



FUND FACT SHEET

USD FIXED INCOME FUND

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

31 August 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

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in fixed income securities	Fund Size (million)	USD 55.78
Launch Date	7 November 2000	Fund Management Fee	1.45% per annum
Launch Price	USD 1.00	Pricing Frequency	Daily
Unit Price (NAV)	USD 2.87	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 Currency	USD	Benchmark Duration	7.47
Risk Level	Moderate	Custodian Bank	Citibank, N.A
Fund Duration	7.21	Total Unit	19,428,761.0436

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-0.76%	-0.65%	-11.30%	-11.49%	-1.66%	1.05%	4.95%
Benchmark*	-1.19%	-0.72%	-12.33%	-12.44%	-2.36%	0.60%	0.42%

*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)

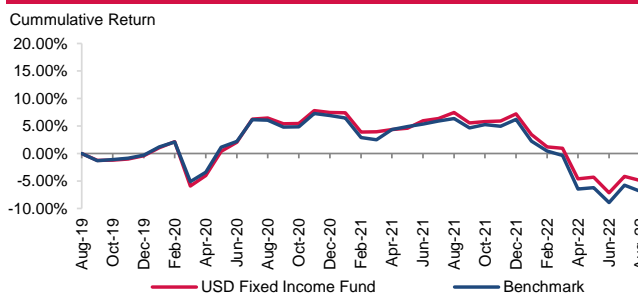
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

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

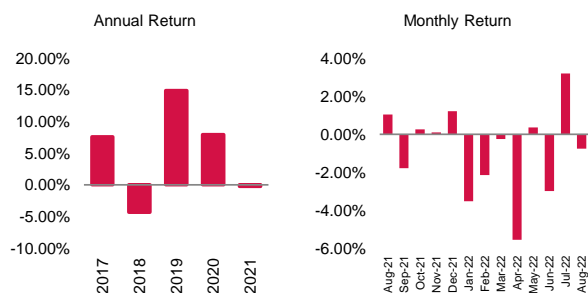
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

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

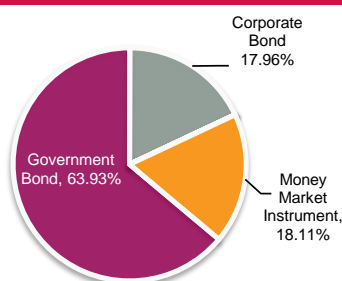
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	63.93%
Materials	6.52%
Financials	9.06%
Utilities	2.37%
Bond < 1 Year	10.75%
TD + Cash	7.36%

TOP HOLDINGS

INDOIS 2032
INDON 2035
INDON 2043
Posco Pohang 2027
Treasury Bill 2022

FUND MANAGER COMMENTARY

Indonesia USD sovereign bond market underwent correction in August 2022 with Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD went down by -1.20% on monthly basis, while the USD Fixed Income Fund performance reported -0.76% return in the same month. Despite rising US recession probability from 40% to 50% for year ahead, The Fed Chairman reiterated the central bank main focus is to bring down the inflation and strongly against prematurely loosening policy. On the domestic side, Bank Indonesia (BI) unexpectedly increased its policy rate (7DRRR) by +25 bps to 3.75% in August 2022, as a preemptive strategy to counter the potential inflation hike from administered price adjustment in the near term.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in fixed income instruments	Fund Size (million)	IDR 1,011,098.64
Launch Date	7 November 2000	Fund Management Fee	1.65% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 4,533.21	Benchmark	90% Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR 10% IDR 1-Month Time Deposit Index (Net of 20.0% WHT)
Fund Currency	IDR	Benchmark Duration	5.40
Risk Level	Moderate	Custodian Bank	Citibank, N.A
Fund Duration	5.71	Total Unit	223,042,329.6044

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.87%	1.53%	-0.22%	0.17%	5.24%	4.54%	7.17%
Benchmark *	1.10%	1.52%	-0.28%	0.43%	5.93%	5.25%	9.44%

*Current benchmark is effective from 1 May 2022

1 Jan 2021 to 30 Apr 2022: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% Indonesia Deposit Rate Avg 3-Month IDR (Net)

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

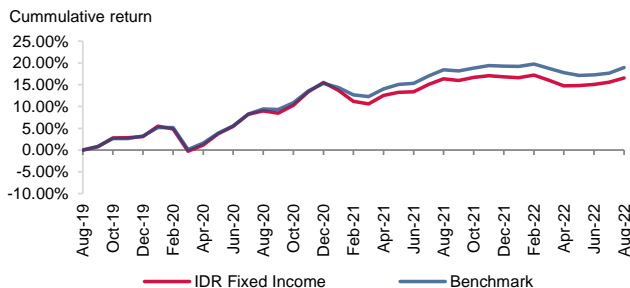
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

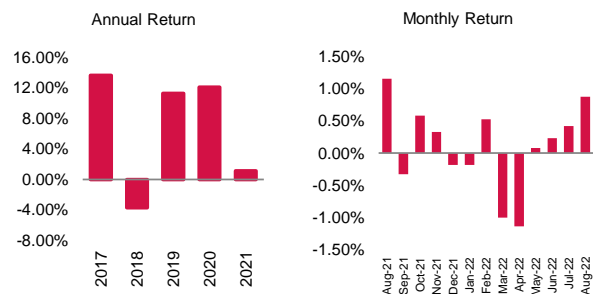
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

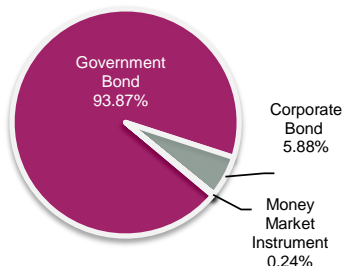
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	93.87%
Consumer Discretionary	1.14%
Financials Bond	1.31%
Industrial Bond	3.43%
TD + Cash	0.24%

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0068
Government Bond FR0072
Government Bond FR0073
Government Bond FR0078

FUND MANAGER COMMENTARY

Indonesia local government bond market reported positive movement in August 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.36% on monthly basis, while the IDR Fixed Income Fund performance reported +0.87% return in the same month. The movement was due to Bank Indonesia decision to perform market operation by unwinding its holding of <5-year government bond while supporting the long tenor. Meanwhile from macroeconomic side, Bank Indonesia unexpectedly increased its policy rate (7DRRR) by +25 bps to 3.75% in August 2022, as a preemptive strategy to counter the potential inflation hike from administered price adjustment in near term.

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FUND FACT SHEET

IDR EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity instruments	Fund Size (million)	: IDR 13,195,774.76
Launch Date	: 7 November 2000	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 14,821.35	Benchmark	: 98% Jakarta Composite Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 890,322,165.2412

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	3.48%	-1.62%	4.07%	9.07%	-1.61%	-0.78%	13.16%
Benchmark *	3.17%	0.71%	9.90%	17.14%	4.57%	4.42%	14.44%

*Current benchmark is effective from 1 May 2022

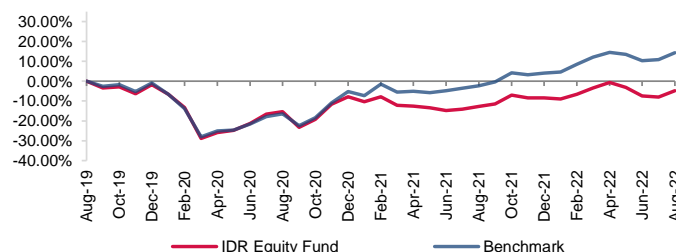
1 April 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

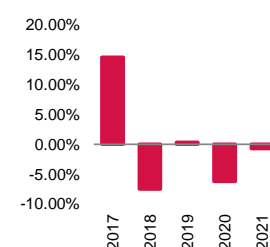
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

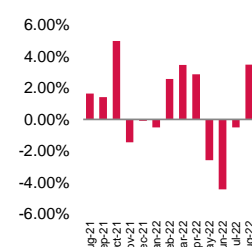


ANNUAL & MONTHLY RETURN

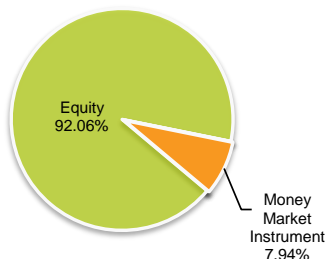
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	14.38%
Consumer Discretionary	12.32%
Consumer Staples	9.19%
Energy	5.86%
Financials	33.89%
Health Care	3.16%
Industrials	0.98%
Information Technology	1.53%
Materials	8.35%
Real Estate	1.79%
Utilities	0.62%
TD + Cash	7.94%

