



## FUND FACT SHEET

## USD FIXED INCOME FUND

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

30 April 2022

## 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  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 2.88  
Risk Level : Moderate

Fund Size (million) : USD 54.42  
Fund Management Fee : 1.45% per annum  
Pricing Frequency : Daily  
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 : 7.4

Benchmark Duration : 7.71

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-5.54%	-7.79%	-11.04%	-8.60%	1.11%	1.67%	5.05%
Benchmark*	-6.12%	-8.52%	-11.95%	-9.66%	0.37%	1.30%	0.45%

\*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)

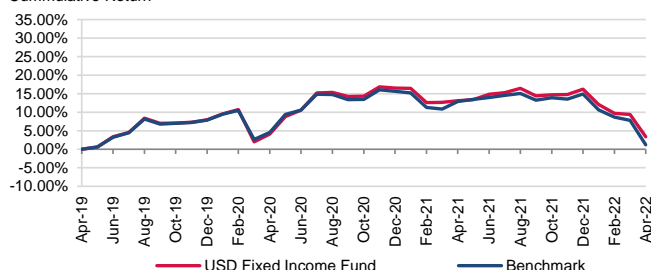
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

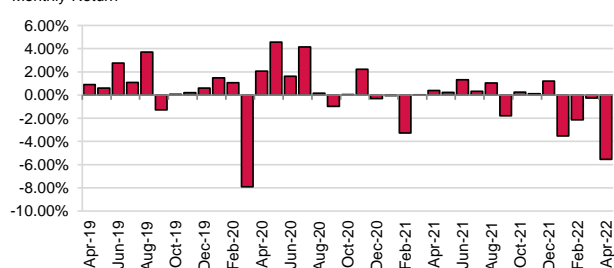
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

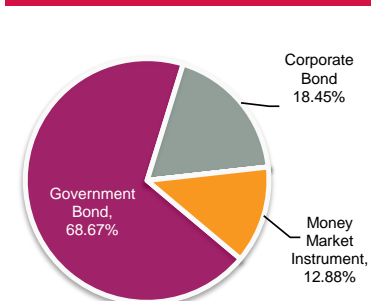


## LAST 3 YEARS MONTHLY RETURN

Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Government Bond	68.67%
Materials	1.29%
Consumer Staples	1.17%
Energy	1.88%
Financials	11.61%
Utilities	2.49%
Bond < 1 Year	0.75%
TD + Cash	12.12%

## TOP HOLDINGS

INDOIS 26
INDON 27
INDON 30
INDON 35
INDON 43

## FUND MANAGER COMMENTARY

US Treasury Note underwent correction with the 10Yr yield increased to 2.93% by end of April 2022 vs 2.33% in March 2022. Market sentiments were driven by the US Federal Reserve ("Fed") rate hike plan of +50 bps in May 2022 amid future recession concern and geopolitical tension in Europe. Indonesia USD bonds prices moved in line with US Treasury as seen in the Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD, tumbled by -6.68%, while the USD Fixed Income Fund booked return of -5.54% in April 2022. Meanwhile, the S&P Global Ratings re-established Indonesia BBB rating outlook to stable, from previously negative due to narrowing budget deficit.

**DISCLAIMER:** USD Fixed Income Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## IDR FIXED INCOME FUND

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

30 April 2022

## 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 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 4,461.32  
Risk Level : Moderate

Fund Size (million) : IDR 1,049,859.98  
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 : 4.87  
Benchmark Duration : 5.44

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-1.14%	-1.62%	-1.80%	1.93%	6.34%	4.98%	7.21%
Benchmark *	-0.80%	-1.18%	-1.23%	3.30%	7.14%	5.86%	9.54%

\*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)

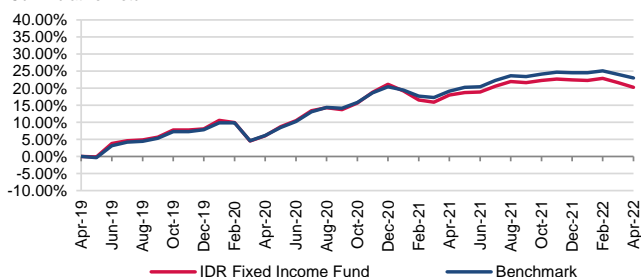
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

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

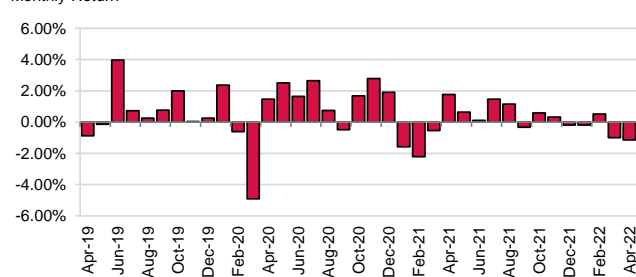
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

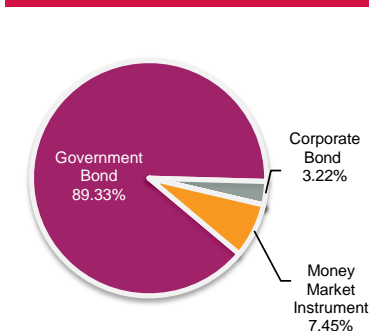


## LAST 3 YEARS MONTHLY RETURN

Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Government Bond	89.33%
Consumer Discretionary	1.00%
Industrial Bond	2.22%
TD + Cash	7.45%

## TOP HOLDINGS

Government Bond FR0040
Government Bond FR0059
Government Bond FR0072
Government Bond FR0078
Government Bond FR0086

## FUND MANAGER COMMENTARY

Indonesia local government bond market reported negative movement in April 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.76% on monthly basis, while the IDR Fixed Income Fund performance reported -1.14% return in the same month. The 10Yr IDR government bond underwent correction with yield increased by +25 bps to 6.98% by end of April 2022. Market sentiments were driven by soaring inflation globally and rate hike implementation from most of the central banks. On the other hand, the S&P Global Ratings re-established Indonesia BBB rating outlook to stable, from previously negative due to improved external position and gradual progress toward fiscal consolidation. On the monetary side, Bank Indonesia maintained its policy rate 7D-RRR at 3.5%.

**DISCLAIMER:** IDR Fixed Income Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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



## FUND FACT SHEET

## IDR EQUITY FUND

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

30 April 2022

## 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 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 14,630,473.00
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 15,465.91	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**	2.86%	9.14%	8.59%	13.62%	-0.63%	0.47%	13.60%
Benchmark *	2.19%	9.38%	10.03%	20.62%	4.34%	5.18%	14.69%

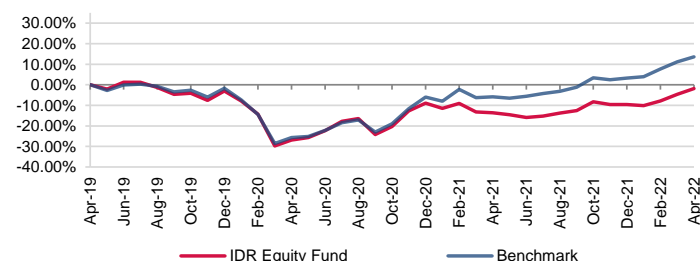
\*Current benchmark is effective from 1 April 2014

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

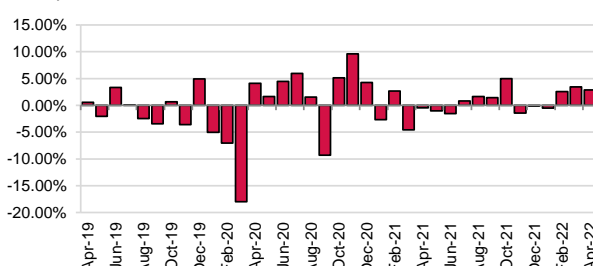
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

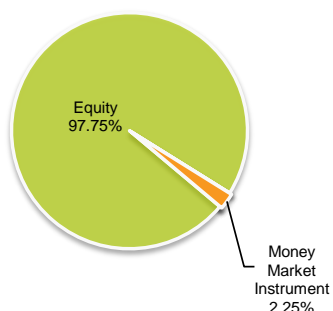


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	15.05%
Consumer Discretionary	12.78%
Consumer Staples	8.00%
Energy	5.37%
Financials	36.08%
Health Care	3.27%
Industrials	1.13%
Information Technology	2.14%
Materials	11.23%
Real Estate	2.29%
Utilities	0.43%
TD + Cash	2.25%

## TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Adaro Minerals Tbk
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT GOTO Gojek Tokopedia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk

## FUND MANAGER COMMENTARY

In April 2022, IDR Equity Fund booked positive performance of +2.86% mom, 70 bps above the benchmark performance. Indonesia equity market was able to book positive gain last month despite corrections in majority of global equity market. This was driven by IDR40trn net foreign inflows, driven by Indonesia unique position as net commodity exporter and positive corporate earnings results in 1Q22. Energy sector was the largest positive return contributor last month, while consumer discretionary sector was the largest dragger. Going forward, Indonesia Equity market volatility may continue in near-term on heightening global and domestic risk factors, such as development on inflationary pressure and subsequent policy reaction by central banks in Indonesia & globally, global liquidity situation, lockdown situation in China and geopolitic situation. That said, correction from this volatility may provide a good opportunity to accumulate, in our view, as fundamentals of Indonesia equity market remains solid.

