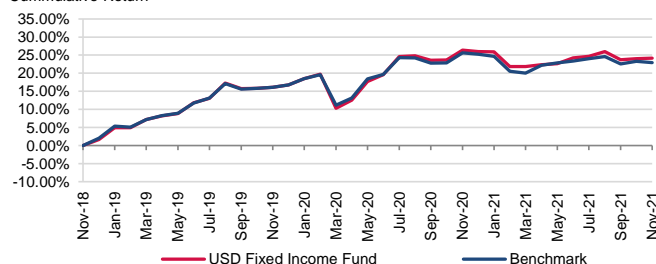
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

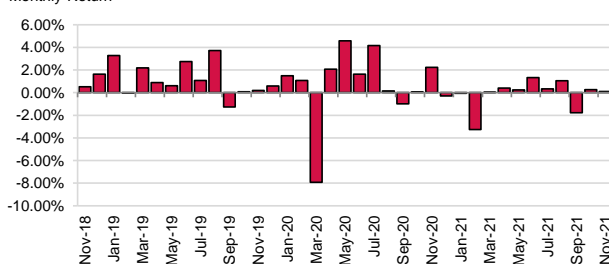
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

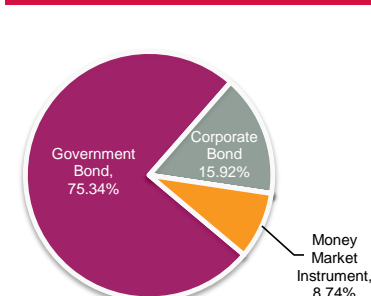


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government Bond	75.34%
Consumer Discretionary	3.41%
Consumer Staples	1.92%
Energy	1.77%
Financials	6.41%
Utilities	2.40%
Bond < 1 Year	0.69%
TD + Cash	8.05%

### TOP HOLDINGS

INDOIS 2026
INDON 2030
INDON 2035
INDON 2038
INDON 2048

### FUND MANAGER COMMENTARY

The Fed has started tapering its quantitative easing program and expectations are pointing to an acceleration of the normalization in 2022, leading to a Fed Fund rate hike possibly in June 2022. On the other hand, new virus variant Omicron sent negative sentiment to economy growth risk worldwide. As a result, US Treasury yields declined with 10Yr at 1.44% on 30th Nov vs 1.55% on 29th Oct 2021. The risk-off sentiment triggered lower return of the Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD at -0.20%, while the USD Fixed Income Fund booked return of +0.11% in November 2021.

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## FUND FACT SHEET

# IDR FIXED INCOME FUND

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

30 November 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 4,551.41  
Risk Level : Moderate

Fund Size (million) : IDR 1,067,496.37  
Fund Management Fee : 1.65% per annum  
Pricing Frequency : Daily  
Benchmark : 90% Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR 10% Indonesia Deposit Rate Avg 3-Month IDR (Net of 20.0% WHT)  
Fund Duration : 6.86  
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**	0.33%	0.58%	1.30%	3.24%	8.07%	6.96%	7.46%
Benchmark *	0.48%	0.84%	3.56%	5.14%	8.91%	7.70%	9.81%

\*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)

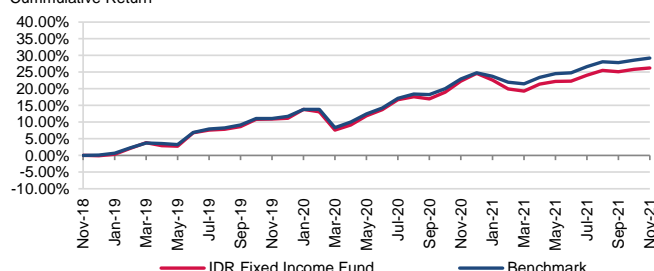
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

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

Cummulative Return

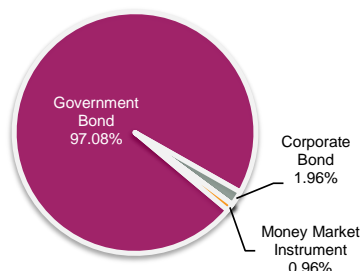


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government Bond	97.08%
Consumer Staples	1.96%
TD + Cash	0.96%

### TOP HOLDINGS

Government Bond FR0040  
Government Bond FR0078  
Government Bond FR0080  
Government Bond FR0083  
Government Bond FR0087

### FUND MANAGER COMMENTARY

Indonesia local government bond market reported a positive return in November 2021 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up +0.66% on monthly basis, and the IDR Fixed Income Fund performance reported +0.33% return in the same month. Despite US Federal Reserve has started tapering its quantitative easing program and expectations are pointing to an acceleration of the normalization in 2022, leading to a Fed Fund rate hike possibly in June 2022, the local government bond market was stable. In addition, substantial foreign outflow was seen, but a combination of ample liquidity from onshore banks and stable IDR were able to absorb the volatility during the month. On monetary side, Bank Indonesia maintained the BI 7D-RRR at 3.5% in November 2021.

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# FUND FACT SHEET

## IDR EQUITY FUND

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

30 November 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	Fund Size (million)	: IDR 14,691,477.28
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 14,255.52	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 Equity**	-1.46%	4.90%	-0.63%	3.59%	-1.80%	0.36%	13.45%
Benchmark *	-0.90%	5.81%	9.04%	16.01%	2.79%	5.06%	14.43%

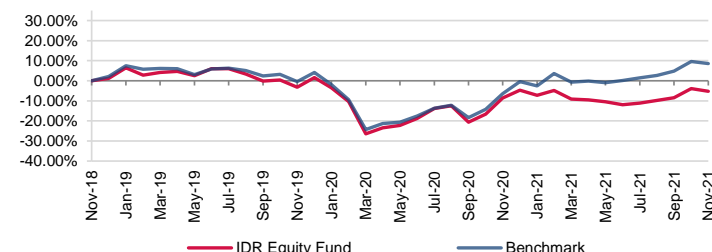
\*Current benchmark is effective from 1 April 2014

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

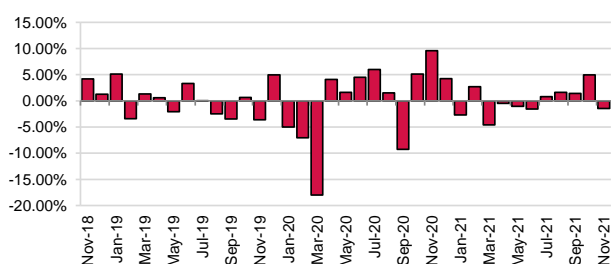
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

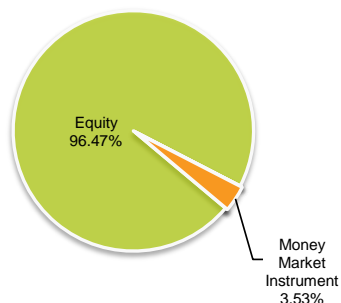


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	16.37%
Consumer Discretionary	5.91%
Consumer Staples	11.11%
Energy	3.50%
Financials	38.63%
Health Care	4.33%
Industrials	1.82%
Information Technology	2.16%
Materials	8.58%
Real Estate	3.57%
Utilities	0.49%
TD + Cash	3.53%

### TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Jago Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT Tower Bersama Infrastructure Tbk
PT XL Axiata Tbk

### FUND MANAGER COMMENTARY

In November 2021, IDR Equity Fund booked performance of -1.46% mom, below the benchmark performance. By sector inside JCI, Communication Services was the largest positive contributor (0.2% mom), while Financials was the largest negative contributor (-0.5% mom). In last month, global equity market was corrected, driven by forecast of earlier than anticipated Fed tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. Going forward, Indonesia equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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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 507,960.08
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,046.66	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**	0.07%	0.22%	1.29%	1.41%	3.20%	3.68%	4.71%
Benchmark*	0.09%	0.29%	1.38%	1.56%	2.56%	2.82%	3.86%

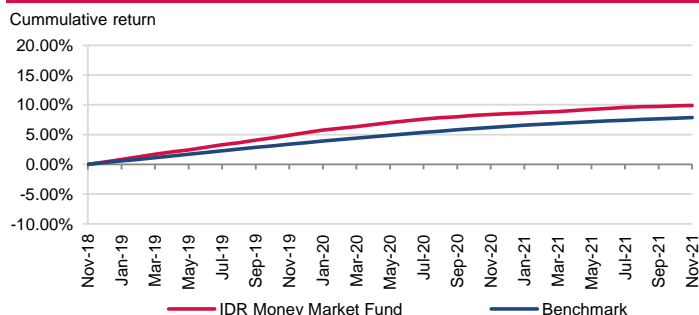
\*Current benchmark is effective from 1 Dec 2010