TOP HOLDINGS

PT Adaro Energy Indonesia 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 Gojek Tokopedia Tbk
PT Indofood Sukses Makmur Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In August 2022, IDR Equity Fund booked performance of +3.48% mom, above the benchmark performance. Last month, in line with India and Southeast Asia market, Indonesia equity market posted positive performance, supported by IDR7.4trn net foreign inflows. Financial sector was the largest positive contributor (+1.4% mom), while industrial sector was the largest negative contributor (-0.1% mom). BI decision to increase rate by 25bps, for the first time since Feb 21 also provided support for IDR resiliency. Going forward, Indonesia Equity market will continue to depend on corporate earnings expectations which would continue to look robust in near-term, as well as development of several key global and domestic factors. These are developments on global & domestic inflationary pressure and the subsequent central banks' policy reactions, global & domestic economic growth & activities, and global geopolitical situation.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 100% in money market instruments	Fund Size (million)	IDR 482,291.06
Launch Date	05 May 2006	Fund Management Fee	1.65% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 2,060.69	Benchmark	100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	IDR	Custodian Bank	Citibank, N.A
Risk Level	Low	Total Unit	234,043,670.2668

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	-0.01%	0.18%	0.58%	0.90%	2.20%	3.10%	4.53%
Benchmark*	0.01%	0.02%	0.21%	0.60%	1.79%	2.37%	3.70%

*Current benchmark is effective from 1 March 2022

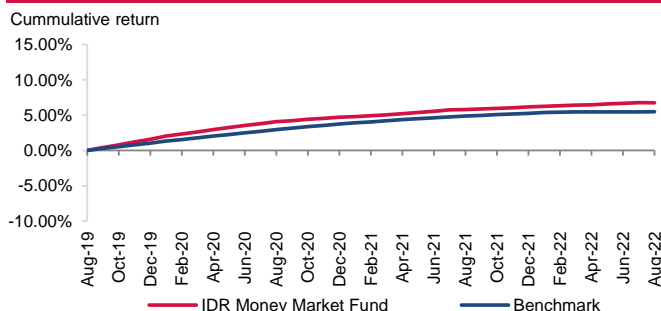
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

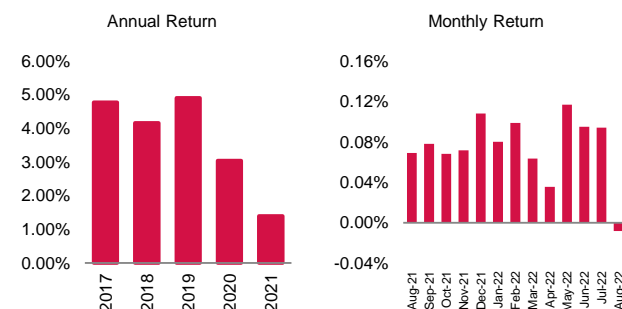
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	40.26%
TD + Cash	59.74%

TOP HOLDINGS

Government Bond FR0063
SBSN Seri PBS027
TD Bank CIMB Niaga Syariah
TD Bank OCBC NISP
TD Bank Syariah Indonesia

FUND MANAGER COMMENTARY

Monthly inflation in July recorded higher at +0.64% mom (+4.94% yoy) from +0.61% mom (+4.35% yoy) in June, a record high since October 2015, as energy and food prices continued to rise. On macro side, Bank Indonesia increased the 7-Day RRR policy rate by 25bps to 3.75%, after keeping it stagnant for 1.5 years, as the pre-emptive action to tackle higher inflation caused by soon to be fuel price hike, which immediately translated to higher <1yr bond yield. Meanwhile, banking sector still has ample liquidity with the IDR time deposit rates remained stable at the range of 1.90%-3.50% p.a. and the IDR Money Market Fund booked performance of -0.01% in August 2022.

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FUND FACT SHEET

IDR DANA BERKAH FUND

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 100% in money market instruments	Fund Size (million)	: IDR 14,866.38
Launch Date	: 5 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,934.28	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,685,754.7449

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.00%	0.08%	0.35%	0.57%	1.76%	2.72%	4.12%
Benchmark*	0.01%	0.02%	0.21%	0.60%	1.79%	2.37%	3.64%

*Current benchmark is effective from 1 March 2022

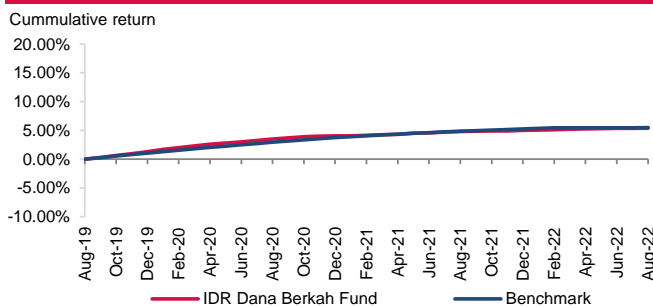
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

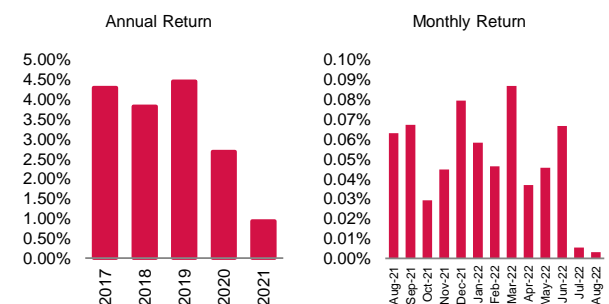
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	1.74%
TD + Cash	98.26%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Monthly inflation in July recorded higher at +0.64% mom (+4.94% yoy) from +0.61% mom (+4.35% yoy) in June, a record high since October 2015, as energy and food prices continued to rise. On macro side, Bank Indonesia increased the 7-Day RRR policy rate by 25bps to 3.75%, after keeping it stagnant for 1.5 years, as the pre-emptive action to tackle higher inflation caused by soon to be fuel price hike, which immediately translated to higher <1yr bond yield. Meanwhile, banking sector still has ample liquidity with the equivalent rates of mudharabah returns to remain stable at the range of 2.25%-3.25% p.a. and the IDR Dana Berkah Fund booked performance of +0.003% in August 2022.

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FUND FACT SHEET

IDR BALANCED FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

TARGET ALLOCATION

0% - 40% : Money Market Instruments
30% - 80% : IDR Fixed Income securities and/ or Fixed Income Mutual Fund(s) incl. ETF
30% - 80% : Equities listed in IDX and/ or Equity Mutual Fund(s) incl. ETF

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-40% in money market instruments, 30%-80% in fixed income instruments and 30%-80% in equity instruments	Fund Size (million)	: IDR 306,546.45
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,270.93	Benchmark	: 50% MSCI Indonesia DTR Net 50% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 134,987,153.3473

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	2.32%	-0.81%	5.60%	9.75%	2.30%	2.92%	6.01%
Benchmark*	3.17%	0.85%	5.58%	10.92%	4.43%	4.06%	4.79%

*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)

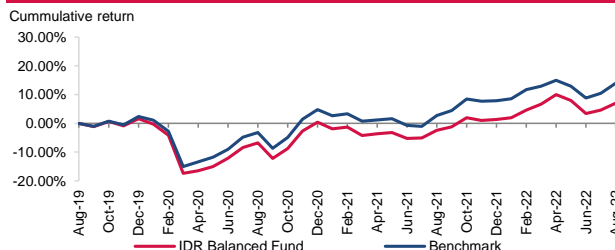
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

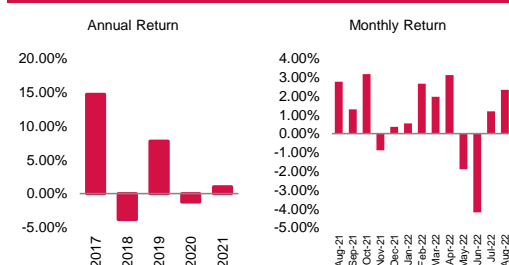
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

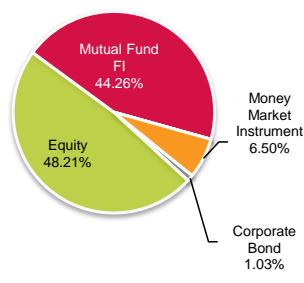
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.66%
Consumer Discretionary	3.27%
Consumer Staples	2.78%
Energy	3.13%
Financials	25.98%
Health Care	1.29%
Industrials	0.82%
Information Technology	0.78%
Materials	2.65%
Real Estate	0.85%
Industrials Bond	1.03%
MF Fixed Income	44.26%
Bond < 1 Year	2.01%
TD + Cash	4.48%