**DISCLAIMER:** IDR Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

# IDR MONEY MARKET FUND

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

30 April 2022

### 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 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 498,580.29
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,054.57	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.04%	0.20%	0.28%	1.18%	2.62%	3.37%	4.61%
Benchmark*	0.01%	0.09%	0.18%	1.05%	2.17%	2.59%	3.77%

\*Current benchmark is effective from 1 March 2022

1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

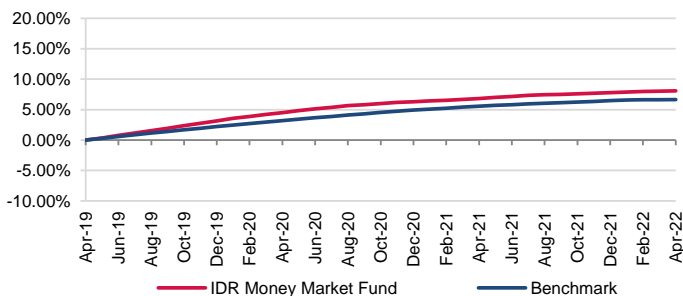
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

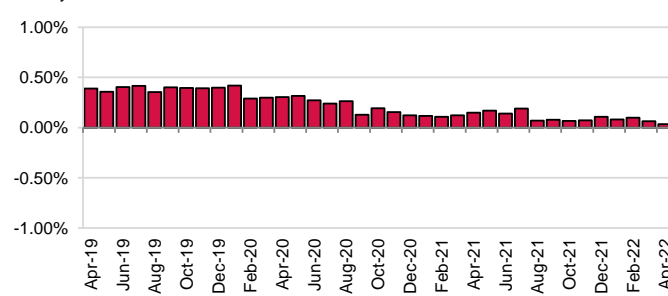
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Bond < 1 Year	22.30%
TD + Cash	77.70%

### TOP HOLDINGS

TD Bank CIMB Niaga Syariah  
TD Bank Negara Indonesia  
TD Bank OCBC - NISP  
TD Bank Rakyat Indonesia  
TD Bank Syariah Indonesia

### FUND MANAGER COMMENTARY

March 2022 inflation recorded higher at 2.64% yoy (0.58% mom) from 2.06% yoy (-0.02% mom) in February. Inflation in March increased because of food prices volatility, but still under control as several commodities prices are administered. On the monetary side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% to support economic growth. Meanwhile, liquidity in banking sector remained ample, resulting in stable IDR time deposit rates at the range of 1.90%-3.25% p.a. and IDR Money Market Fund booked performance of +0.04% in April 2022.

**DISCLAIMER:** IDR Money Market Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## IDR DANA BERKAH FUND

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

30 April 2022

## INVESTMENT MANAGER

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that registered and supervised by the Indonesian Financial Services Authority. AIA in Indonesia is a subsidiary of the AIA Group. With experienced personnel, AIA's Investment team manages the investments of all existing funds in accordance with its investment objectives and risk profile. AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

## INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

## TARGET ALLOCATION

100% : Sharia money market instruments

## FUND INFORMATION

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 15,153.90
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,931.94	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% IDR 1-Month Time Deposit Index (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%	0.17%	0.23%	0.89%	2.22%	2.99%	4.21%
Benchmark*	0.01%	0.09%	0.18%	1.05%	2.17%	2.59%	3.72%

\*Current benchmark is effective from 1 March 2022

1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

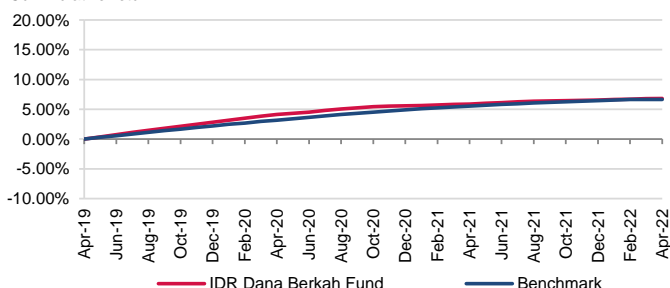
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

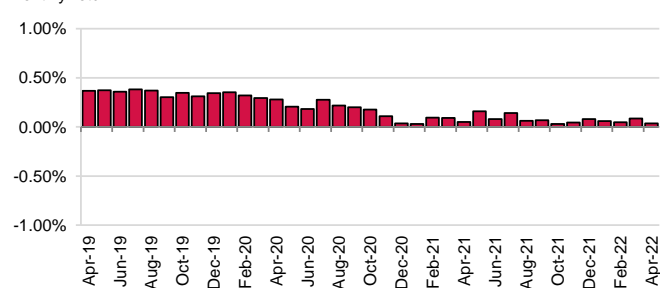
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

TD + Cash 100.00%

## TOP HOLDINGS

TD Bank CIMB Niaga Syariah  
TD Bank Danamon Syariah  
TD Bank Permata Syariah  
TD Maybank Syariah Indonesia

## FUND MANAGER COMMENTARY

March 2022 inflation recorded higher at 2.64% yoy (0.58% mom) from 2.06% yoy (-0.02% mom) in February. Inflation in March increased because of food prices volatility, but still under control as several commodities prices are administered. On the monetary side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% to support economic growth. Meanwhile, liquidity in banking sector remained ample, resulting in stable mudharabah returns at equivalent rates ranging from 2.25%-2.88% p.a. and IDR Dana Berkah Fund booked performance of +0.04% in April 2022.

**DISCLAIMER:** IDR Dana Berkah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



# FUND FACT SHEET

## IDR BALANCED FUND

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

30 April 2022

### 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 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	Fund Size (million)	: IDR 294,997.01
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,333.54	Pricing Frequency	: Daily
Risk Level	: Moderate to High	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**	3.12%	7.92%	8.51%	14.08%	3.94%	4.17%	6.38%
Benchmark*	1.83%	5.88%	6.56%	13.68%	5.39%	5.08%	4.98%

\*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)

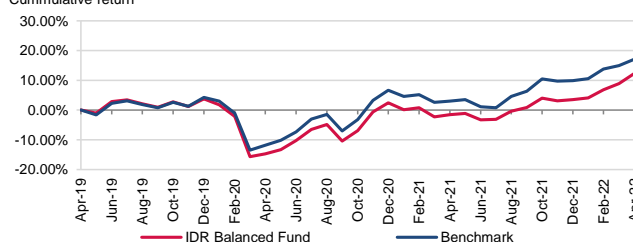
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

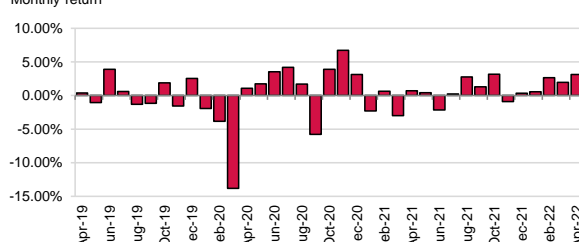
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

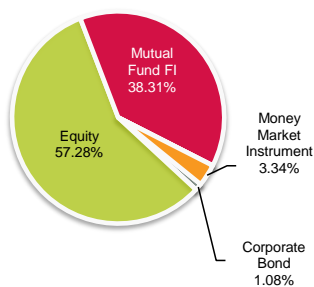


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	7.66%
Consumer Discretionary	3.83%
Consumer Staples	4.24%
Energy	3.68%
Financials	30.13%
Health Care	1.47%
Industrials	0.53%
Information Technology	0.88%
Materials	3.88%
Real Estate	0.98%
Industrials Bond	1.08%
MF Fixed Income	38.31%
Bond < 1 Year	2.10%
TD + Cash	1.23%

### TOP HOLDINGS

Government Bond FR0040
Government Bond FR0042
Government Bond FR0078
Government Bond FR0080
Government Bond FR0082
PT. Bank Central Asia Tbk
PT. Bank Mandiri Tbk
PT. Bank Negara Indonesia Tbk
PT. Bank Rakyat Indonesia Tbk
PT. Telekomunikasi Indonesia Tbk

### FUND MANAGER COMMENTARY

In April 2022, the IDR Balanced Fund booked performance of +3.12%. In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. In the other hand, domestic market posted positive return with IDR40trn net foreign inflow, driven by Indonesia unique position as net commodity exporter. In bond market, Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.76% on monthly basis amid global soaring inflation and rate hike implementation from most central banks. On the other hand, Standard&Poor rating house revised the BBB rating outlook of Indonesia to stable from previously at negative In 2020 - 2021. Meanwhile, Bank Indonesia maintained its policy rate 7D-RRR at 3.5%.