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

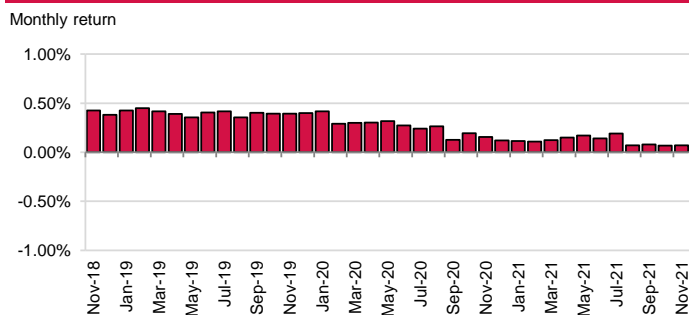
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Money Market	14.95%
Bond < 1 Year	32.71%
TD + Cash	52.34%

### TOP HOLDINGS

SBSN Seri PBS002  
 TD Bank CIMB Niaga  
 TD Bank CIMB Niaga Syariah  
 TD Bank Mandiri Syariah  
 TD Bank OCBC - NISP

### FUND MANAGER COMMENTARY

October inflation recorded at 1.66% yoy (0.12% mom) from 1.60% yoy (-0.04% mom) in September 2021. The Fed has started tapering its quantitative easing program and leading to Fed rate hike possibly in Q2 2022. 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 IDR time deposit rates at the range of 2.15%-3.25% p.a. and IDR Money Market Fund booked performance of +0.07% in November 2021.

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## FUND FACT SHEET

# IDR DANA BERKAH FUND

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

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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 15,021.69
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,926.00	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**	0.04%	0.14%	0.85%	0.89%	2.79%	3.29%	4.30%
Benchmark*	0.09%	0.29%	1.38%	1.56%	2.56%	2.82%	3.80%

\*Current benchmark is effective from 1 Dec 2010

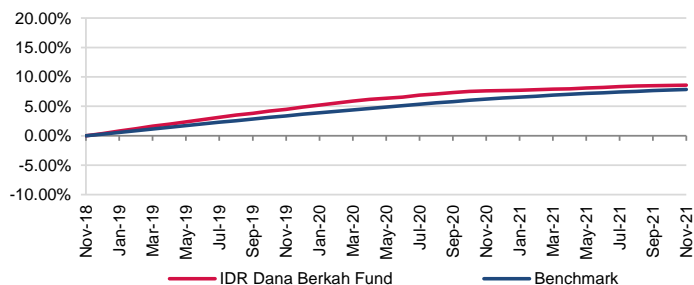
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

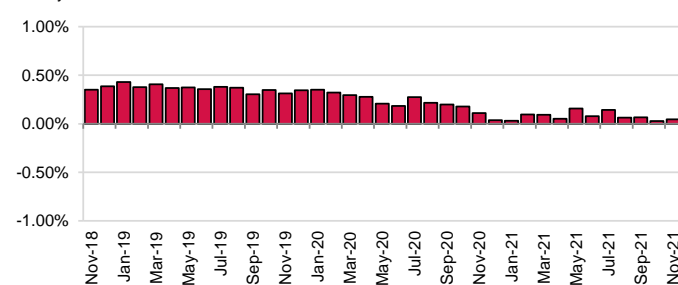
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Money Market	15.55%
Bond < 1 Year	29.25%
TD + Cash	55.20%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

October inflation recorded at 1.66% yoy (0.12% mom) from 1.60% yoy (-0.04% mom) in September 2021. The Fed has started tapering its quantitative easing program and leading to Fed rate hike possibly in Q2 2022. 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 the range of 2.15%-3.25% p.a. and IDR Dana Berkah Fund booked performance of +0.04% in November 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 2,142.94  
Risk Level : Moderate to High

Fund Size (million) : IDR 268,083.70  
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**	-0.89%	3.56%	0.64%	3.80%	2.53%	3.71%	5.90%
Benchmark*	-0.70%	4.89%	2.83%	6.24%	4.63%	5.60%	4.62%

\*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)

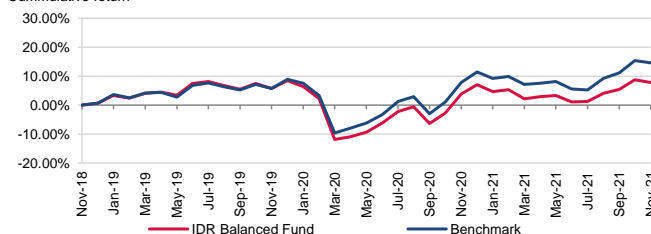
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

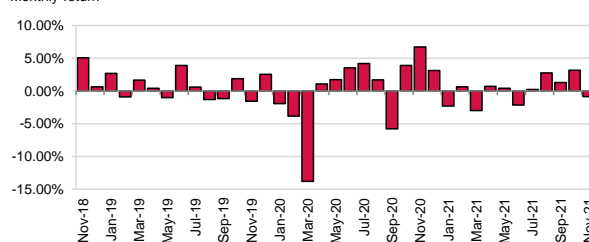
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

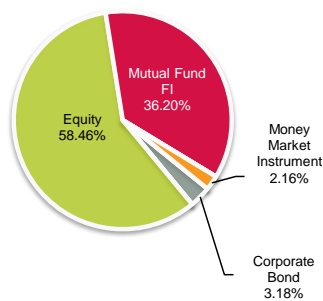


### LAST 3 YEARS MONTHLY RETURN

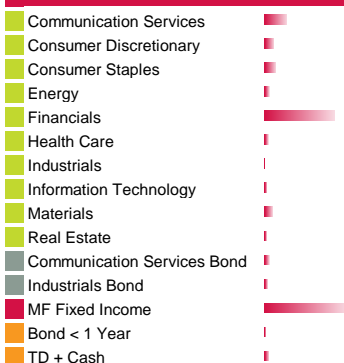
Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION



### TOP HOLDINGS

9.91%	Government Bond FR0042
4.03%	Government Bond FR0078
4.88%	Government Bond FR0080
1.97%	Government Bond FR0082
30.63%	PT Astra International Tbk
1.56%	PT Bank Central Asia Tbk
0.11%	PT Bank Mandiri Tbk
0.95%	PT Bank Negara Indonesia Tbk
3.56%	PT Bank Rakyat Indonesia Tbk
0.87%	PT Telekomunikasi Indonesia Tbk
1.96%	
1.22%	
36.20%	MF Fixed Income
0.39%	Bond < 1 Year
1.78%	TD + Cash

### FUND MANAGER COMMENTARY

In November 2021, the IDR Balanced Fund booked performance of -0.89%. In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. In bond market, Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up +0.66% on monthly basis. Despite US Federal Reserve has started tapering its quantitative easing program and expectations are pointing to an acceleration of the normalization in 2022, leading to a Fed Fund rate hike possibly in June 2022, the local government bond market was stable. In addition, substantial foreign outflow was seen, but a combination of ample liquidity from onshore banks and stable IDR were able to absorb the volatility during the month.