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0042
Government Bond FR0050
Government Bond FR0073
Government Bond FR0078
Government Bond FR0082
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Rakyat Indonesia Tbk
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In August 2022, IDR Balanced Fund booked performance of +2.32%. Last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. In line with the region movement, domestic market also posted positive performance, supported by IDR7.4trn net foreign inflow. Indonesia local government bond market reported positive movement in August 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.36% on monthly basis. As announced, Bank Indonesia performed market operation by unwinding its holding of <5-year government bonds while supporting the long tenor on the other hand. In the meantime, Bank Indonesia (BI) unexpectedly increased its policy rate (7DRRR) by +25 bps to 3.75% in August 2022.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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

31 August 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

Investment Strategy	: To achieve the investment objective, this fund shall be invested 100% in sharia money market instruments	Fund Size (million)	: IDR 14,074.83
Launch Date	: 29 October 2009	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,605.22	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,768,152.5416

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.03%	0.18%	0.61%	0.87%	2.04%	2.91%	3.76%
Benchmark*	0.01%	0.02%	0.21%	0.60%	1.79%	2.37%	3.09%

*Current benchmark is effective from 1 March 2022

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

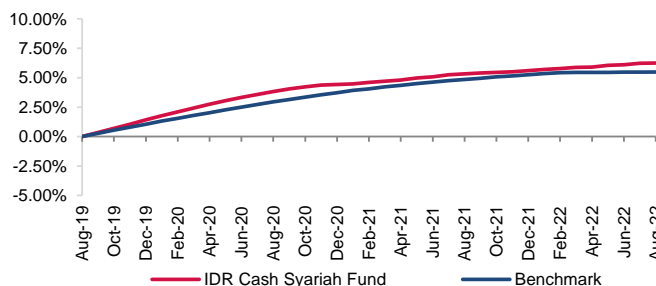
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

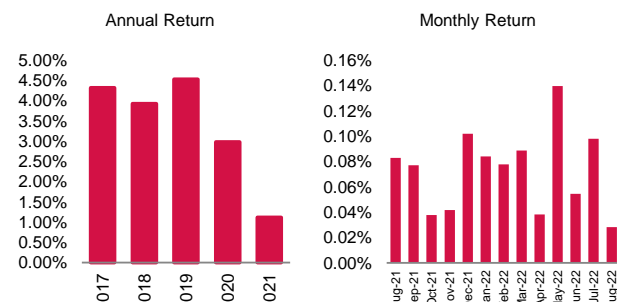
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	34.59%
TD + Cash	65.41%

TOP HOLDINGS

SBSN Seri PBS027
Sukuk Negara Ritel SR012
TD Bank CIMB Niaga Syariah
TD Bank Tabungan Negara Syariah
TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

Monthly inflation in July recorded higher at +0.64% mom (+4.94% yoy) from +0.61% mom (+4.35% yoy) in June, a record high since October 2015, as energy and food prices continued to rise. On macro side, Bank Indonesia increased the 7-Day RRR policy rate by 25bps to 3.75%, after keeping it stagnant for 1.5 years, as the pre-emptive action to tackle higher inflation caused by soon to be fuel price hike, which immediately translated to higher <1yr bond yield. Meanwhile, banking sector still has ample liquidity with the equivalent rates of mudharabah returns to remain stable at the range of 2.25%-3.25% p.a. and the IDR Cash Syariah Fund booked performance of +0.03% in August 2022.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in sharia money market instruments and 80%-100% in sharia equity instruments	Fund Size (million)	: IDR 1,139,853.32
Launch Date	: 25 June 2010	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 956.12	Benchmark	: 98% Jakarta Islamic Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 1,192,160,646.7146

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	2.87%	0.41%	8.20%	12.59%	-6.35%	-5.10%	-0.37%
Benchmark*	3.16%	1.69%	11.16%	15.64%	-3.23%	-2.74%	3.02%

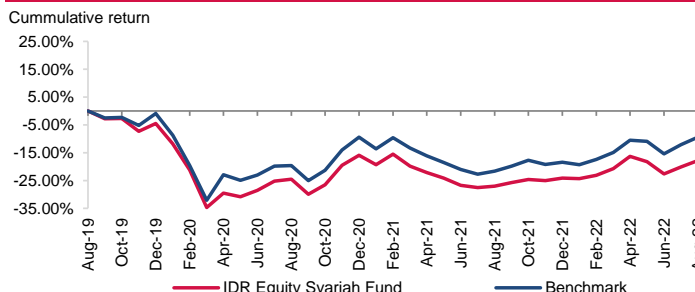
*Current benchmark is effective from 1 May 2022

1 Apr 2014 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

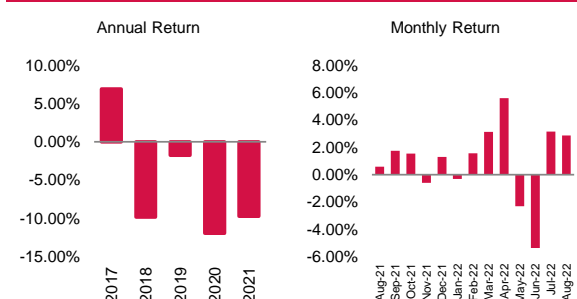
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

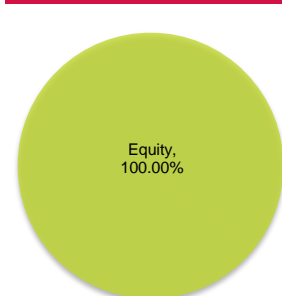
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	22.52%
Consumer Discretionary	0.82%
Consumer Staples	18.58%
Energy	23.90%
Financials	0.44%
Health Care	6.35%
Information Technology	2.54%
Materials	21.43%
Real Estate	0.16%
Utilities	3.26%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Bukit Asam Tbk
PT Chandra Asri Petrochemical Tbk
PT Charoen Pokphand Indonesia Tbk
PT Elang Mahkota Teknologi Tbk
PT Indofood Sukses Makmur Tbk
PT Kalbe Farma Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk

FUND MANAGER COMMENTARY

In August 2022, IDR Equity Syariah Fund booked performance of +2.87% mom, slightly below the benchmark performance. By sector inside JII, communication services was the largest positive contributor (+1.3% mom), while financials was the largest negative contributor (-0.1% mom). In last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. In line with the region movement, domestic market also posted positive performance, supported by IDR7.4trn net foreign inflow. BI decision to increase rate by 25bps also provides support for IDR. 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.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

TARGET ALLOCATION

0% - 40% : Sharia Money Market Instruments
 30% - 80% : IDR Sharia Fixed Income securities and/ or Sharia Fixed Income Mutual Fund(s) incl. ETF
 30% - 80% : Equities listed in Sharia Securities List and/ or Sharia Mutual Fund(s) incl. ETF

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-40% in sharia money market instruments, 30%-80% in sharia fixed income instruments and 30%-80% in sharia equity instruments	Fund Size (million)	: IDR 441,966.23
Launch Date	: 25 June 2010	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,552.89	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Government Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 284,609,272.7374

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	1.69%	0.50%	4.52%	7.09%	-1.25%	-0.58%	3.68%
Benchmark*	2.14%	1.59%	5.92%	9.08%	1.90%	1.43%	4.32%

*Current benchmark is effective from 1 Jan 2020

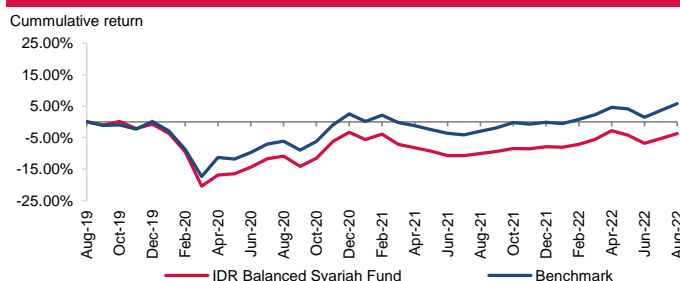
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

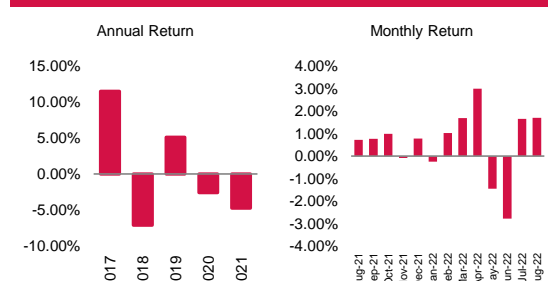
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

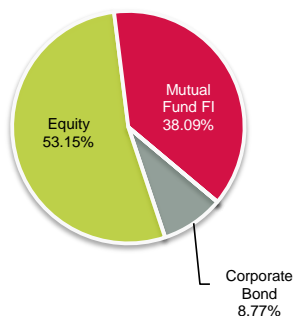
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.00%
Consumer Discretionary	0.77%
Consumer Staples	10.00%
Energy	12.36%
Financials	0.23%
Health Care	3.55%
Information Technology	1.48%
Materials	10.92%
Real Estate	0.13%
Utilities	1.71%
Communication Services Bond	1.58%
Industrials Bond	7.18%
MF Fixed Income	38.09%