**DISCLAIMER:** IDR Balanced Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## IDR CASH SYARIAH FUND

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

30 April 2022

## 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 15,222.48
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,600.09	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% IDR 1-Month Time Deposit Index (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%	0.20%	0.29%	1.05%	2.43%	3.13%	3.83%
Benchmark*	0.01%	0.09%	0.18%	1.05%	2.17%	2.59%	3.18%

\*Current benchmark is effective from 1 March 2022

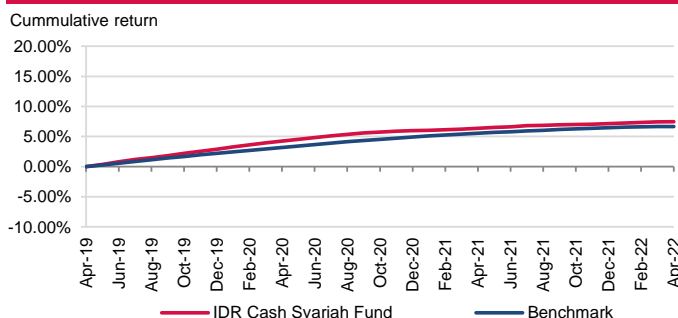
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

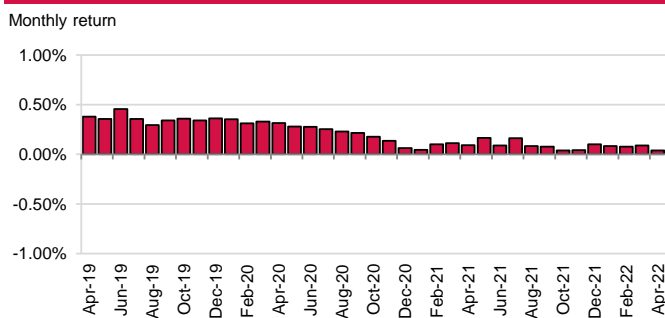
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*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

TD + Cash 100.00%

## TOP HOLDINGS

TD Bank CIMB Niaga Syariah  
TD Bank Danamon Syariah  
TD Bank Syariah Indonesia  
TD Maybank Syariah Indonesia

## FUND MANAGER COMMENTARY

March 2022 inflation recorded higher at 2.64% yoy (0.58% mom) from 2.06% yoy (-0.02% mom) in February. Inflation in March increased because of food prices volatility, but still under control as several commodities prices are administered. On the monetary side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% to support economic growth. Meanwhile, liquidity in banking sector remained ample, resulting in stable mudharabah returns at equivalent rates ranging from 2.25%-2.88% p.a. and IDR Cash Syariah Fund booked performance of +0.04% in April 2022.

**DISCLAIMER:** IDR Cash 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.



## FUND FACT SHEET

## IDR EQUITY SYARIAH FUND

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

30 April 2022

## 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 incl. ETF

## FUND INFORMATION

Launch Date	: 25 June 2010	Fund Size (million)	: IDR 1,390,018.09
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 974.74	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**	5.61%	10.64%	10.31%	7.51%	-5.06%	-4.54%	-0.22%
Benchmark*	5.19%	10.99%	9.80%	6.67%	-2.61%	-2.60%	3.00%

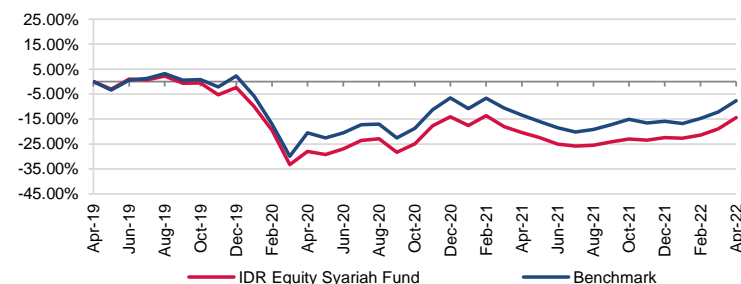
\*Current benchmark is effective from 1 Apr 2014

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

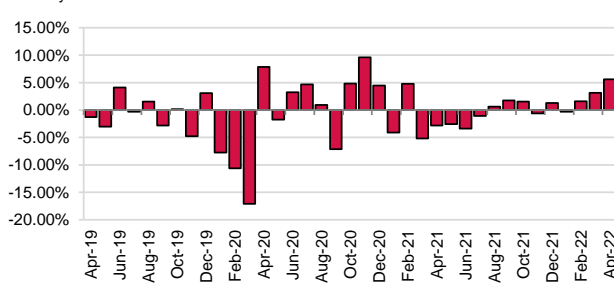
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

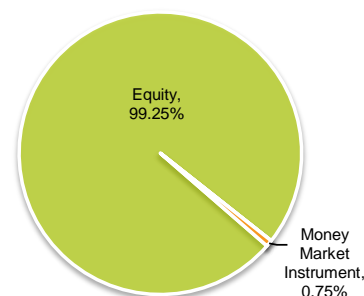


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	23.69%
Consumer Discretionary	5.32%
Consumer Staples	15.45%
Energy	22.14%
Health Care	6.10%
Information Technology	3.39%
Materials	21.22%
Real Estate	1.71%
Utilities	0.22%
TD + Cash	0.75%

## TOP HOLDINGS

PT Adaro Energy Indonesia Tbk	23.69%
PT Aneka Tambang Tbk	5.32%
PT Chandra Asri Petrochemical Tbk	15.45%
PT Charoen Pokphand Indonesia Tbk	22.14%
PT Elang Mahkota Teknologi Tbk	6.10%
PT Indofood Sukses Makmur Tbk	3.39%
PT Kalbe Farma Tbk	21.22%
PT Telekomunikasi Indonesia Tbk	1.71%
PT United Tractors Tbk	0.22%
PT Vale Indonesia Tbk	0.75%

## FUND MANAGER COMMENTARY

In April 2022, IDR Equity Syariah Fund booked performance of 5.61% mom, in line with benchmark performance. By sector inside JII, energy was the largest positive contributor(+3.4% mom), while consumer staples was the largest negative contributor(-0.1% mom). In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. In the other hand, domestic market posted positive return with IDR40trn net foreign inflow, driven by Indonesia unique position as net commodity exporter. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitic situation.

**DISCLAIMER:** IDR Equity 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.



## FUND FACT SHEET

## IDR BALANCED SYARIAH FUND

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

30 April 2022

## 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 554,442.12
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,567.85	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**	2.99%	5.79%	5.53%	5.90%	0.17%	0.18%	3.87%
Benchmark*	2.35%	5.25%	4.79%	6.00%	2.28%	1.52%	4.35%

\*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)

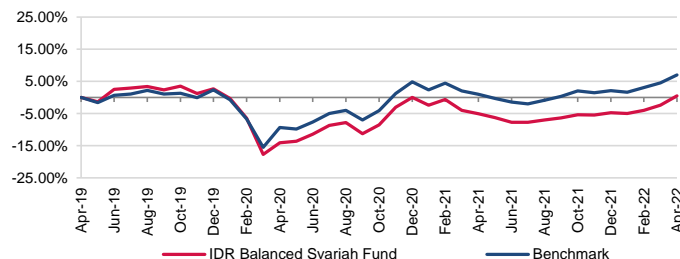
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

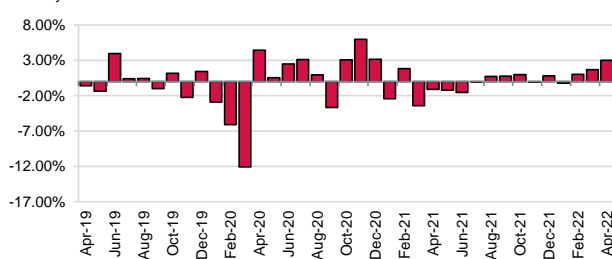
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

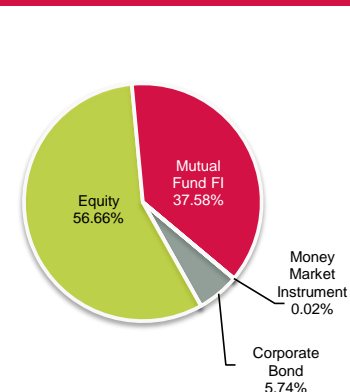


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	12.55%
Consumer Discretionary	3.46%
Consumer Staples	8.02%
Energy	13.07%
Health Care	3.54%
Information Technology	2.08%
Materials	12.13%
Real Estate	1.73%
Utilities	0.08%
Industrials Bond	5.74%
MF Fixed Income	37.58%
TD + Cash	0.02%

## TOP HOLDINGS

Angkasa Pura I 2026 Bond
PT Adaro Energy Indonesia Tbk
PT Aneka Tambang Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS026
SBSN Seri PBS028

## FUND MANAGER COMMENTARY

In April 2022, IDR Balanced Syariah Fund booked performance of +2.99%. In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. In the other hand, domestic market posted positive return with IDR40trn net foreign inflow, driven by Indonesia unique position as net commodity exporter. In bond market, IBPA Indonesia Government Sukuk Index Total Return weakened by -0.46% on monthly basis, as bond market responded with negative sentiments amidst the ongoing geopolitical situation between Ukraine-Russia and the decision of US Federal Reserve to hike rates. Domestically, BI kept the 7D-RRR at 3.50% and market expects BI might increase the policy rate by 50bps in 3Q 2022.