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## FUND FACT SHEET

# IDR CASH SYARIAH FUND

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

30 November 2021

### INVESTMENT MANAGER

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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	: 29 October 2009	Fund Size (million)	: IDR 16,658.09
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,593.86	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**	0.04%	0.16%	1.01%	1.08%	2.95%	3.42%	3.93%
Benchmark*	0.09%	0.29%	1.38%	1.56%	2.56%	2.82%	3.26%

\*Current benchmark is effective from 1 Dec 2010

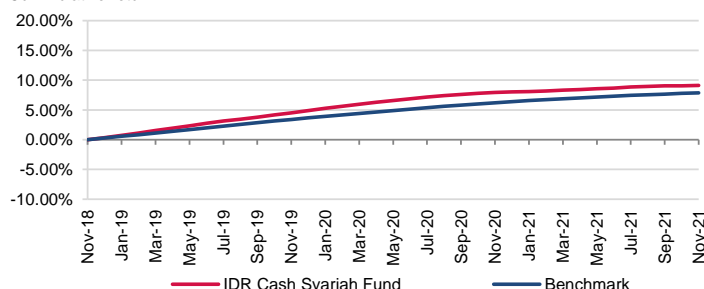
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

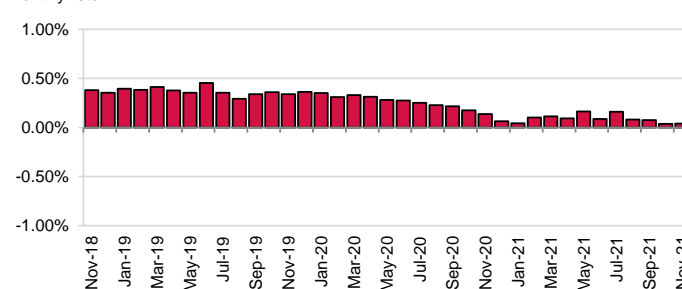
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Money Market	1.83%
Bond < 1 Year	45.87%
TD + Cash	52.31%

### TOP HOLDINGS

SBSN Seri PBS002
Sukuk Negara Ritel SR011
TD Bank BRI Syariah
TD Bank Danamon Syariah
TD Bank Permata Syariah

### FUND MANAGER COMMENTARY

October inflation recorded at 1.66% yoy (0.12% mom) from 1.60% yoy (-0.04% mom) in September 2021. The Fed has started tapering its quantitative easing program and leading to Fed rate hike possibly in Q2 2022. 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 the range of 2.15%-3.25% p.a. and IDR Cash Syariah Fund booked performance of +0.04% in November 2021.

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## FUND FACT SHEET

# IDR EQUITY SYARIAH FUND

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

30 November 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 1,629,326.21
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 872.26	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

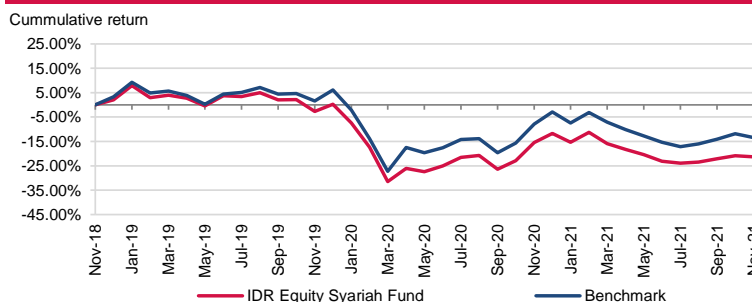
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	-0.59%	2.71%	-10.91%	-6.95%	-7.70%	-5.51%	-1.19%
Benchmark*	-1.76%	3.12%	-10.79%	-5.97%	-4.69%	-3.16%	2.19%

\*Current benchmark is effective from 1 Apr 2014

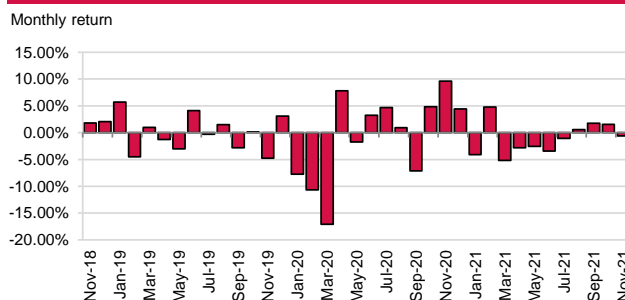
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

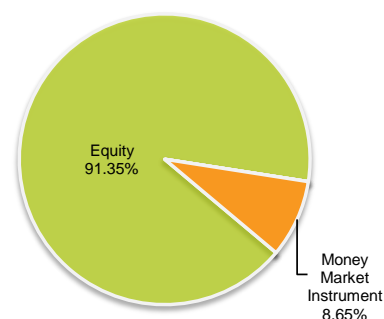
### LAST 3 YEARS CUMULATIVE RETURN



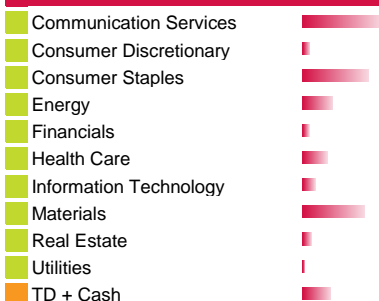
### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION



### TOP HOLDINGS

PT Adaro Energy Tbk	24.42%
PT Barito Pacific Tbk	2.18%
PT Charoen Pokphand Indonesia Tbk	20.20%
PT Erajaya Swasembada Tbk	9.18%
PT Indofood CBP Sukses Makmur Tbk	1.92%
PT Indofood Sukses Makmur Tbk	7.48%
PT Kalbe Farma Tbk	3.79%
PT Telekomunikasi Indonesia Tbk	18.89%
PT Unilever Indonesia Tbk	2.65%
PT United Tractors Tbk	0.65%
	8.65%

### FUND MANAGER COMMENTARY

In November 2021, IDR Equity Syariah Fund booked performance of -0.59% mom, above the benchmark performance. By sector inside JII, Communication Services was the largest positive contributor (1.1% mom), while Consumer Discretionary was the largest negative contributor (-0.9% mom). In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. Going forward, Indonesia equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# IDR BALANCED SYARIAH FUND

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

30 November 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 692,307.01
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,474.22	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**	-0.09%	1.67%	-5.47%	-2.50%	-0.71%	0.31%	3.45%
Benchmark*	-0.52%	2.34%	-3.22%	0.23%	1.40%	1.36%	4.03%

\*Current benchmark is effective from 1 Jan 2020

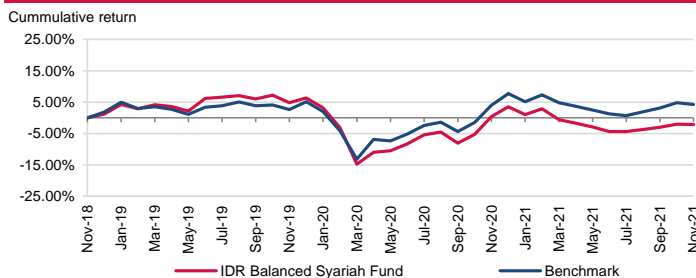
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

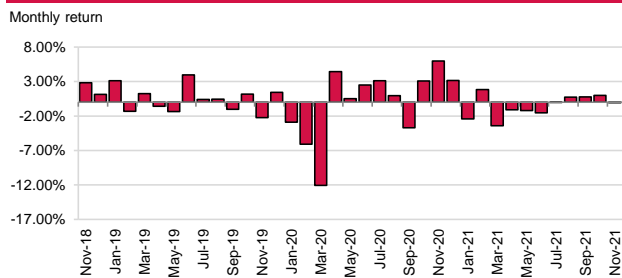
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

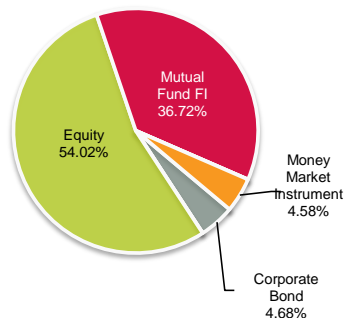
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	14.22%
Consumer Discretionary	1.36%
Consumer Staples	11.35%
Energy	5.22%
Financials	1.18%
Health Care	4.28%
Information Technology	2.04%
Materials	10.99%
Real Estate	2.89%
Utilities	0.51%
Industrials Bond	4.68%
MF Fixed Income	36.72%
TD + Cash	4.58%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

In November 2021, IDR Balanced Syariah Fund booked performance of -0.09%. In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. In bond market, IBPA Indonesia Government Sukuk Index Total Return went up by +0.89% on monthly basis. Despite US Federal Reserve has started tapering its quantitative easing program and expectations are pointing to an acceleration of the normalization in 2022, leading to a Fed Fund rate hike possibly in June 2022, the local government bond market was stable. In addition, substantial foreign outflow was seen, but a combination of ample liquidity from onshore banks and stable IDR were able to absorb the volatility during the month.