TOP HOLDINGS

Angkasa Pura I Bond 2026
PT Adaro Energy Indonesia Tbk
PT Merdeka Copper Gold 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 August 2022, IDR Balanced Syariah Fund booked performance of +1.69%. Last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. In line with the region movement, domestic market also posted positive performance, supported by IDR7.4trn net foreign inflow. In sharia bond market, the IBPA Indonesia Government Sukuk Index Total Return increased by 1.18% on monthly basis. The rather bullish condition in sukuk market was supported by market operation from Bank Indonesia through unwinding its holding of <5-year government bonds while supporting the long tenor.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments, 8%-100% in equity instruments listed in IDX, 0%-25% in equity instruments listed in HKEX and 0%-25% in equity instruments listed in NSE	Fund Size (million)	IDR 6,359,936.49
Launch Date	06 January 2011	Fund Management Fee	2.00% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 1,911.39	Benchmark	70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index
Fund Currency	IDR	Custodian Bank	Citibank, N.A
Risk Level	High	Total Unit	3,327,381,547.5699

FUND PERFORMANCE

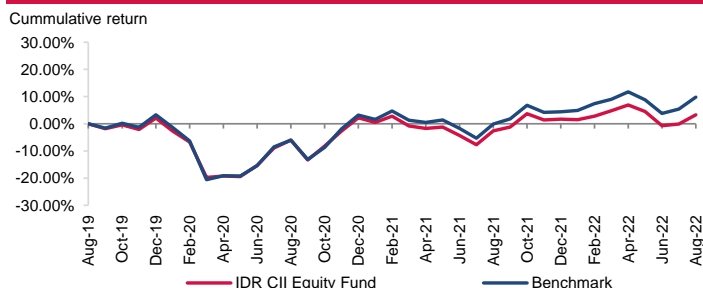
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	3.41%	-1.12%	1.64%	6.12%	1.11%	1.61%	5.72%
Benchmark*	4.18%	0.90%	5.15%	9.93%	3.35%	2.71%	5.30%

*Current benchmark is effective since 1 Jan 2018

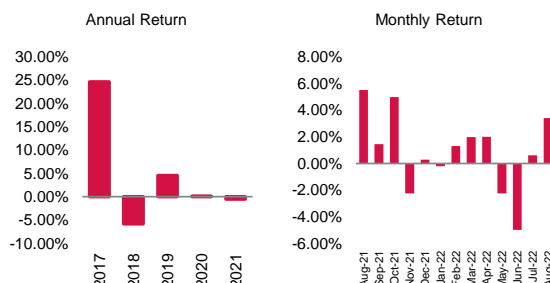
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

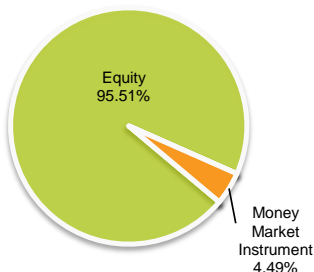
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.41%
Consumer Discretionary	11.29%
Consumer Staples	7.75%
Energy	6.46%
Financials	41.16%
Health Care	3.13%
Industrials	0.85%
Information Technology	4.26%
Materials	6.93%
Real Estate	0.27%
TD + Cash	4.49%

TOP HOLDINGS

PT Adaro Energy Indonesia 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 Charoen Pokphand Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Persero Tbk
PT United Tractors Tbk

FUND MANAGER COMMENTARY

In August 2022, IDR CII Equity Fund booked positive performance of +3.41% mom. Last month, global equity market posted mixed performance with developed equity market generally corrected on the Fed chairman's hawkish tone in Jackson Hole meeting, while emerging equity market including India and Southeast Asia markets saw a generally positive performance as inflows came into these markets. As such, Indonesia equity market also posted positive performance, supported by IDR7.4trn net foreign inflows. BI decision to increase rate by 25bps, for the first time since Feb 21, also provided support for IDR resiliency. Going forward, Indonesia and India equity markets may continue to see similar trend of inflows and resilient corporate earnings, while China equity market may continue to see headwinds from covid-19 spreads and property woes. That said, other risk factors to monitor include the development on global & domestic inflationary pressure and subsequent central banks' policy reactions and geopolitical situation.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity mutual funds	Fund Size (million)	IDR 895,005.77
Launch Date	08 October 2014	Fund Management Fee	1.00% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 1,152.61	Benchmark	90% Jakarta Composite Index 10% IDR 1-Month Time Deposit Index (Net)
Fund Currency	IDR	Custodian Bank	Citibank, N.A
Risk Level	High	Total Unit	776,501,958.4934

FUND PERFORMANCE

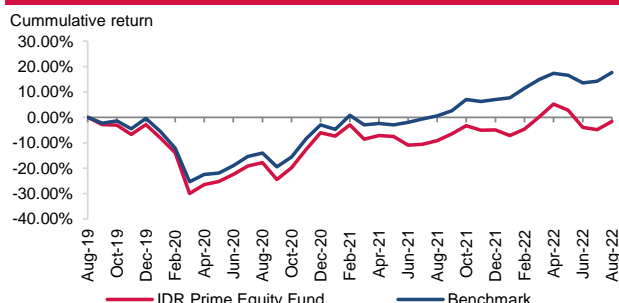
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	3.42%	-4.30%	3.56%	8.33%	-0.53%	0.04%	1.82%
Benchmark*	3.00%	0.93%	9.87%	16.96%	5.56%	5.43%	5.98%

*Current benchmark is effective from 1 May 2022

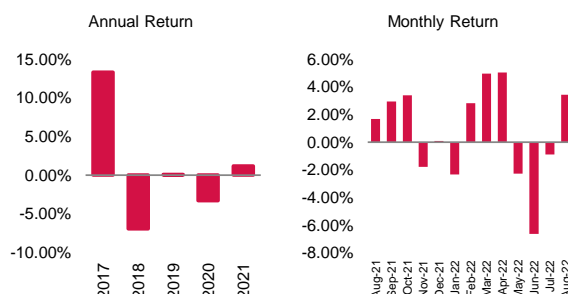
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

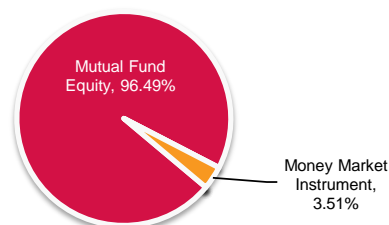
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	21.85%
Schroder Dana Istimewa MF	26.05%
Schroder Dana Prestasi MF	48.59%
TD + Cash	3.51%

FUND MANAGER COMMENTARY

In August 2022, IDR Prime Equity Fund booked performance of +3.42% mom, slightly above the benchmark performance. By sector inside JCI, financials was the largest positive contributor (+1.4% mom), while industrials was the largest negative contributor (-0.1% mom). In last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. In line with the region movement, domestic market also posted positive performance, supported by IDR7.4trn net foreign inflow. BI decision to increase rate by 25bps also provides support for IDR. 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.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-15% in money market instruments and 85%-100% in IDR fixed income mutual fund(s)	Fund Size (million)	: IDR 154,897.58
Launch Date	: 21 October 2014	Fund Management Fee	: 0.60% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,595.33	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.10
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 4.85	Total Unit	: 97,094,427.1103

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	0.72%	0.89%	-0.71%	-0.35%	5.49%	5.04%	6.12%
Benchmark*	1.12%	1.70%	0.45%	1.50%	6.85%	6.22%	7.33%

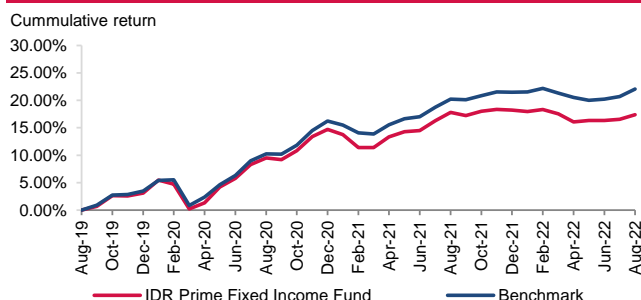
*Current benchmark is effective since 1 May 2022

1 May 2016 to 30 Apr 2022: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% 3-Month IDR Avg Time Deposit (Net)

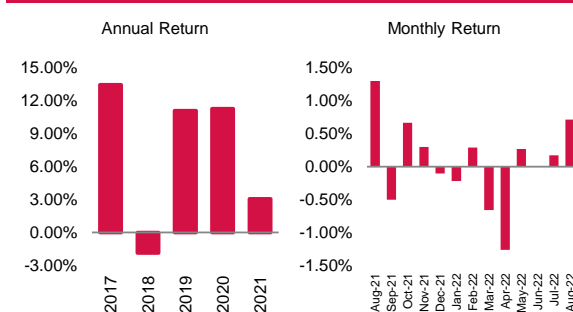
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

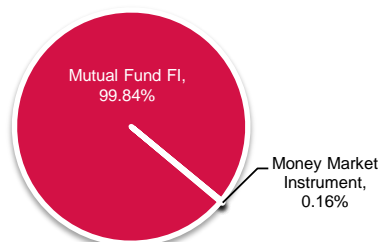
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	41.78%
Schroder Dana Mantap Plus II MF	58.06%
TD + Cash	0.16%

FUND MANAGER COMMENTARY

Indonesia local government bond market reported positive movement in August 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.36% on monthly basis, while the IDR Prime Fixed Income Fund performance reported +0.72% return in the same month. The movement was due to Bank Indonesia decision to perform market operation by unwinding its holding of <5-year government bond while supporting the long tenor. Meanwhile from macroeconomic side, Bank Indonesia unexpectedly increased its policy rate (7DRRR) by +25 bps to 3.75% in August 2022, as a preemptive strategy to counter the potential inflation hike from administered price adjustment in near term.