**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.



## FUND FACT SHEET

## IDR CHINA INDIA INDONESIA EQUITY FUND

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

30 April 2022

## 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 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 6,731,775.82
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,977.50	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**	2.00%	5.36%	5.15%	8.81%	1.30%	3.34%	6.21%
Benchmark*	2.53%	6.48%	7.00%	11.24%	2.58%	4.31%	5.63%

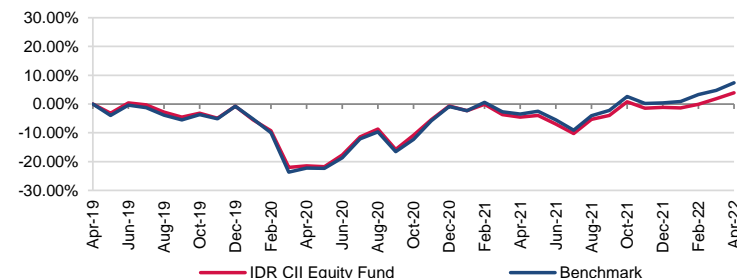
\*Current benchmark is effective since 1 Jan 2018

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

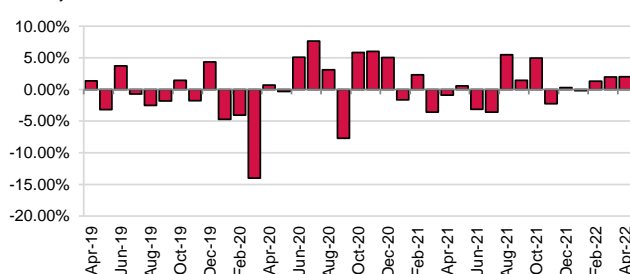
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

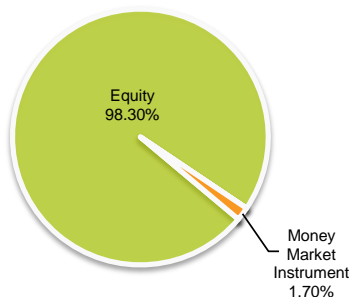


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	14.95%
Consumer Discretionary	11.83%
Consumer Staples	5.66%
Energy	6.31%
Financials	43.76%
Health Care	2.76%
Industrials	0.56%
Information Technology	4.08%
Materials	7.74%
Real Estate	0.45%
Utilities	0.21%
TD + Cash	1.70%

## TOP HOLDINGS

PT Astra International Tbk
PT Adaro Energy Indonesia Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT GOTO Gojek Tokopedia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
Tencent Holdings Ltd

## FUND MANAGER COMMENTARY

In April 2022, IDR CII Equity Fund booked positive performance of +2% mom, below the benchmark performance (MXID +4.7% mom, MXCN -3.9% mom, MXIN -0.8% mom). Last month, China & India equity markets posted a correction, especially & significantly the China market, driven by intensifying lockdown in China, increasing inflationary pressure globally followed by central banks' more hawkish stance and continuing uncertainty from Russia-Ukraine war. On the other hand, Indonesia equity market posted positive return driven by IDR40trn net foreign inflow, driven by Indonesia unique position as net commodity exporter & strong corporate earnings results in 1Q22. Going forward, Indonesia, China & India equity market volatility may continue in near-term, depending on development of global and domestic risk factors such as global inflationary pressure and subsequent policy reaction by central banks globally, lockdown situation in China, global liquidity situation, and geopolitical situation.

**DISCLAIMER:** IDR China-India-Indonesia Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

# IDR PRIME EQUITY FUND

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

30 April 2022

### 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 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 957,746.79
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.00% per annum
Unit Price (NAV)	: IDR 1,232.31	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net)

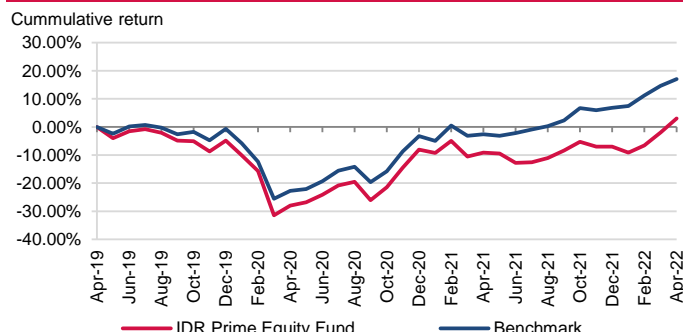
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	5.04%	13.37%	10.72%	13.35%	1.00%	1.77%	2.80%
Benchmark*	2.10%	8.90%	9.59%	20.18%	5.38%	6.16%	6.22%

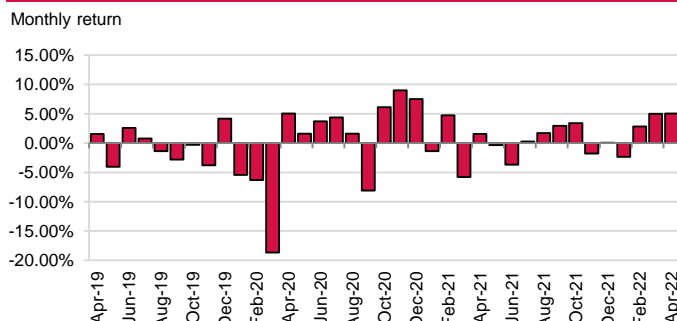
\*Current benchmark is effective since inception

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

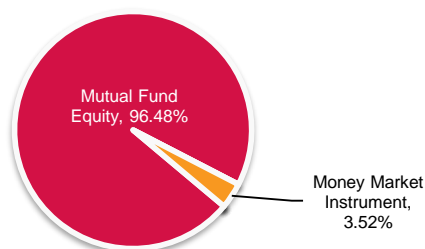
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	12.59%
Schroder Dana Istimewa MF	40.32%
Schroder Dana Prestasi MF	43.56%
TD + Cash	3.52%

### FUND MANAGER COMMENTARY

In April 2022, IDR Prime Equity Fund booked performance of 5.04% mom, above the benchmark performance. By sector inside JCI, energy was the largest positive contributor(+1% mom), while consumer discretionary was the largest negative contributor(-1.1% mom). In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. In the other hand, domestic market posted positive return with IDR40trn net foreign inflow, driven by Indonesia unique position as net commodity exporter. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

**DISCLAIMER:** IDR Prime Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## IDR PRIME FIXED INCOME FUND

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

30 April 2022

## 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 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 184,178.04
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,577.13	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 4.80	Benchmark Duration	: 5.15

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	-1.26%	-1.63%	-1.84%	2.40%	6.82%	5.69%	6.24%
Benchmark*	-0.66%	-0.85%	-0.80%	4.29%	8.03%	6.82%	7.49%

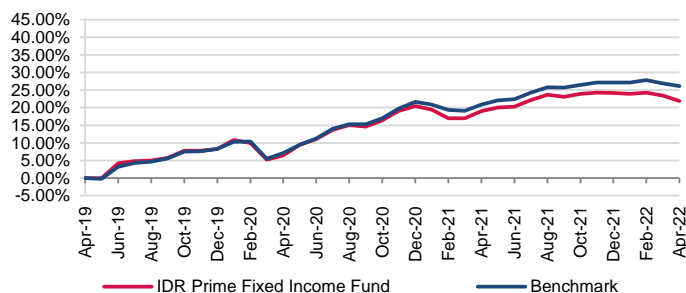
\*Current benchmark is effective since 1 May 2016

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

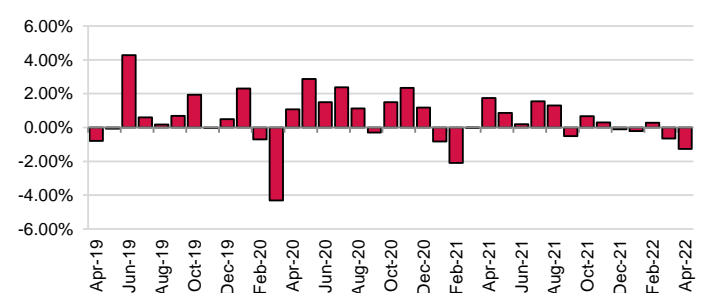
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

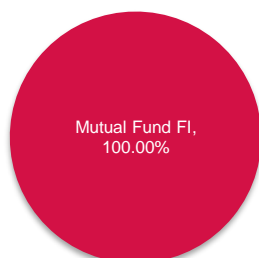


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	40.88%
Schroder Dana Mantap Plus II MF	59.12%

## FUND MANAGER COMMENTARY

Indonesia local government bond market reported negative movement in April 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.76% on monthly basis, while the IDR Prime Fixed Income Fund performance reported -1.26% return in the same month. The 10Yr IDR government bond underwent correction with yield increased by +25 bps to 6.98% by end of April 2022. Market sentiments were driven by soaring inflation globally and rate hike implementation from most of the central banks. On the other hand, the S&P Global Ratings re-established Indonesia BBB rating outlook to stable, from previously negative due to improved external position and gradual progress toward fiscal consolidation. On the monetary side, Bank Indonesia maintained its policy rate 7D-RRR at 3.5%.