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## FUND FACT SHEET

# IDR CHINA INDIA INDONESIA EQUITY FUND

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

30 November 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	Fund Size (million)	: IDR 6,575,316.71
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,875.24	Pricing Frequency	: Daily
Risk Level	: High	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**	-2.25%	4.11%	-0.79%	4.20%	1.37%	4.64%	5.94%
Benchmark*	-2.44%	4.34%	1.02%	6.27%	2.26%	5.49%	5.17%

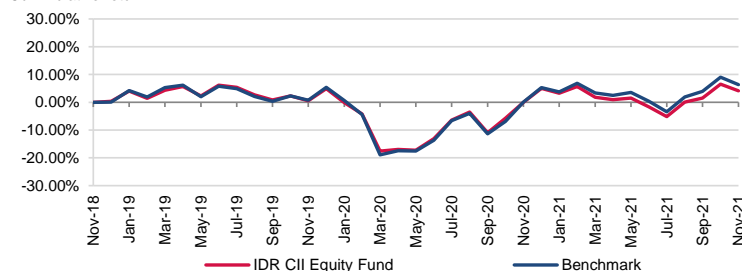
\*Current benchmark is effective since 1 Jan 2018

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

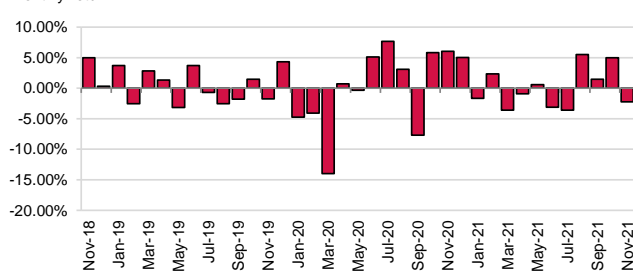
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

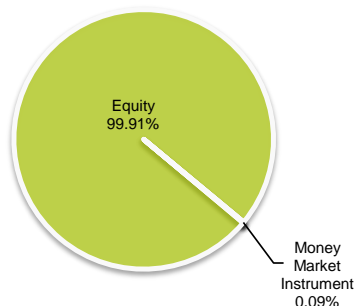


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	17.18%
Consumer Discretionary	9.77%
Consumer Staples	7.67%
Energy	4.46%
Financials	42.62%
Health Care	3.46%
Industrials	2.00%
Information Technology	4.58%
Materials	7.30%
Real Estate	0.45%
Utilities	0.42%
TD + Cash	0.09%

### 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 Telekomunikasi Indonesia Tbk
Reliance Industries Ltd
Tencent Holdings Ltd

### FUND MANAGER COMMENTARY

In November 2021, IDR CII Equity Fund booked performance of -2.25% mom, in line with the MXID performance of -1.8%, MXCN performance of -5.8%, and MXIN performance of -2.7%. In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. Going forward, Indonesia equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# IDR PRIME EQUITY FUND

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

30 November 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	: 08 October 2014	Fund Size (million)	: IDR 863,568.41
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.00% per annum
Unit Price (NAV)	: IDR 1,112.02	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net)

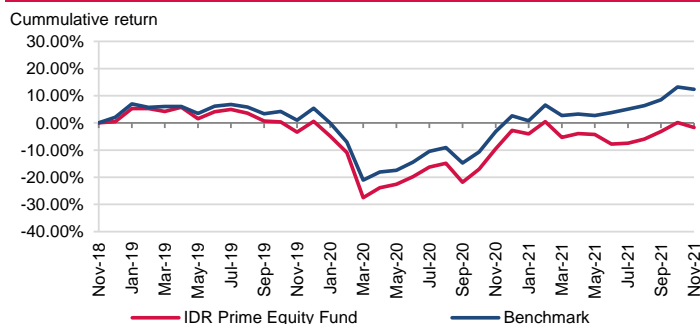
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	-1.80%	4.52%	1.08%	8.68%	-0.56%	1.02%	1.50%
Benchmark*	-0.74%	5.64%	9.48%	16.02%	3.97%	6.06%	5.12%

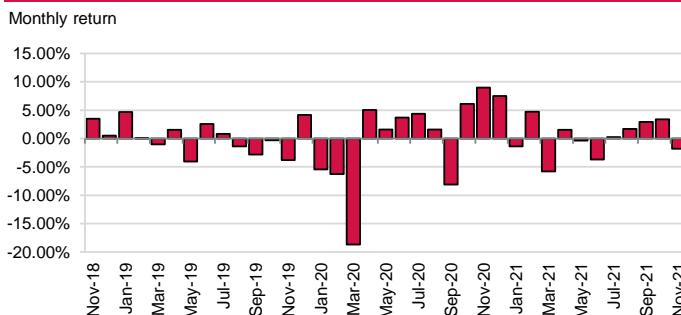
\*Current benchmark is effective since inception

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

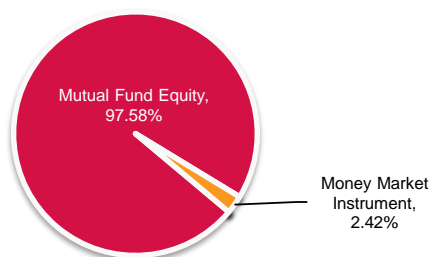
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	16.79%
Schroder Dana Istimewa MF	37.65%
Schroder Dana Prestasi MF	43.14%
TD + Cash	2.42%

### FUND MANAGER COMMENTARY

In November 2021, IDR Prime Equity Fund booked performance of -1.80% mom, below the benchmark performance. By sector inside JCI, Communication Services was the largest positive contributor (0.2% mom), while Financials was the largest negative contributor (-0.5% mom). In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. Going forward, Indonesia equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# IDR PRIME FIXED INCOME FUND

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

30 November 2021

### INVESTMENT MANAGER

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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 178,113.75
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,608.38	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 5.29	Benchmark Duration	: 5.42

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	0.30%	0.46%	3.15%	4.36%	8.39%	7.58%	6.91%
Benchmark*	0.54%	1.08%	4.54%	6.15%	9.72%	8.58%	8.07%

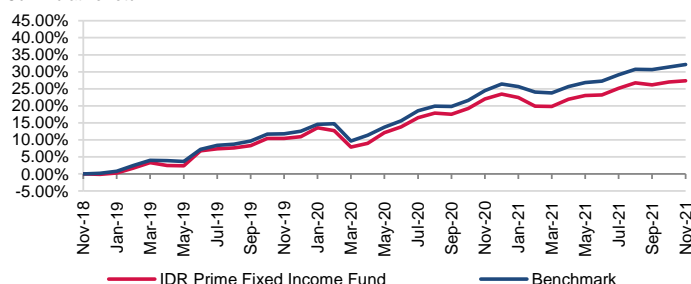
\*Current benchmark is effective since 1 May 2016

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

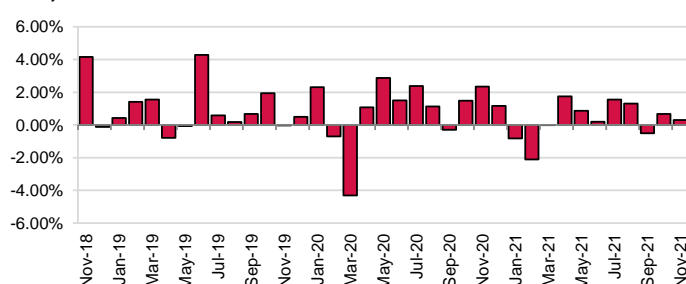
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	36.77%
Schroder Dana Mantap Plus II MF	63.23%

### FUND MANAGER COMMENTARY

Indonesia local government bond market reported a positive return in November 2021 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up +0.66% on monthly basis, and the IDR Prime Fixed Income Fund performance reported +0.30% return in the same month. Despite US Federal Reserve has started tapering its quantitative easing program and expectations are pointing to an acceleration of the normalization in 2022, leading to a Fed Fund rate hike possibly in June 2022, the local government bond market was stable. In addition, substantial foreign outflow was seen, but a combination of ample liquidity from onshore banks and stable IDR were able to absorb the volatility during the month. On monetary side, Bank Indonesia maintained the BI 7D-RRR at 3.5% in November 2021.