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in sharia money market instruments and 80%-100% in sharia equity instruments	Fund Size (million)	: IDR 67,398.89
Launch Date	: 10 June 2015	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 908.54	Benchmark	: 98% Indonesia Sharia Stock Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 74,183,781.99

FUND PERFORMANCE

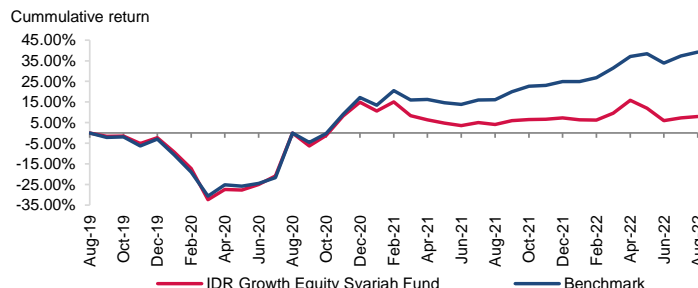
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	0.61%	-3.53%	0.61%	3.71%	-4.61%	-3.36%	-1.32%
Benchmark*	1.41%	0.61%	11.38%	19.83%	3.09%	2.77%	4.03%

*Current benchmark is effective from 1 May 2022

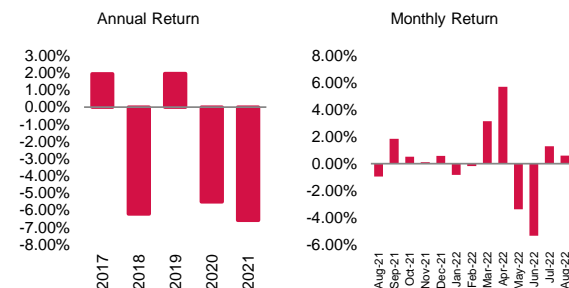
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

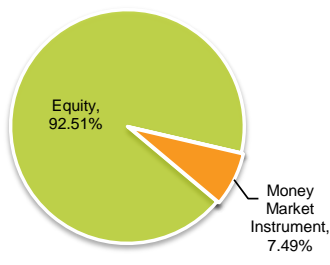
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	18.38%
Consumer Discretionary	3.06%
Consumer Staples	18.11%
Energy	18.50%
Financials	0.88%
Health Care	5.28%
Industrials	4.48%
Information Technology	5.26%
Materials	13.42%
Real Estate	2.86%
Utilities	2.29%
TD + Cash	7.49%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk	18.38%
PT Arwana Citramulia Tbk	3.06%
PT Bukit Asam Tbk	18.11%
PT Erajaya Swasembada Tbk	18.50%
PT Indofood CBP Sukses Makmur Tbk	0.88%
PT Indofood Sukses Makmur Tbk	5.28%
PT Merdeka Copper Gold Tbk	4.48%
PT Telekomunikasi Indonesia Tbk	5.26%
PT United Tractors Tbk	13.42%
PT XL Axiata Tbk	2.86%
	2.29%
	7.49%

FUND MANAGER COMMENTARY

In August 2022, IDR Growth Equity Syariah Fund booked performance of +0.61% mom, below the benchmark performance. By sector inside ISSI, communication services was the largest positive contributor (+0.9% mom), while industrials was the largest negative contributor (-0.2% mom). In last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. In line with the region movement, domestic market also posted positive performance, supported by IDR7.4trn net foreign inflow. BI decision to increase rate by 25bps also provides support for IDR. 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.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

TARGET ALLOCATION

0% - 40% : Sharia Money Market Instruments
 30% - 80% : IDR Sharia Fixed Income securities and/ or
 : Sharia Fixed Income Mutual Fund(s) incl. ETF
 30% - 80% : Equities listed in Sharia Securities List and/ or
 : Sharia Mutual Fund(s) incl. ETF

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested with a target of 0%-40% in sharia money market instruments, 30%-80% in sharia fixed income instruments and 30%-80% in sharia equity instruments	Fund Size (million)	: IDR 48,249.97
Launch Date	: 10 June 2015	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,116.16	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Government Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 43,228,715.3009

FUND PERFORMANCE

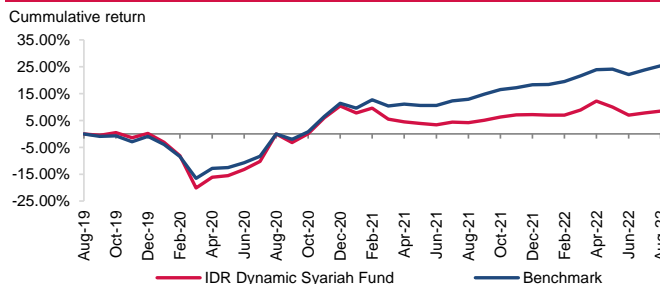
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.66%	-1.36%	1.15%	4.10%	-0.42%	0.17%	1.53%
Benchmark*	1.24%	1.00%	5.98%	11.03%	5.11%	4.22%	4.61%

*Current benchmark is effective from 1 Jan 2020

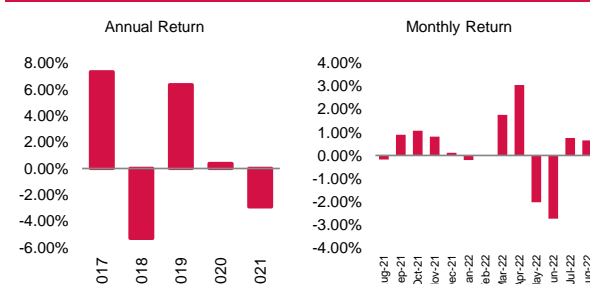
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

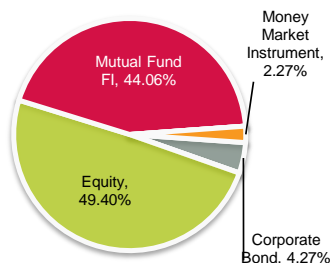
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.04%
Consumer Discretionary	1.55%
Consumer Staples	9.75%
Energy	10.28%
Financials	0.41%
Health Care	2.83%
Industrials	2.31%
Information Technology	2.65%
Materials	6.82%
Real Estate	1.54%
Utilities	1.22%
Industrials Bond	2.19%
Communication Services Bo	2.07%
MF Fixed Income	44.06%
TD + Cash	2.27%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS026
SBSN Seri PBS028
Sukuk Negara Ritel SR012

FUND MANAGER COMMENTARY

In August 2022, IDR Dynamic Syariah Fund booked performance of +0.66%. Last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. In line with the region movement, domestic market also posted positive performance, supported by IDR7.4trn net foreign inflow. In sharia bond market, the IBPA Indonesia Government Sukuk Index Total Return increased by +1.18% on monthly basis. The rather bullish condition in sukuk market was supported by market operation from Bank Indonesia through unwinding its holding of <5-year government bonds while supporting the long tenor.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy : To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in global equity instruments
Launch Date : 23 September 2016
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.08
Fund Currency : USD
Risk Level : High

Fund Size (million) : USD 42.77
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Custodian Bank : Citibank, N.A
Total Unit : 39,742,370.44