**DISCLAIMER:** IDR Prime Fixed Income Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## IDR GROWTH EQUITY SYARIAH FUND

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

30 April 2022

## 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 75,024.08
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 974.79	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

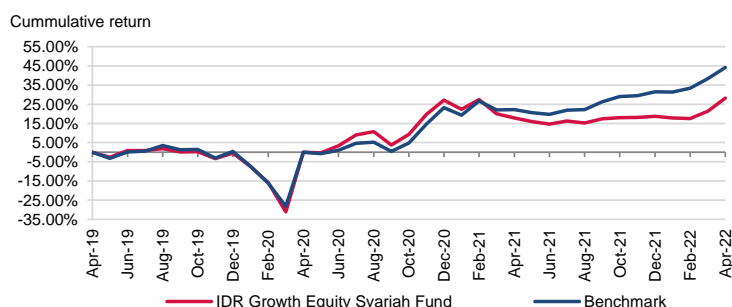
## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	5.70%	8.84%	7.94%	8.85%	-1.75%	-2.16%	-0.37%
Benchmark*	4.26%	9.73%	9.68%	17.97%	3.74%	2.77%	3.99%

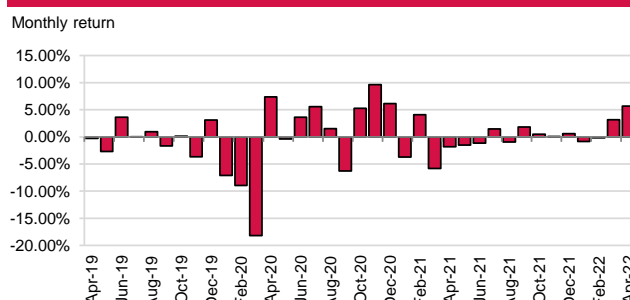
\*Current benchmark is effective since inception

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

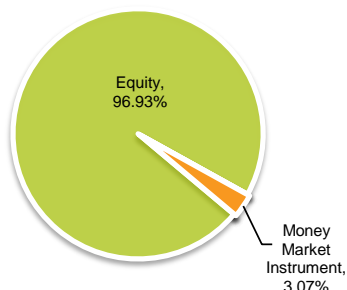
## LAST 3 YEARS CUMULATIVE RETURN



## LAST 3 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	19.36%
Consumer Discretionary	9.35%
Consumer Staples	12.86%
Energy	16.52%
Financials	0.29%
Health Care	6.67%
Industrials	1.88%
Information Technology	5.55%
Materials	19.24%
Real Estate	5.20%
TD + Cash	3.07%

## TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Adaro Minerals Indonesia Tbk
PT Aneka Tambang Tbk
PT Ciputra Development Tbk
PT Erajaya Swasembada Tbk
PT Mitra Pinasthika Mustika Tbk
PT Prodia Widyahusada Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk
PT Vale Indonesia Tbk

## FUND MANAGER COMMENTARY

In April 2022, IDR Growth Equity Syariah Fund booked performance of 5.70% mom, above the benchmark performance. By sector inside ISSI, energy was the largest positive contributor (+2.3% mom), while real estate was the largest negative contributor (-0.1% mom). In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. In the other hand, domestic market posted positive return with IDR40trn net foreign inflow, driven by Indonesia unique position as net commodity exporter. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

**DISCLAIMER:** IDR Growth Equity 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.



## FUND FACT SHEET

## IDR DYNAMIC SYARIAH FUND

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

30 April 2022

## 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	: 10 June 2015	Fund Size (million)	: IDR 53,035.08
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,154.90	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Government Sukuk Index (IGSIX)

## FUND PERFORMANCE

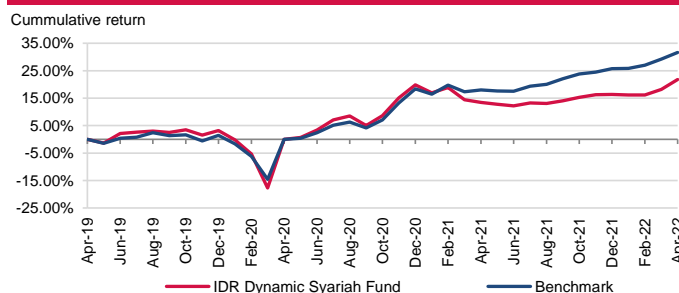
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	3.04%	4.87%	4.66%	7.38%	1.72%	1.06%	2.11%
Benchmark*	1.88%	4.63%	4.72%	11.53%	5.52%	4.25%	4.65%

\*Current benchmark is effective from 1 Jan 2020

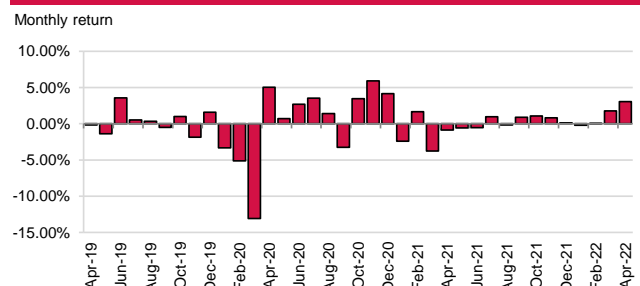
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

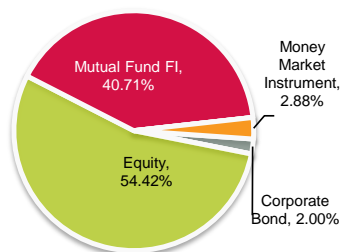
## LAST 3 YEARS CUMULATIVE RETURN



## LAST 3 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	11.16%
Consumer Discretionary	5.60%
Consumer Staples	7.37%
Energy	9.92%
Financials	0.07%
Health Care	3.43%
Industrials	0.92%
Information Technology	2.94%
Materials	9.89%
Real Estate	3.12%
Industrials Bond	2.00%
MF Fixed Income	40.71%
TD + Cash	2.88%

## TOP HOLDINGS

PT Adaro Energy Indonesia Tbk	11.16%
PT Adaro Minerals Indonesia Tbk	5.60%
PT Aneka Tambang Tbk	7.37%
PT Ciputra Development Tbk	9.92%
PT Telekomunikasi Indonesia Tbk	0.07%
SBSN Seri PBS011	3.43%
SBSN Seri PBS012	0.92%
SBSN Seri PBS021	2.94%
SBSN Seri PBS026	9.89%
SBSN SERI PBS028	3.12%
	2.00%

## FUND MANAGER COMMENTARY

In April 2022, IDR Dynamic Syariah Fund booked performance of +3.04%. In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. In the other hand, domestic market posted positive return with IDR40trn net foreign inflow, driven by Indonesia unique position as net commodity exporter. In bond market, IBPA Indonesia Government Sukuk Index Total Return weakened by -0.46% on monthly basis, as bond market responded with negative sentiments amidst the ongoing geopolitical situation between Ukraine-Russia and the decision of US Federal Reserve to hike rates. Domestically, BI kept the 7D-RRR at 3.50% and market expects BI might increase the policy rate by 50bps in 3Q 2022.

**DISCLAIMER:** IDR Dynamic 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.



## FUND FACT SHEET

# USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

30 April 2022

### 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 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 45.68
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.1735	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**	-7.09%	-8.98%	-16.36%	-12.86%	2.76%	2.70%	2.90%
Benchmark*	-7.88%	-9.05%	-13.50%	-8.99%	6.54%	6.85%	7.30%

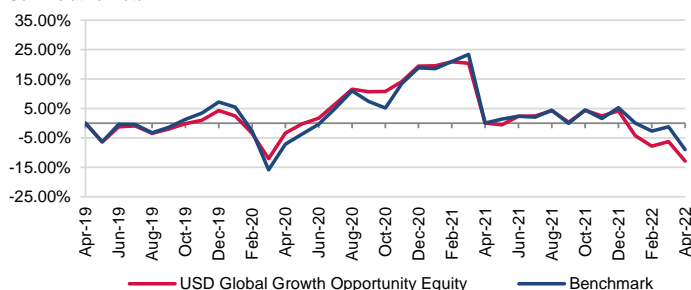
\*Current benchmark is effective since 1 Jan 2018

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

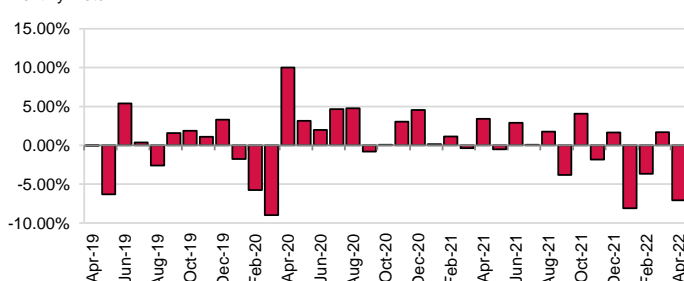
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

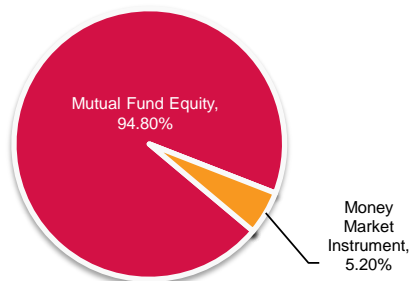


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

AIA Global Multi-Factor Equity MF	12.33%
AIA Global Quality Growth MF	6.94%
AIA Global Select Equity MF	7.31%
AIA New Multinationals MF	17.90%
CIMB Principal Islamic Asia Pacific Equity MF	5.83%
Mandiri Global Sharia Equity Dollar MF	19.21%
Schroder Global Syariah Equity MF	25.28%
TD + Cash	5.20%

### FUND MANAGER COMMENTARY

In April 2022, USD Global Growth Opp. Equity Fund booked performance of -7.09% mom, above the benchmark performance. In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitic situation.