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## FUND FACT SHEET

## IDR GROWTH EQUITY SYARIAH FUND

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

30 November 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 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 71,157.69
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 897.79	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

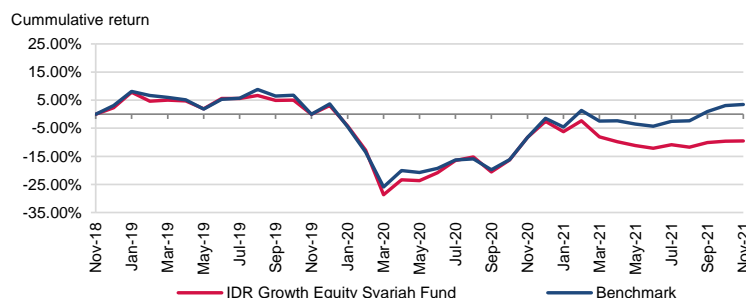
## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	0.11%	2.48%	-7.13%	-1.44%	-2.93%	-2.87%	-1.65%
Benchmark*	0.38%	5.96%	5.08%	12.86%	1.77%	2.14%	2.53%

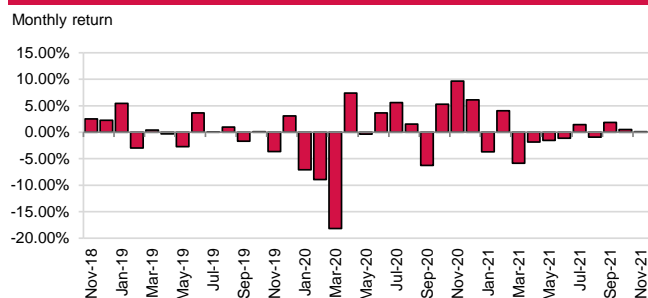
\*Current benchmark is effective since inception

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

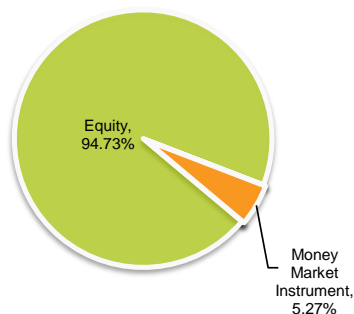
## LAST 3 YEARS CUMULATIVE RETURN



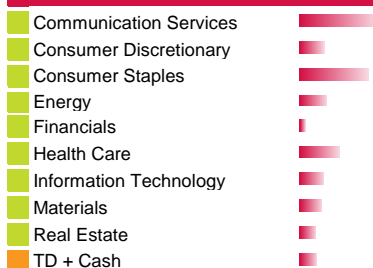
## LAST 3 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION



## TOP HOLDINGS

24.31%	PT Charoen Pokphand Indonesia Tbk
7.61%	PT Ciputra Development Tbk
21.22%	PT Erajaya Swasembada Tbk
8.34%	PT Harum Energy Tbk
1.64%	PT Indofood CBP Sukses Makmur Tbk
12.35%	PT Indosat Tbk
7.45%	PT Kalbe Farma Tbk
6.83%	PT Prodia Widyahusada Tbk
4.98%	PT Telekomunikasi Indonesia Tbk
5.27%	PT XL Axiata Tbk

## FUND MANAGER COMMENTARY

In November 2021, IDR Growth Equity Syariah Fund booked performance of +0.11% mom, slightly below the benchmark performance. By sector inside ISSI, Communication Services was the largest positive contributor (0.7% mom), while Consumer Discretionary was the largest negative contributor (-0.5% mom). In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. Going forward, Indonesia equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# IDR DYNAMIC SYARIAH FUND

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

30 November 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	Fund Size (million)	: IDR 52,843.62
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,102.23	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Government Sukuk Index (IGSIX)

### FUND PERFORMANCE

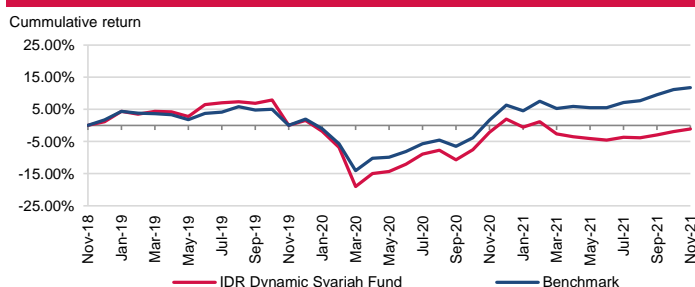
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.81%	2.80%	-3.02%	1.03%	1.55%	1.22%	1.51%
Benchmark*	0.57%	3.77%	5.15%	9.97%	4.72%	4.06%	4.06%

\*Current benchmark is effective from 1 Jan 2020

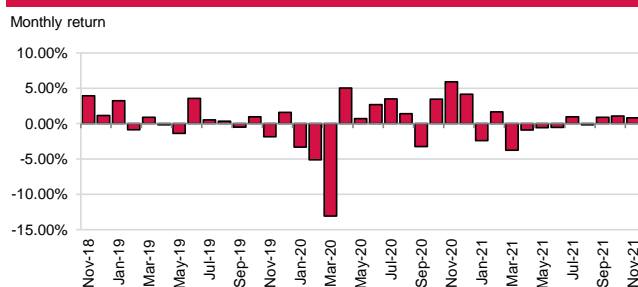
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

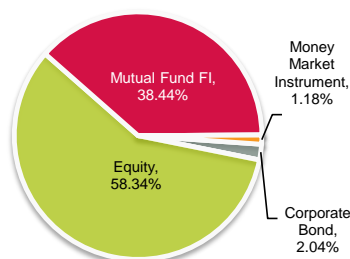
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	13.81%
Consumer Discretionary	4.41%
Consumer Staples	11.74%
Energy	6.20%
Financials	1.65%
Health Care	6.42%
Information Technology	4.19%
Materials	5.31%
Real Estate	3.61%
Utilities	1.01%
Industrials Bond	2.04%
MF Fixed Income	38.44%
TD + Cash	1.18%

### TOP HOLDINGS

PT Ciputra Development Tbk
PT Erajaya Swasembada Tbk
PT Harum Energy Tbk
PT Prodia Widyahusada Tbk
PT Telekomunikasi Indonesia Tbk
PT XL Axiata Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS028

### FUND MANAGER COMMENTARY

In November 2021, IDR Dynamic Syariah Fund booked performance of +0.81%. In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. In bond market, IBPA Indonesia Government Sukuk Index Total Return went up by +0.89% on monthly basis. Despite US Federal Reserve has started tapering its quantitative easing program and expectations are pointing to an acceleration of the normalization in 2022, leading to a Fed Fund rate hike possibly in June 2022, the local government bond market was stable. In addition, substantial foreign outflow was seen, but a combination of ample liquidity from onshore banks and stable IDR were able to absorb the volatility during the month.

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## FUND FACT SHEET

# USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

30 November 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 47.82
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.3804	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**	-1.82%	-1.70%	6.94%	11.82%	9.35%	7.24%	6.41%
Benchmark*	-2.72%	-2.67%	9.76%	14.89%	13.09%	11.44%	10.22%

\*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

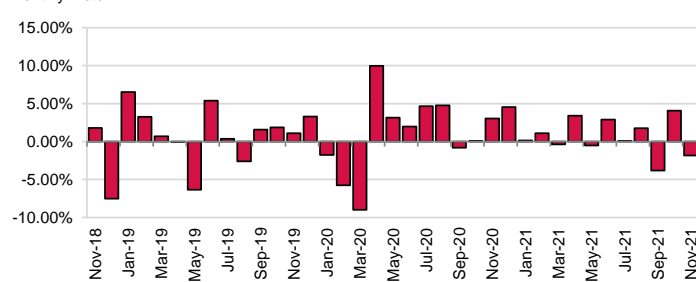
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

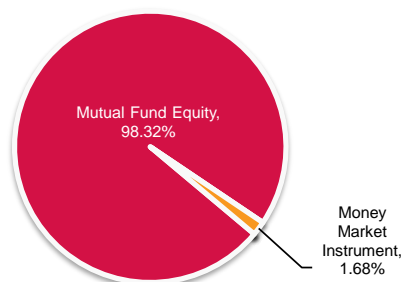


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

AIA Global Multi-Factor Equity MF	11.83%
AIA Global Quality Growth MF	9.64%
AIA New Multinationals MF	17.64%
CIMB Principal Islamic Asia Pacific Equity MF	6.55%
Mandiri Global Sharia Equity Dollar MF	26.29%
Schroder Global Syariah Equity MF	26.37%
TD + Cash	1.68%

### FUND MANAGER COMMENTARY

In November 2021, USD Global Growth Opportunity Equity Fund booked performance of -1.82% mom, above the benchmark performance. In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. 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

30 November 2021

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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 0.9451  
Risk Level : High

Fund Size (million) : USD 3.60  
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