FUND PERFORMANCE

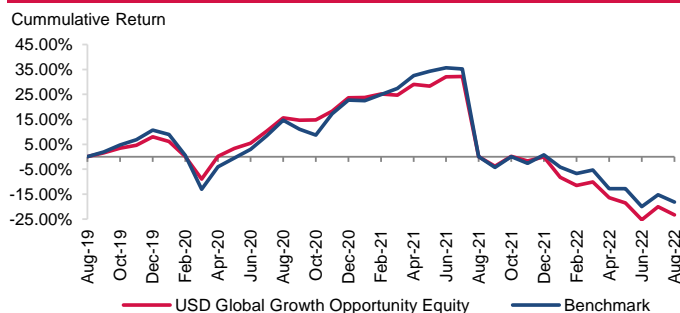
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	-4.10%	-6.00%	-23.29%	-23.36%	1.02%	0.39%	1.25%
Benchmark*	-3.48%	-6.09%	-18.79%	-18.15%	5.46%	4.33%	5.74%

*Current benchmark is effective since 1 Jan 2018

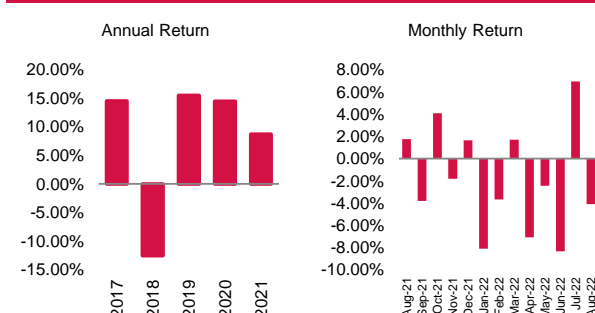
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

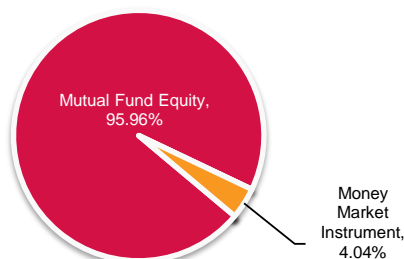
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

AIA Global Multi-Factor Equity MF	13.01%
AIA Global Quality Growth MF	6.94%
AIA Global Select Equity MF	7.55%
AIA New Multinationals MF	19.20%
CIMB Principal Islamic Asia Pacific Equity	5.67%
Mandiri Global Sharia Equity Dollar MF	18.64%
Schroder Global Syariah Equity MF	24.95%
TD + Cash	4.04%

FUND MANAGER COMMENTARY

In August 2022, USD Global Growth Opp. Equity Fund booked performance of -4.10% mom, in line with the benchmark performance. In last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. Going forward, 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.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity instruments listed in IDX, in USD	Fund Size (million)	: USD 4.40
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0153	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 4,329,981.2052

FUND PERFORMANCE

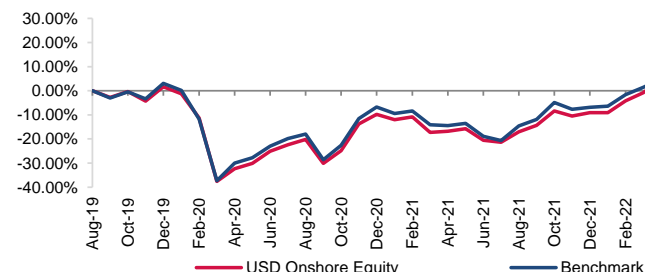
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	5.51%	-3.54%	5.66%	15.88%	-1.31%	-0.35%	0.28%
Benchmark*	4.91%	-2.01%	6.56%	16.25%	-0.23%	-0.50%	0.32%

*Current benchmark is effective since inception

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

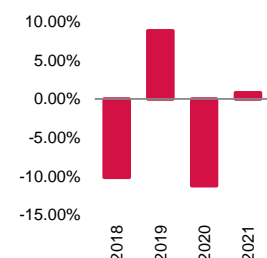
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

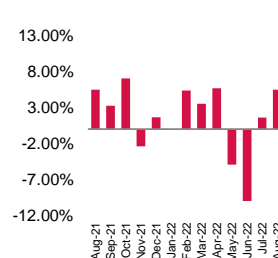


ANNUAL & MONTHLY RETURN

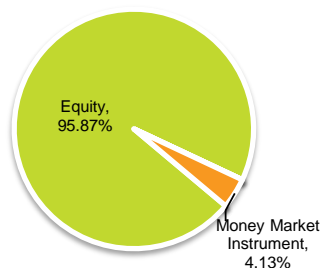
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.33%
Consumer Discretionary	6.94%
Consumer Staples	5.93%
Energy	7.02%
Financials	53.72%
Health Care	1.03%
Materials	7.92%
TD + Cash	4.13%

TOP HOLDINGS

PT Adaro Energy 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 Telekomunikasi Indonesia Tbk
PT United Tractors Tbk
PT XL Axiata Tbk

FUND MANAGER COMMENTARY

In August 2022, USD Onshore Equity fund booked performance of +5.51% mom. The benchmark equity market maintained its positive momentum from July, as Indonesia's recovery story remains intact and investors looked favorably on Bank Indonesia's decision to finally increased its benchmark rate by 25bps to 3.75%. Foreign investors finally broke their 3 months selling streak as they posted a IDR7.5tn (US\$508mn) net inflow in August, compared to IDR2.3tn (US\$148mn) in July. During the month foreign investors' appetite improved especially for the big-cap names. For USD Onshore Equity fund, Financials was the largest positive contributor (+2.9% mom), followed by Communication Services (+0.74%), and Consumer Discretionary (+0.37%). Materials and Industrials was the largest negative contributor (-0.05%) and (-0.01%) respectively. 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.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy : To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity mutual funds

Launch Date : 19 January 2018
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.1111
Fund Currency : USD
Risk Level : High

Fund Size (million) : USD 49.91
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Custodian Bank : Citibank, N.A
Total Unit : 44,921,661.7084

FUND PERFORMANCE

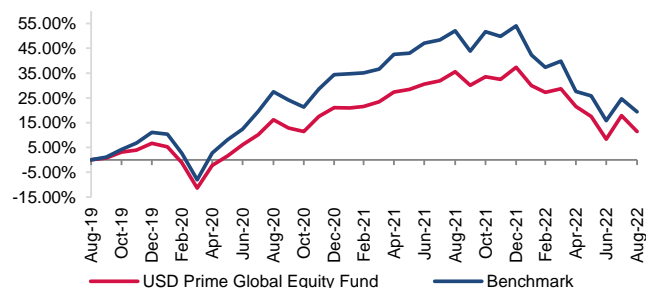
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-5.42%	-5.11%	-18.83%	-17.72%	3.69%	N/A	2.31%
Benchmark*	-4.22%	-5.10%	-22.38%	-21.38%	7.40%	N/A	4.32%

*Current benchmark is effective since inception

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

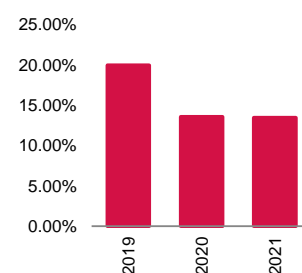
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

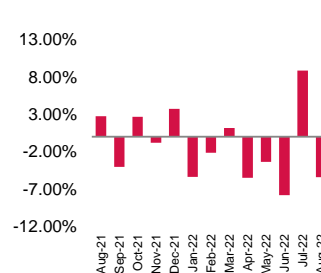


ANNUAL & MONTHLY RETURN

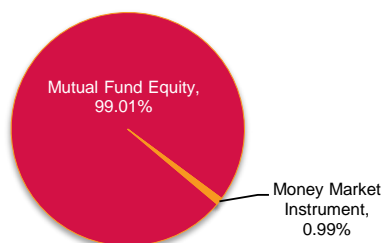
Annual Return



Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	90.28%
Schroder Asian Equity Yield Class A MF	8.73%
TD + Cash	0.99%

FUND MANAGER COMMENTARY

In August 2022, USD Prime Global Equity Fund booked performance of -5.42% mom, below the benchmark performance. In last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. Going forward, 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.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity mutual funds	Fund Size (million)	: USD 51.65
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7847	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 65,821,689.8854

FUND PERFORMANCE

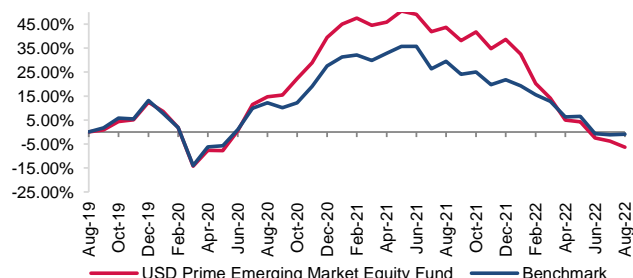
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-2.64%	-10.16%	-32.46%	-34.84%	-2.16%	N/A	-5.12%
Benchmark*	0.24%	-6.97%	-18.62%	-23.41%	0.62%	N/A	-4.11%