**DISCLAIMER:** USD Global Growth Opportunity Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## USD ONSHORE EQUITY FUND

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

30 April 2022

## 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 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 1.1073  
Risk Level : High

Fund Size (million) : USD 4.59  
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)

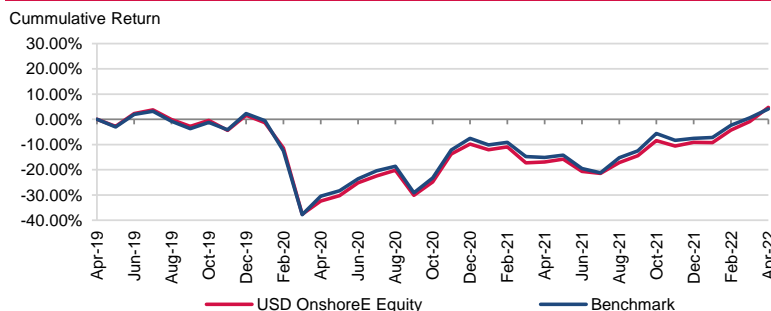
## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	5.71%	15.34%	15.24%	26.03%	1.73%	2.07%	2.05%
Benchmark*	3.48%	12.14%	12.58%	22.69%	1.35%	1.38%	1.44%

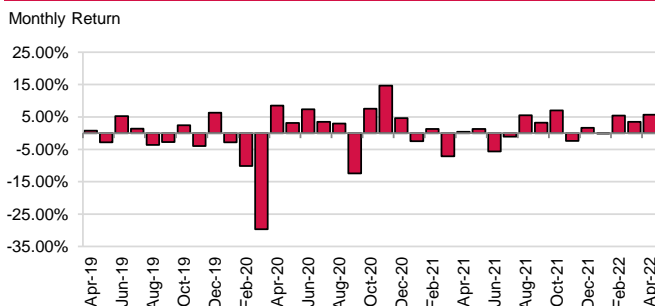
\*Current benchmark is effective since inception

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

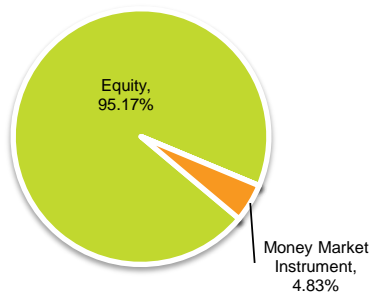
## LAST 3 YEARS CUMULATIVE RETURN



## LAST 3 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	12.06%
Consumer Discretionary	6.32%
Consumer Staples	2.99%
Energy	8.16%
Financials	56.41%
Industrials	0.12%
Materials	7.55%
Real Estate	1.55%
TD + Cash	4.83%

## TOP HOLDINGS

PT Adaro Energy Tbk
PT Aneka Tambang Tbk
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Surya Esa Perkasa Tbk
PT Telekomunikasi Indonesia Tbk

## FUND MANAGER COMMENTARY

In April 2022, USD Onshore Equity Fund booked performance of +5.71% mom, outperforming the MXID performance (in USD). By sector inside USD Onshore Equity Fund, financials was the largest positive contributor (+2.33% mom), materials (+1.01%), and energy (+0.92%). Consumer staples was the largest negative contributor (-0.14% mom). In April, domestic market continued its positive momentum, supported by approximately IDR72t equity net inflow YTD April-2022, as investor view Indonesia position as net commodity producer favorably and strong economic indicators (trade balance, low inflation, stable currency). Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors, especially the US Fed stance, development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

**DISCLAIMER:** USD Onshore Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## USD PRIME GLOBAL EQUITY FUND

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

30 April 2022

## 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 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 1.2116  
Risk Level : High

Fund Size (million) : USD 60.17  
Fund Management Fee : 2.10% per annum  
Pricing Frequency : Daily

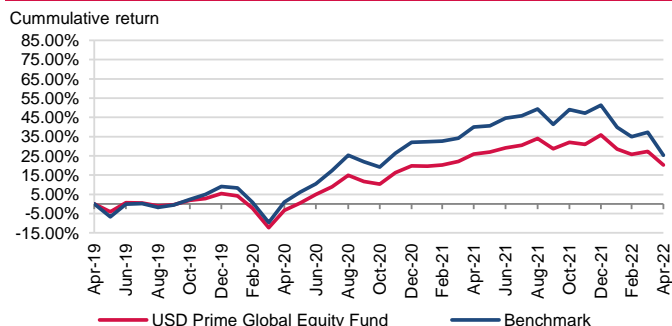
## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-5.51%	-6.48%	-11.49%	-4.54%	6.34%	N/A	4.59%
Benchmark*	-8.70%	-10.19%	-17.00%	-10.31%	9.18%	N/A	6.32%

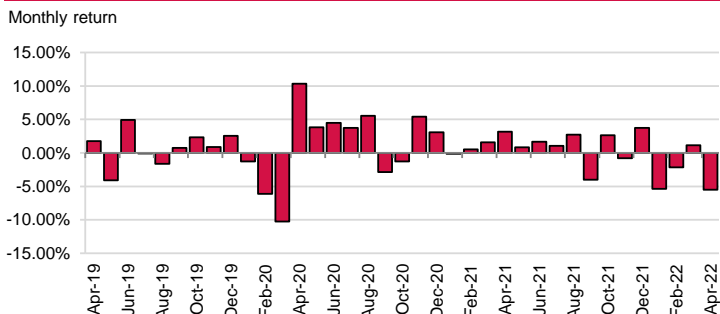
\*Current benchmark is effective since inception

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

## LAST 3 YEARS CUMULATIVE RETURN



## LAST 3 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	82.81%
Schroder Asian Equity Yield Class A MF	17.19%

## FUND MANAGER COMMENTARY

In April 2022, USD Prime Global Equity Fund booked performance of -5.51% mom, above the benchmark performance. In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitic situation.

**DISCLAIMER:** USD Prime Global Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

# USD PRIME EMERGING MARKET EQUITY FUND

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

30 April 2022

### 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 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 56.80
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.8799	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

### FUND PERFORMANCE

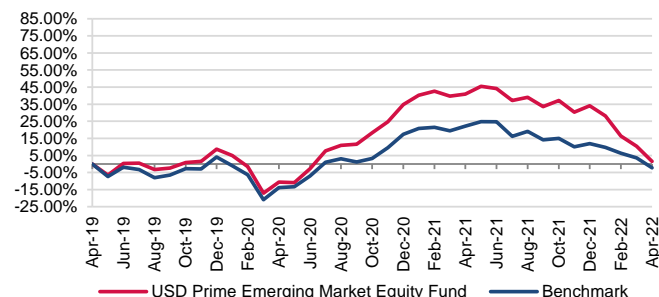
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-7.98%	-20.73%	-24.27%	-27.98%	0.51%	N/A	-2.95%
Benchmark*	-5.73%	-10.92%	-12.76%	-20.01%	0.14%	N/A	-2.85%

\*Current benchmark is effective since inception

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

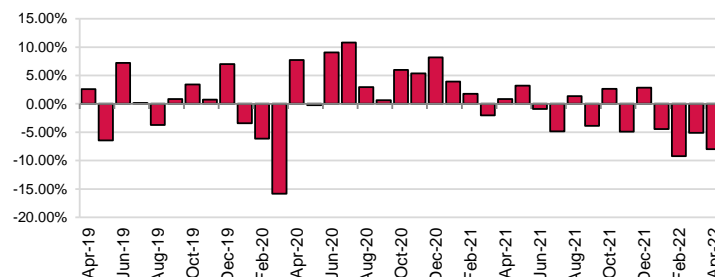
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