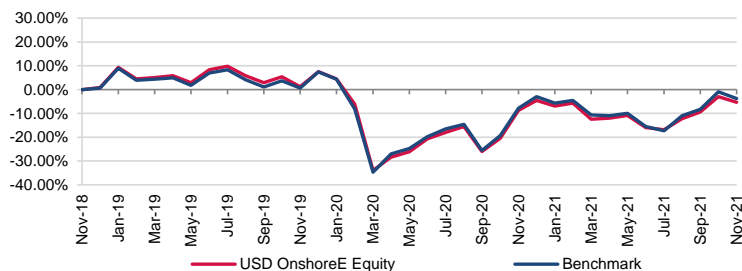
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	-2.40%	7.88%	-0.86%	3.70%	-1.35%	N/A	-1.22%
Benchmark*	-2.95%	8.11%	-0.91%	4.39%	-1.29%	N/A	-1.20%

\*Current benchmark is effective since inception

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

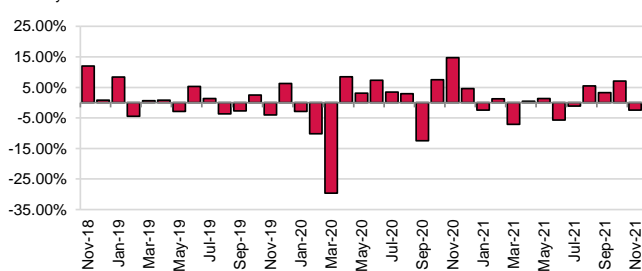
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

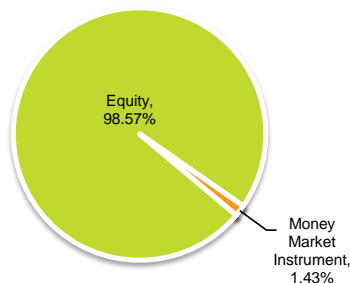


## LAST 3 YEARS MONTHLY RETURN

Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	16.77%
Consumer Discretionary	7.03%
Consumer Staples	6.38%
Energy	3.17%
Financials	55.33%
Health Care	2.31%
Information Technology	1.47%
Materials	5.05%
Real Estate	1.07%
TD + Cash	1.43%

## 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 Indofood Sukses Makmur Tbk
PT Merdeka Copper Gold Tbk
PT Sarana Menara Nusantara Tbk
PT Telekomunikasi Indonesia Tbk

## FUND MANAGER COMMENTARY

In November 2021, USD Onshore Equity Fund booked performance of -2.40% mom, below the MXID performance (in USD). By sector inside MXID, Communication Services was the largest positive contributor (0.6% mom), while Financials was the largest negative contributor (-1.5% mom). In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. Going forward, Indonesia equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# USD PRIME GLOBAL EQUITY FUND

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

30 November 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 : 19 January 2018  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 1.3197  
Risk Level : High

Fund Size (million) : USD 62.86  
Fund Management Fee : 2.10% per annum  
Pricing Frequency : Daily

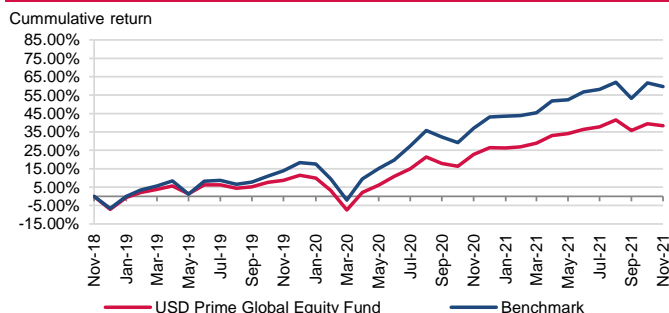
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-0.81%	-2.27%	9.36%	12.70%	11.42%	N/A	7.45%
Benchmark*	-1.25%	-1.46%	11.54%	16.54%	18.27%	N/A	11.51%

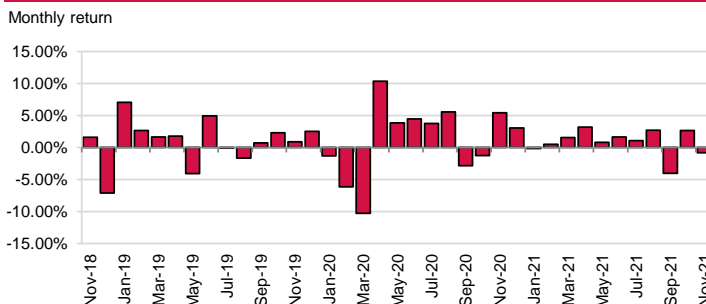
\*Current benchmark is effective since inception

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

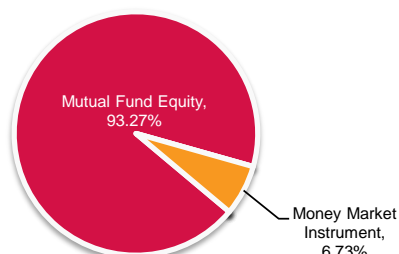
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	66.43%
Schroder Asian Equity Yield Class A MF	26.84%
TD + Cash	6.73%

### FUND MANAGER COMMENTARY

In November 2021, USD Prime Global Equity Fund booked performance of -0.81% mom, in line with the benchmark performance. In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. 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

30 November 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	: 18 January 2018	Fund Size (million)	: USD 74.01
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.1297	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

### FUND PERFORMANCE

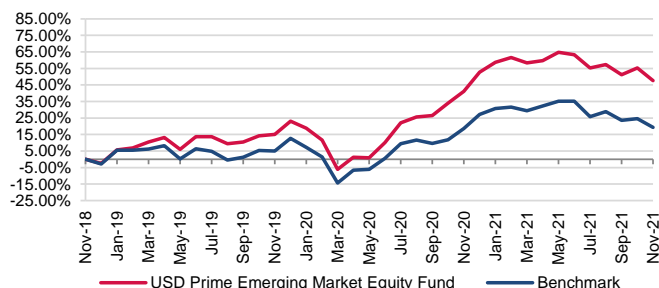
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-4.91%	-6.19%	-3.33%	4.58%	13.88%	N/A	3.20%
Benchmark*	-4.24%	-7.46%	-6.14%	0.58%	7.02%	N/A	-0.11%

\*Current benchmark is effective since inception

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

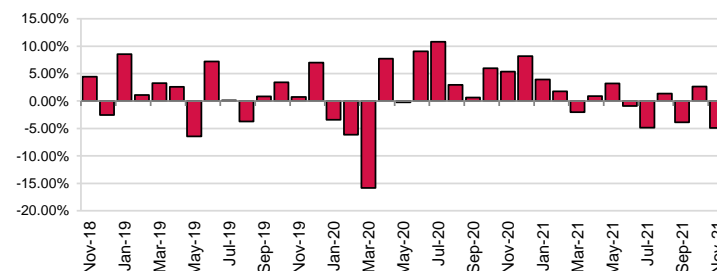
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

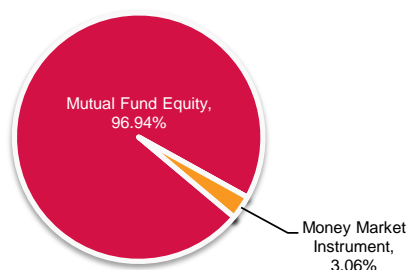


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF	96.94%
TD + Cash	3.06%

### FUND MANAGER COMMENTARY

In November 2021, USD Prime Emerging Market Equity Fund booked performance of -4.91% mom, below the benchmark performance. In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. 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

30 November 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 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 177,145.71
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 962.86	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

## FUND PERFORMANCE

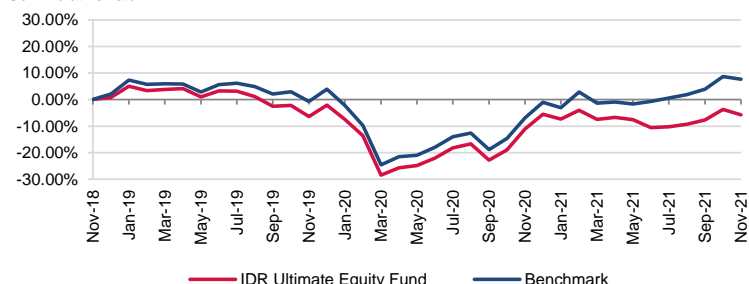
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	-2.18%	3.87%	-0.19%	6.07%	-1.96%	N/A	-1.21%
Benchmark*	-0.93%	5.73%	8.74%	15.67%	2.49%	N/A	3.82%