*Current benchmark is effective since inception

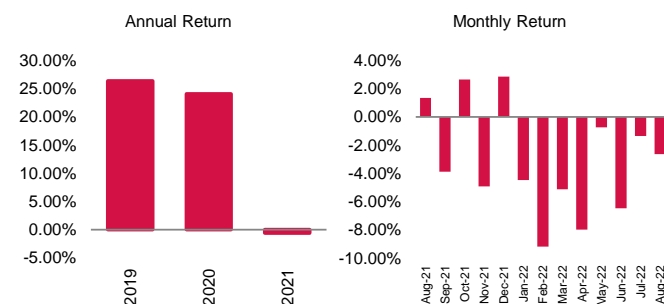
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

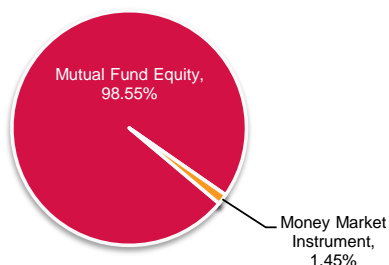
Cummulative return



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF	98.55%
TD + Cash	1.45%

FUND MANAGER COMMENTARY

In August 2022, USD Prime Emerging Market Equity Fund booked performance of -2.64% mom, below the benchmark performance. In last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. Going forward, 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.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity instruments	Fund Size (million)	IDR 232,547.51
Launch Date	26 October 2018	Fund Management Fee	2.40% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 1,030.80	Benchmark	98% Jakarta Composite Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	IDR	Custodian Bank	Citibank, N.A
Risk Level	High	Total Unit	225,599,643.2470

FUND PERFORMANCE

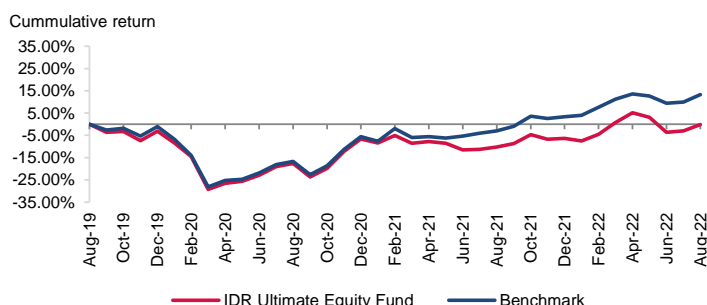
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	2.87%	-3.20%	6.50%	11.19%	-0.07%	N/A	0.79%
Benchmark*	3.14%	0.64%	9.68%	16.80%	4.26%	N/A	5.76%

*Current benchmark is effective from 1 May 2022

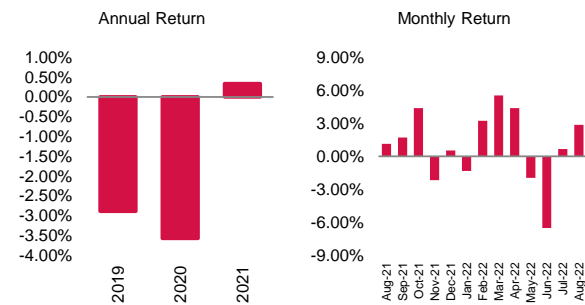
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

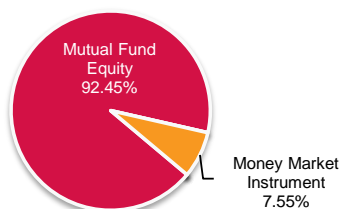
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	92.45%
Bond < 1 Year	7.55%

TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF	21.77%
Batavia Dana Saham MF	27.55%
Schroder Dana Prestasi MF	19.41%
Schroder Dana Prestasi Plus MF	23.72%

FUND MANAGER COMMENTARY

In August 2022, IDR Ultimate Equity Fund booked performance of +2.87% mom, slightly below the benchmark performance. By sector inside JCI, financials was the largest positive contributor (+1.4% mom), while industrials was the largest negative contributor (-0.1% mom). In last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. In line with the region movement, domestic market also posted positive performance, supported by IDR7.4trn net foreign inflow. BI decision to increase rate by 25bps also provides support for IDR. 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.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

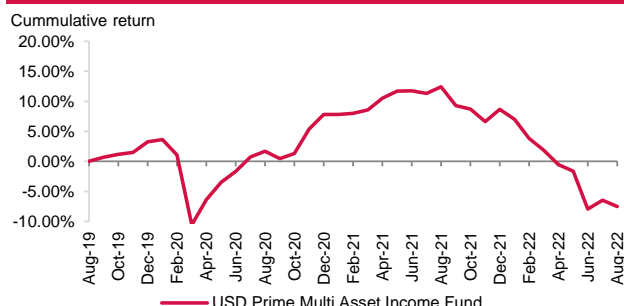
Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents and 95%-100% in balanced mutual funds	Fund Size (million)	: USD 3.78
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9629	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 3,930,393.6848
Risk Level	: Moderate to High		

FUND PERFORMANCE

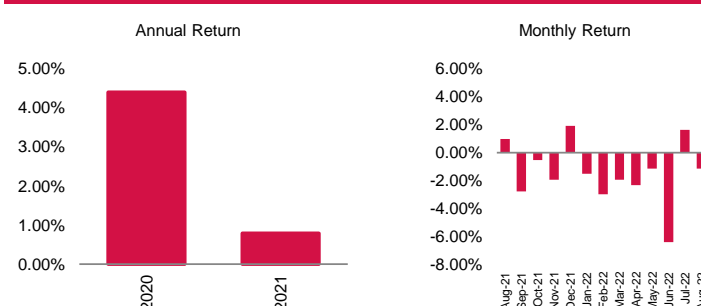
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-1.15%	-5.97%	-14.91%	-17.74%	-2.58%	N/A	-1.05%

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF

FUND MANAGER COMMENTARY

Growth is deteriorating across developed markets. Economic data points continue to highlight risks related to persistently high inflation, which the managers believe is likely to lead to further interest rate hikes by central banks. Growth challenges from a consumer spending squeeze, tightening financial conditions and geopolitical issues also persist. Consequently, the managers remain cautious with a defensive stance, while looking for relative valuation support. The managers used the bear market rally to increase equity hedges. They focus on quality dividend equities, which should provide a more defensive exposure with strong cashflow and high dividend cover. In fixed income, the exposure to global hybrid and high yield bonds was reduced given the recent rally and recessionary risks in Europe. The managers expect more volatility in developed high yield markets amid tightening policies. They are cautiously optimistic on the Asian high yield market, where policy support is turning more supportive on the margin, but reduced the exposure in recent months as risks remain. The managers added to high quality duration assets, particularly US investment grade bonds, in recent months, as a defensive move.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents and 95%-100% in equity mutual funds	Fund Size (million)	: USD 18.16
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1280	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 16,101,669.7881

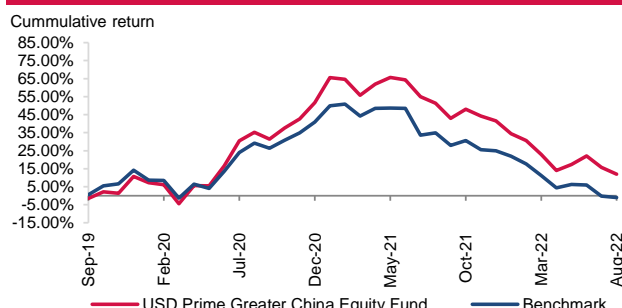
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-3.26%	-4.56%	-20.81%	-25.96%	3.86%	N/A	3.95%
Benchmark*	-0.84%	-6.96%	-20.81%	-26.64%	0.24%	N/A	-1.78%

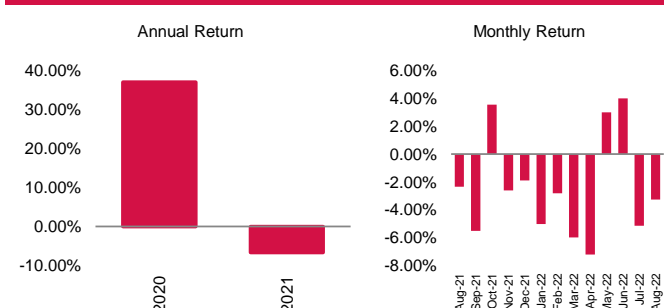
*Current benchmark is effective since inception

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

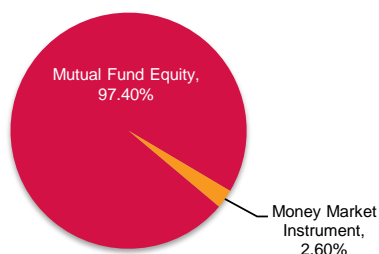
LAST 2 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	97.40%
TD + Cash	2.60%

FUND MANAGER COMMENTARY

In August 2022, USD Prime Greater China Equity Fund booked performance of -3.26% mom, below the benchmark performance. In last month, global equity market posted mixed performance with developed market generally corrected on Powell hawkish tone in Jackson Hole, while emerging market including India and most of Southeast Asia countries saw a generally positive performance as inflow came into this regions. Going forward, 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.