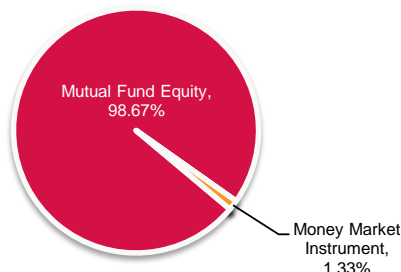


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF	98.67%
TD + Cash	1.33%

### FUND MANAGER COMMENTARY

In April 2022, USD Prime Emerging Market Equity Fund booked performance of -7.98% mom, below the benchmark performance. In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

**DISCLAIMER:** USD Prime Emerging Market Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

# IDR ULTIMATE EQUITY FUND

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

30 April 2022

### 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 228,868.31
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 1,086.18	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

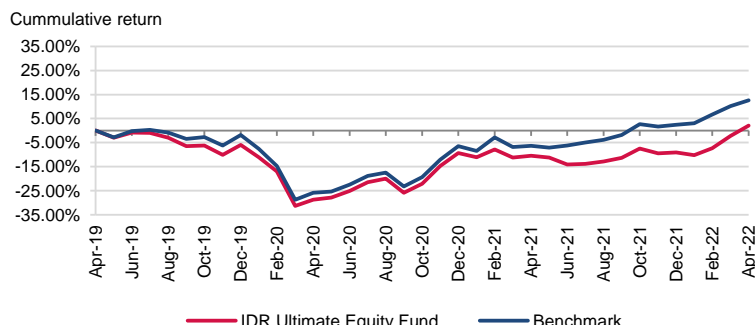
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	4.39%	13.73%	12.22%	14.02%	0.69%	N/A	2.38%
Benchmark*	2.16%	9.30%	9.92%	20.27%	4.03%	N/A	6.40%

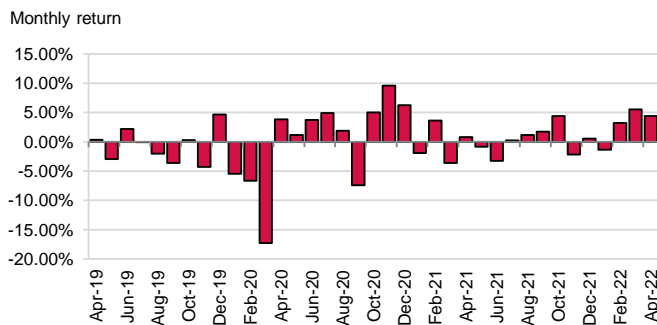
\*Current benchmark is effective since inception

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

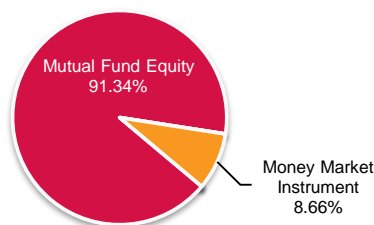
### LAST 2 YEARS CUMULATIVE RETURN



### LAST 2 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	91.34%
Bond < 1 Year	8.66%

### TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF	21.15%
Batavia Dana Saham MF	27.84%
Schroder Dana Prestasi MF	18.92%
Schroder Dana Prestasi Plus MF	23.42%

### FUND MANAGER COMMENTARY

In April 2022, IDR Ultimate Equity Fund booked performance of 4.39% mom, above the benchmark performance. By sector inside JCI, energy was the largest positive contributor(+1% mom), while consumer discretionary was the largest negative contributor(-1.1% mom). In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. In the other hand, domestic market posted positive return with IDR40trn net foreign inflow, driven by Indonesia unique position as net commodity exporter. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

**DISCLAIMER:** IDR Ultimate Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## USD PRIME MULTI ASSET INCOME FUND

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

30 April 2022

## 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 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  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 1.0359  
Risk Level : Moderate to High

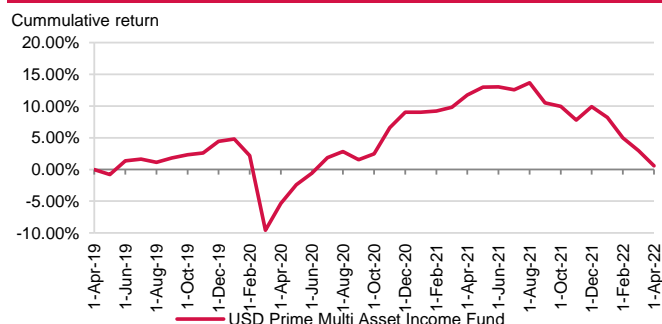
Fund Size (million) : USD 4.00  
Fund Management Fee : 1.85% per annum  
Pricing Frequency : Daily

## FUND PERFORMANCE

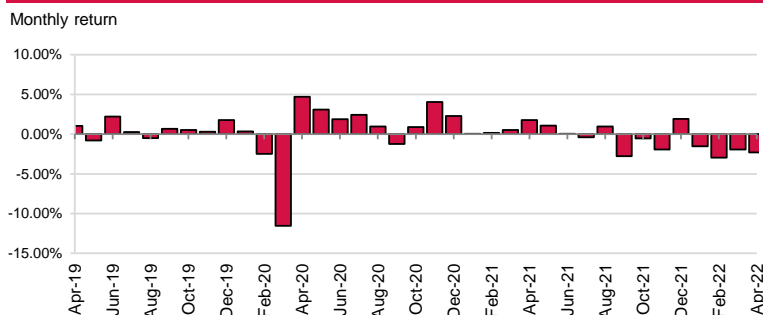
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-2.32%	-7.05%	-8.46%	-9.99%	0.19%	N/A	1.09%

\*\*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

The war in Ukraine and associated sanctions on Russia increase the risk of further negative supply shocks to commodities and supply chain disruptions, adding to the case for persistently high inflation and slower growth. Additionally, the withdrawal of liquidity and fiscal support, as well as the squeeze on disposable income hamper the outlook for growth. Consequently, the managers are cautiously positioned. The exposure to Growth assets was reduced, while Yield and Defensive assets were increased. The managers reduced European and global equities, rotating into Asian equities. They added to regional equity hedges and trimmed the allocation to financials due to growth concerns. Elsewhere, the allocation to US high yield was reduced and that to hybrid bonds was increased. They added to emerging market hard currency debt, which provides exposure to commodity exporting countries. The managers continue to favour Chinese government bonds and purchased a position in 30-year US Treasuries to add to defensiveness.

**DISCLAIMER:** USD Prime Multi Asset Income Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

## USD PRIME GREATER CHINA EQUITY FUND

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

30 April 2022

## 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 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 17.08
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.1476	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

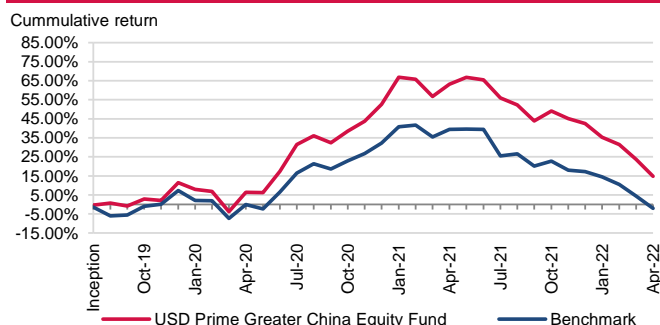
## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-7.20%	-15.19%	-19.44%	-29.64%	N/A	N/A	5.09%
Benchmark*	-6.12%	-14.44%	-16.49%	-29.73%	N/A	N/A	-0.10%

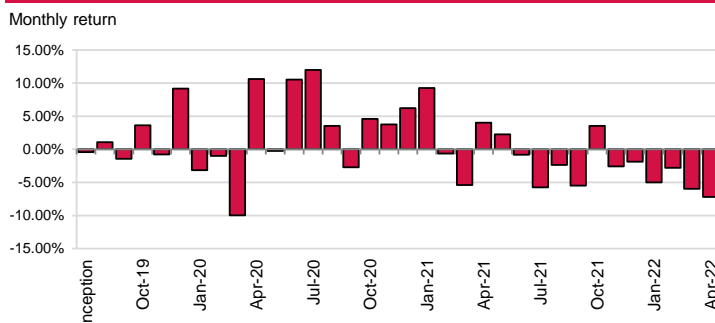
\*Current benchmark is effective since inception

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

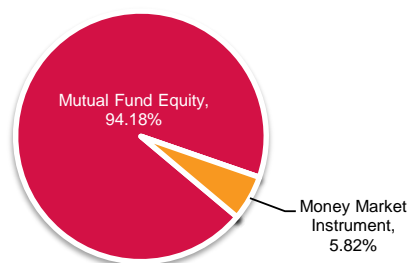
## LAST 3 YEARS CUMULATIVE RETURN



## LAST 3 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	94.18%
TD + Cash	5.82%

## FUND MANAGER COMMENTARY

In April 2022, USD Prime Greater China Equity Fund booked performance of -7.20% mom, below the benchmark performance. In last month, global market posted a significant correction driven by increasingly hawkish Fed, intensifying lockdown in China, and continuing uncertainty from Russia-Ukraine war. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitic situation.