\*Current benchmark is effective since inception

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

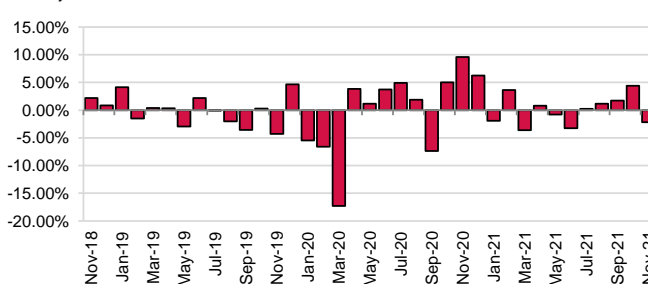
## LAST 2 YEARS CUMULATIVE RETURN

Cumulative return

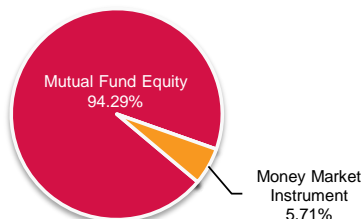


## LAST 2 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

MF Equity	94.29%
Bond < 1 Year	5.71%

## TOP HOLDINGS

Ashmore Dana Ekuitas Nusantara MF	22.97%
Ashmore Dana Progresif Nusantara MF	22.23%
Batavia Dana Saham MF	26.20%
Schroder Dana Prestasi MF	22.74%
Schroder Dana Prestasi Plus MF	0.15%

## FUND MANAGER COMMENTARY

In November 2021, IDR Ultimate Equity Fund booked performance of -2.18% mom, below the benchmark performance. By sector inside JCI, Communication Services was the largest positive contributor (0.2% mom), while Financials was the largest negative contributor (-0.5% mom). In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. The external pressure, offset by positive domestic factors including low Covid19 cases amid reopening, improvement in balance of payment, and Indonesia position as net energy producer, resulted in relatively soft correction of domestic equity market. Going forward, Indonesia equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# USD PRIME MULTI ASSET INCOME FUND

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

30 November 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

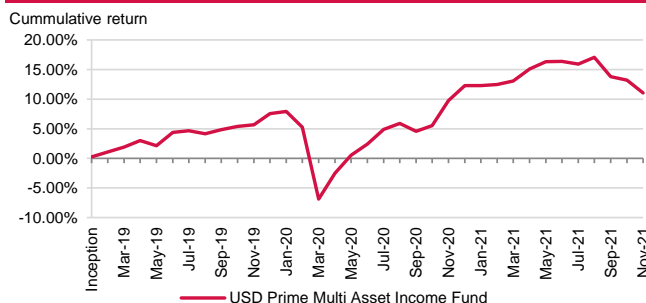
Launch Date	: 30 January 2019	Fund Size (million)	: USD 6.61
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 1.1102	Pricing Frequency	: Daily
Risk Level	: Moderate to High		

### FUND PERFORMANCE

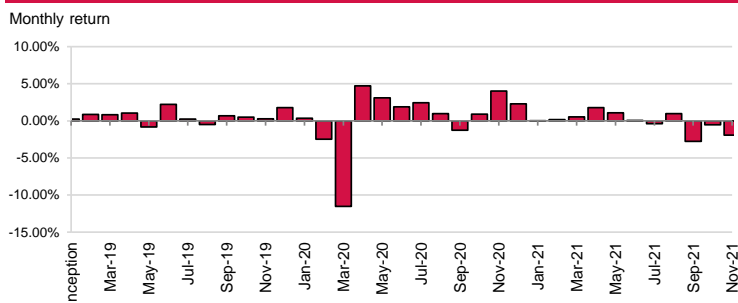
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-1.93%	-5.16%	-1.12%	1.14%	N/A	N/A	3.76%

\*\*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

We are solidly in mid-cycle and the strongest economic growth is behind us. Central banks are likely to start moving away from their extremely easy monetary policies, while fiscal policy will remain supportive of growth. Supply chain and energy bottlenecks, as well as risks in China's property sector may cause volatility, but will not derail the economic cycle. Against this backdrop, the managers maintain a cautious stance towards broad market equity risk. They maintain equity hedges in the portfolio, while continuing to selectively take risk in parts of the market that are better valued and stand to do well here onwards. Going forward, equity dividends will be an important source of income, but selectivity in regions and sectors will be important. With supportive liquidity and low default rates, the preference for high yield and some emerging markets over investment grade credit remains in place. The managers also continue to add to attractive opportunities in alternatives, as well as assets with low sensitivity to higher rates.

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## FUND FACT SHEET

# USD PRIME GREATER CHINA EQUITY FUND

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

30 November 2021

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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 21.51
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.4518	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

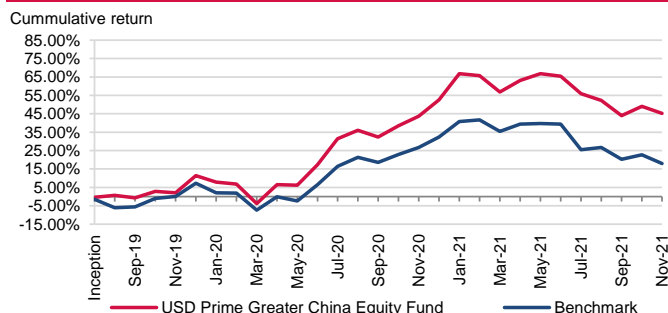
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-2.59%	-4.70%	-4.90%	1.04%	N/A	N/A	17.11%
Benchmark*	-3.91%	-6.88%	-10.87%	-6.90%	N/A	N/A	8.05%

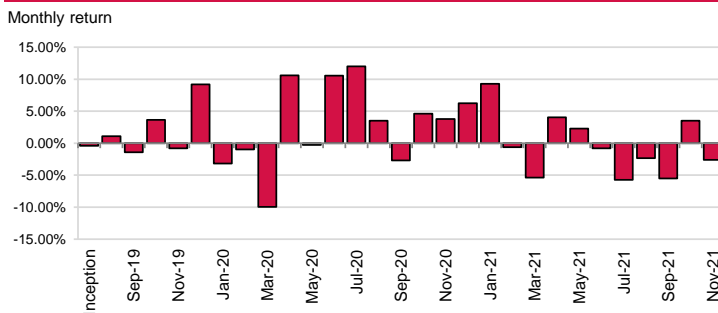
\*Current benchmark is effective since inception

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

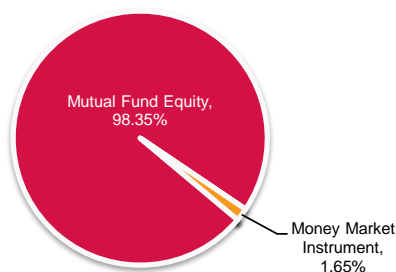
### LAST 2 YEARS CUMULATIVE RETURN



### LAST 2 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	98.35%
TD + Cash	1.65%

### FUND MANAGER COMMENTARY

In November 2021, USD Prime Greater China Equity Fund booked performance of -2.59% mom, above the benchmark performance. In last month, global equity market was corrected, driven by forecast of earlier than anticipated US Federal Reserve tightening, coupled with concern on inflation and slowing growth on reopening as well as the new Omicron Covid19 variant. 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

30 November 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 1.32
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0428	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

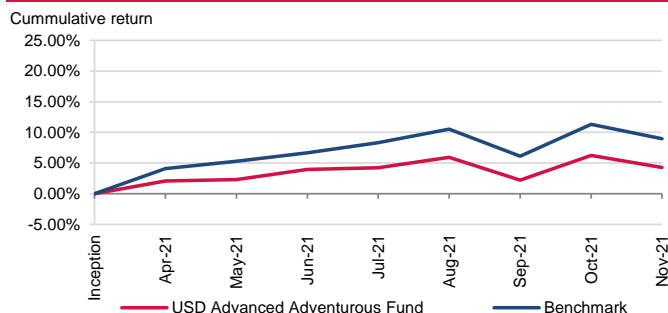
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	-1.85%	-1.54%	N/A	N/A	N/A	N/A	4.28%
Benchmark*	-2.13%	-1.43%	N/A	N/A	N/A	N/A	8.95%