**DISCLAIMER:** USD Prime Greater China Equity Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

# USD ADVANCED ADVENTUROUS FUND

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

30 April 2022

### 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 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 1.20
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9064	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

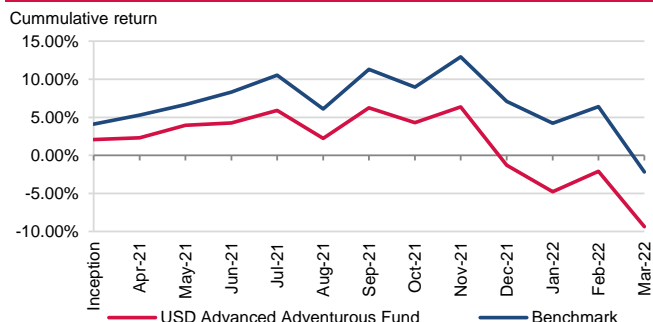
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	-7.43%	-8.16%	-14.79%	-11.21%	N/A	N/A	-8.69%
Benchmark*	-8.06%	-8.64%	-13.38%	-6.02%	N/A	N/A	-2.02%

\*Current benchmark is effective since inception

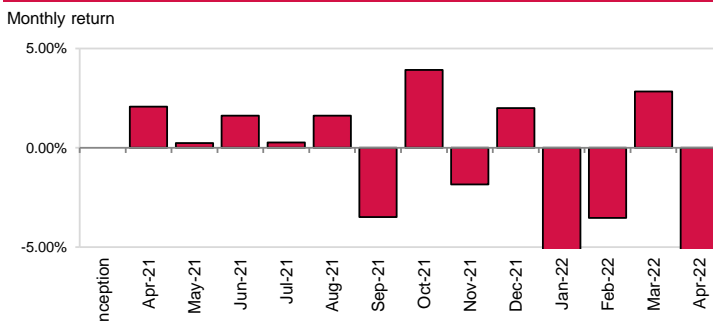
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

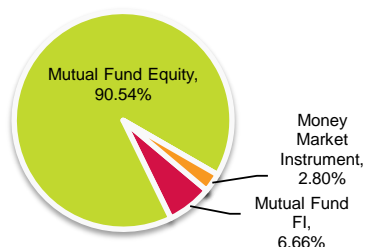
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	90.54%
MF Fixed Income	6.66%
TD + Cash	2.80%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	6.66%
AIA Global Multi Factor Equity MF	28.41%
AIA Global Quality Growth MF	11.58%
AIA Global Select Equity MF	13.13%
AIA New Multinationals MF	37.43%

### FUND MANAGER COMMENTARY

Market volatility is unlikely to ease anytime soon. The situation in Ukraine remains fluid while major central banks are raising interest rates to get a grip over inflation (while attempting not to slow growth). The reopening of borders will see higher demand for services as tourism and traveling gain pace with Covid-related restrictions easing, providing the much-needed tailwind to support global economies as we move towards the second half of 2022. The Advanced portfolios continue to stay diversified with the view of the risk-reward on overweighting equity is becoming less attractive.

**DISCLAIMER:** USD Advanced Adventurous Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

# USD ADVANCED BALANCED FUND

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

30 April 2022

### 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 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 1.31
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 0.8904	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

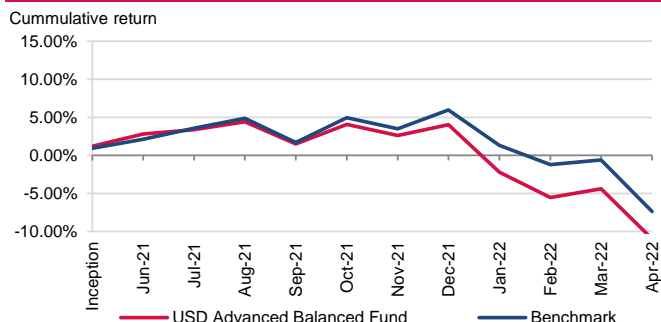
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	-6.87%	-8.95%	-14.41%	N/A	N/A	N/A	-10.96%
Benchmark*	-6.81%	-8.58%	-12.59%	N/A	N/A	N/A	-7.38%

\*Current benchmark is effective since inception

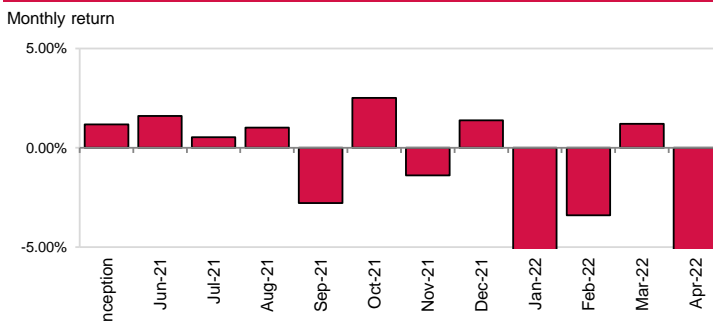
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

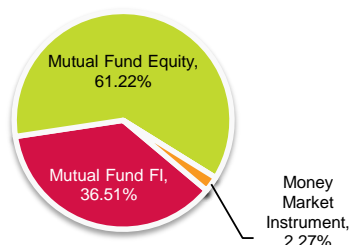
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	61.22%
MF Fixed Income	36.51%
TD + Cash	2.27%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	36.51%
AIA Global Multi Factor Equity MF	19.42%
AIA Global Quality Growth MF	7.93%
AIA Global Select Equity MF	8.87%
AIA New Multinationals MF	25.01%

### FUND MANAGER COMMENTARY

Market volatility is unlikely to ease anytime soon. The situation in Ukraine remains fluid while major central banks are raising interest rates to get a grip over inflation (while attempting not to slow growth). The reopening of borders will see higher demand for services as tourism and traveling gain pace with Covid-related restrictions easing, providing the much-needed tailwind to support global economies as we move towards the second half of 2022. The Advanced portfolios continue to stay diversified with the view of the risk-reward on overweighting equity is becoming less attractive.

**DISCLAIMER:** USD Advanced Balanced Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.



## FUND FACT SHEET

# USD ADVANCED CONSERVATIVE FUND

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

30 April 2022

### 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 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 0.50
Launch Price	: USD 1.00	Fund Management Fee	: 1.60% per annum
Unit Price (NAV)	: USD 0.8503	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

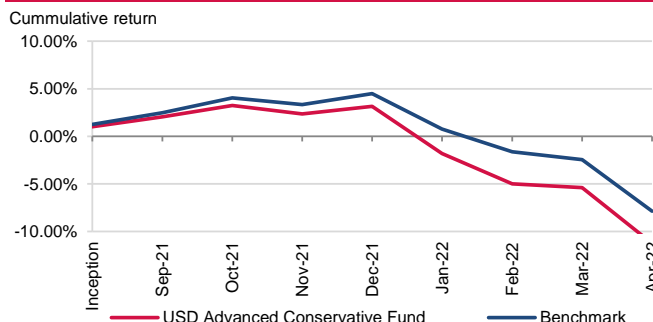
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	-6.20%	-9.60%	-13.95%	N/A	N/A	N/A	-14.97%
Benchmark*	-5.56%	-8.56%	-11.82%	N/A	N/A	N/A	-12.19%

\*Current benchmark is effective since inception

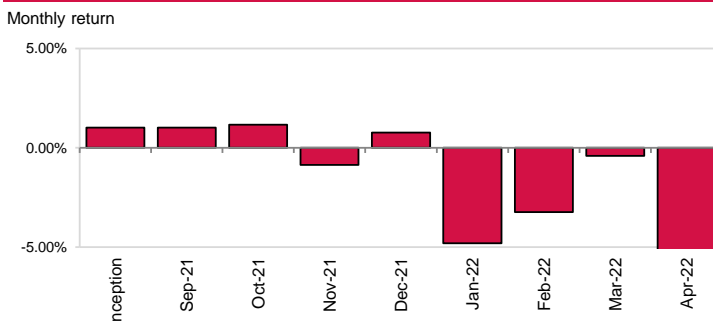
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

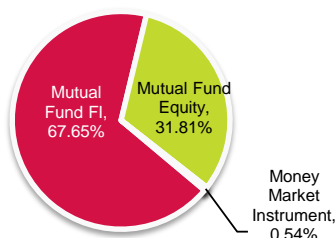
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	31.81%
MF Fixed Income	67.65%
TD + Cash	0.54%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	67.65%
AIA Global Multi Factor Equity MF	9.91%
AIA Global Quality Growth MF	4.20%
AIA Global Select Equity MF	4.55%
AIA New Multinationals MF	13.15%

### FUND MANAGER COMMENTARY

Market volatility is unlikely to ease anytime soon. The situation in Ukraine remains fluid while major central banks are raising interest rates to get a grip over inflation (while attempting not to slow growth). The reopening of borders will see higher demand for services as tourism and traveling gain pace with Covid-related restrictions easing, providing the much-needed tailwind to support global economies as we move towards the second half of 2022. The Advanced portfolios continue to stay diversified with the view of the risk-reward on overweighting equity is becoming less attractive.

**DISCLAIMER:** USD Advanced Conservative Fund is an 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 unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, 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.