\*Current benchmark is effective since inception

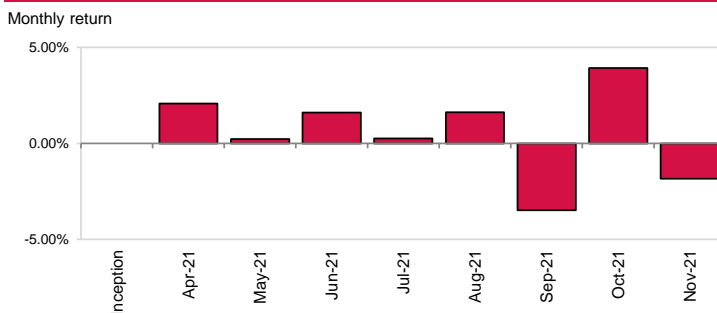
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

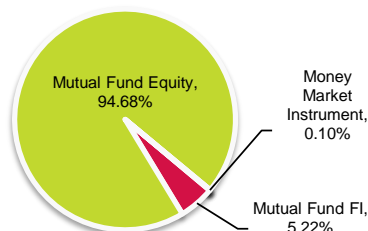
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	94.68%
MF Fixed Income	5.22%
TD + Cash	0.10%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	5.22%
AIA Global Multi Factor Equity MF	28.78%
AIA Global Quality Growth MF	23.07%
AIA New Multinationals MF	42.83%

### FUND MANAGER COMMENTARY

Despite starting the month well, global equities ended November on a weaker note on the back of rising Covid hospitalization cases in Europe and concerns about the new Omicron variant. The US Consumer Price Index (CPI) jumped 6.2% year-on-year in October, hitting its highest reading in 31 years reinforcing the need for tapering by the US Federal Reserve. Moving forward the pace of tapering may hinge on developments surrounding Omicron. The current trend of equities outperforming bonds will likely continue albeit with higher volatility in the coming months. The Advanced portfolios continue to overweight developed market equities where above-trend growth is expected to continue in at least the first half of 2022 which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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## FUND FACT SHEET

# USD ADVANCED BALANCED FUND

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

30 November 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 1.48
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 1.0262	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

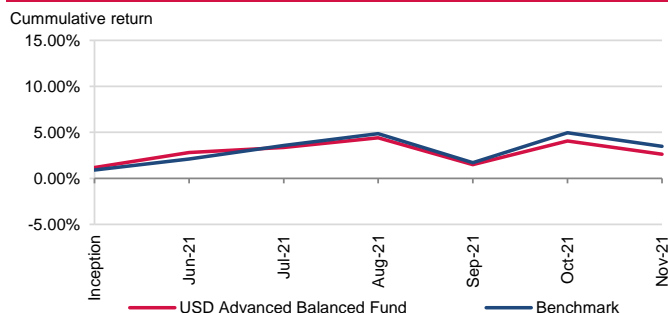
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	-1.38%	-1.72%	N/A	N/A	N/A	N/A	2.61%
Benchmark*	-1.40%	-1.30%	N/A	N/A	N/A	N/A	3.49%

\*Current benchmark is effective since inception

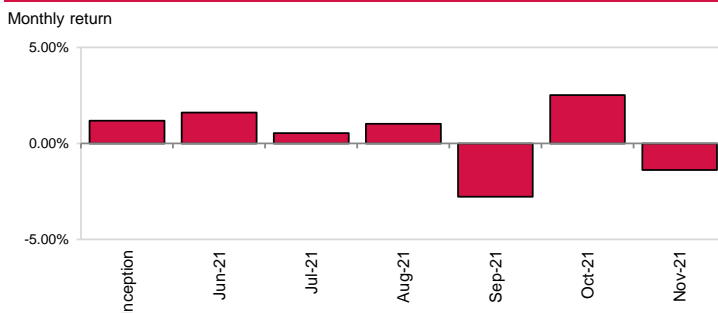
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

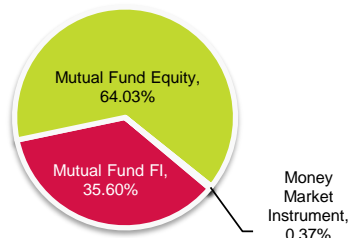
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	64.03%
MF Fixed Income	35.60%
TD + Cash	0.37%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	35.60%
AIA Global Multi Factor Equity MF	19.47%
AIA Global Quality Growth MF	15.74%
AIA New Multinationals MF	28.82%

### FUND MANAGER COMMENTARY

Despite starting the month well, global equities ended November on a weaker note on the back of rising Covid hospitalization cases in Europe and concerns about the new Omicron variant. The US Consumer Price Index (CPI) jumped 6.2% year-on-year in October, hitting its highest reading in 31 years reinforcing the need for tapering by the US Federal Reserve. Moving forward the pace of tapering may hinge on developments surrounding Omicron. The current trend of equities outperforming bonds will likely continue albeit with higher volatility in the coming months. The Advanced portfolios continue to overweight developed market equities where above-trend growth is expected to continue in at least the first half of 2022 which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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## FUND FACT SHEET

# USD ADVANCED CONSERVATIVE FUND

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

30 November 2021

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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  
50% - 90% : Mutual Funds - Fixed Income  
10% - 50% : Mutual Funds - Equity

### FUND INFORMATION

Launch Date	: 30 August 2021	Fund Size (million)	: USD 0.57
Launch Price	: USD 1.00	Fund Management Fee	: 1.60% per annum
Unit Price (NAV)	: USD 0.9806	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

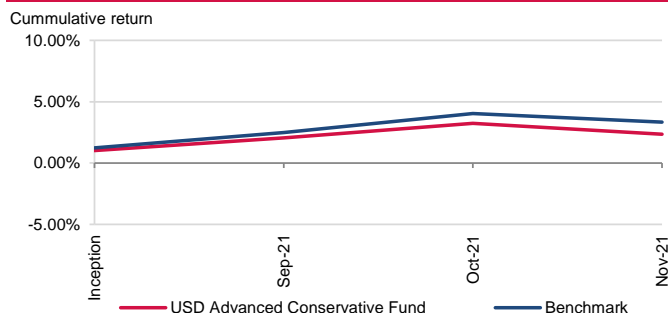
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	-0.85%	-1.93%	N/A	N/A	N/A	N/A	-1.94%
Benchmark*	-0.67%	-1.22%	N/A	N/A	N/A	N/A	-1.51%

\*Current benchmark is effective since inception

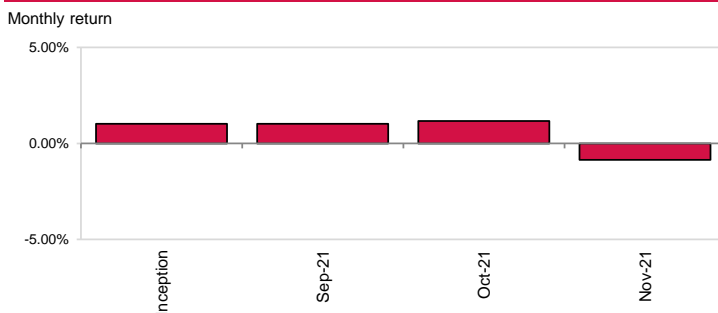
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

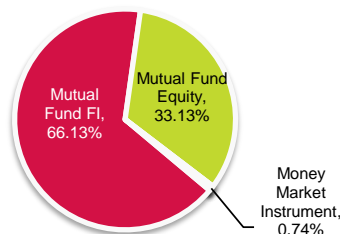
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	33.13%
MF Fixed Income	66.13%
TD + Cash	0.74%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	66.13%
AIA Global Multi Factor Equity MF	10.04%
AIA Global Quality Growth MF	8.07%
AIA New Multinationals MF	15.01%

### FUND MANAGER COMMENTARY

Despite starting the month well, global equities ended November on a weaker note on the back of rising Covid hospitalization cases in Europe and concerns about the new Omicron variant. The US Consumer Price Index (CPI) jumped 6.2% year-on-year in October, hitting its highest reading in 31 years reinforcing the need for tapering by the US Federal Reserve. Moving forward the pace of tapering may hinge on developments surrounding Omicron. The current trend of equities outperforming bonds will likely continue albeit with higher volatility in the coming months. The Advanced portfolios continue to overweight developed market equities where above-trend growth is expected to continue in at least the first half of 2022 which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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