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FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents, 0%-30% in fixed income mutual funds and 70%-100% in equity mutual funds	Fund Size (million)	: USD 1.21
Launch Date	: 31 March 2021	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8292	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Aggregate TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 1,463,765.4087

FUND PERFORMANCE

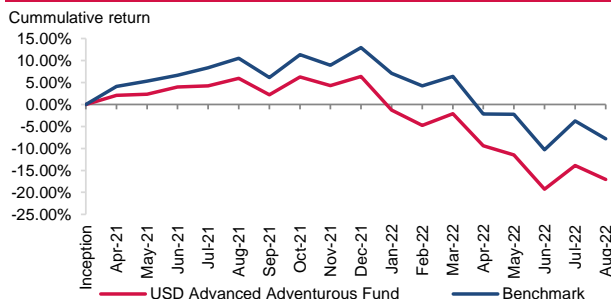
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	-3.70%	-6.29%	-22.04%	-21.71%	N/A	N/A	-12.37%
Benchmark*	-4.23%	-5.70%	-18.39%	-16.61%	N/A	N/A	-5.59%

*Current benchmark is effective since inception

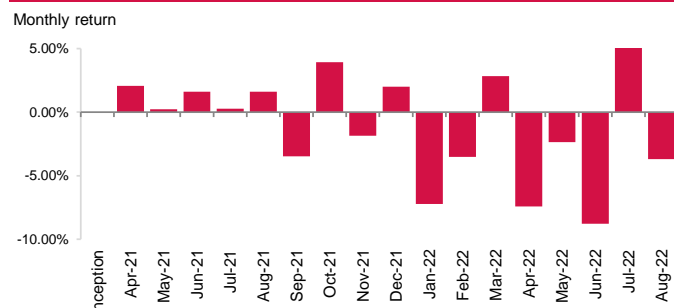
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

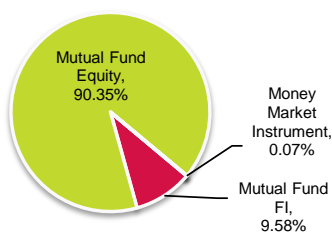
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	90.35%
MF Fixed Income	9.58%
TD + Cash	0.07%

TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	1.85%
AIA Diversified Fixed Income MF	9.58%
AIA Global Multi Factor Equity MF	26.71%
AIA Global Quality Growth MF	9.10%
AIA Global Select Equity MF	9.10%
AIA New Multinationals MF	43.59%

FUND MANAGER COMMENTARY

Major central banks remain committed to bring inflation under control, despite the risk of slowing growth outlook. Although inflation in US appear to have passed its peak, it remains elevated against Fed's target of 2%. The hawkish speech by Fed's Jerome Powell at Jackson Hole has shown that the Fed remains committed to cool down inflation even if it risks running into a recession. This hawkish stance continued to support the US dollar throughout the month, while weighing on equity and bond market returns. Investors will continue to watch the pace of policy tightening by the Fed. Most immediate will be September's Federal Open Market Committee (FOMC) meeting where the fed funds futures market is pricing nearly 75% probability of a 0.75% increase. The reopening of borders will however 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. The Advanced portfolios have put in place a tactical exposure to Asia Ex-Japan equities on the back of the reopening of ASEAN economies as well as attractive valuations of Chinese stocks while continuing to stay diversified and slightly underweight equities.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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

31 August 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents, 20%-60% in fixed income mutual funds and 40%-80% in equity mutual funds	Fund Size (million)	USD 1.24
Launch Date	05 May 2021	Fund Management Fee	1.85% per annum
Launch Price	USD 1.00	Pricing Frequency	Daily
Unit Price (NAV)	USD 0.8330	Benchmark	60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Aggregate TR Index
Fund Currency	USD	Custodian Bank	Citibank, N.A
Risk Level	Moderate to High	Total Unit	1,485,850.3241

FUND PERFORMANCE

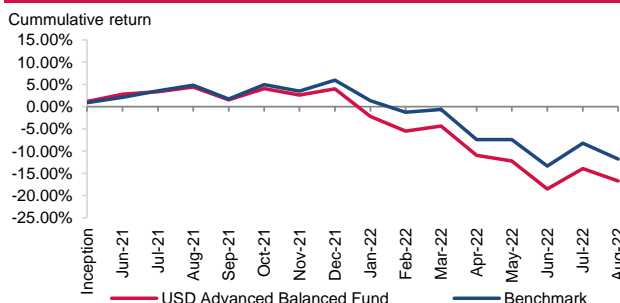
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	-3.23%	-5.12%	-19.93%	-20.22%	N/A	N/A	-12.91%
Benchmark*	-3.88%	-4.72%	-16.73%	-15.86%	N/A	N/A	-9.04%

*Current benchmark is effective since inception

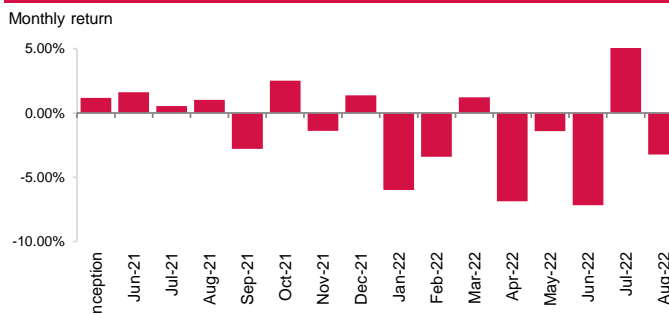
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

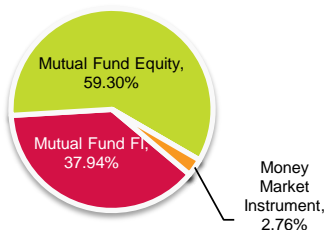
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	59.30%
MF Fixed Income	37.94%
TD + Cash	2.76%

TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	1.62%
AIA Diversified Fixed Income MF	37.94%
AIA Global Multi Factor Equity MF	17.32%
AIA Global Quality Growth MF	5.88%
AIA Global Select Equity MF	5.93%
AIA New Multinationals MF	28.55%

FUND MANAGER COMMENTARY

Major central banks remain committed to bring inflation under control, despite the risk of slowing growth outlook. Although inflation in US appear to have passed its peak, it remains elevated against Fed's target of 2%. The hawkish speech by Fed's Jerome Powell at Jackson Hole has shown that the Fed remains committed to cool down inflation even if it risks running into a recession. This hawkish stance continued to support the US dollar throughout the month, while weighing on equity and bond market returns. Investors will continue to watch the pace of policy tightening by the Fed. Most immediate will be September's Federal Open Market Committee (FOMC) meeting where the fed funds futures market is pricing nearly 75% probability of a 0.75% increase. The reopening of borders will however 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. The Advanced portfolios have put in place a tactical exposure to Asia Ex-Japan equities on the back of the reopening of ASEAN economies as well as attractive valuations of Chinese stocks while continuing to stay diversified and slightly underweight equities.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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

31 August 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

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents, 50%-90% in fixed income mutual funds and 10%-50% in equity mutual funds	Fund Size (million)	USD 0.47
Launch Date	30 August 2021	Fund Management Fee	1.60% per annum
Launch Price	USD 1.00	Pricing Frequency	Daily
Unit Price (NAV)	USD 0.8120	Benchmark	30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Aggregate TR Index
Fund Currency	USD	Custodian Bank	Citibank, N.A
Risk Level	Moderate to High	Total Unit	582,435.8664

FUND PERFORMANCE

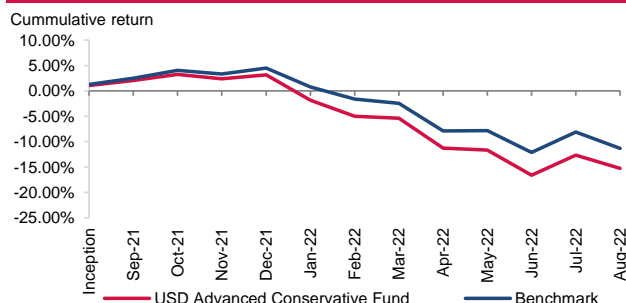
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	-2.94%	-4.07%	-17.83%	-18.79%	N/A	N/A	-18.77%
Benchmark*	-3.52%	-3.77%	-15.12%	-15.23%	N/A	N/A	-15.45%

*Current benchmark is effective since inception

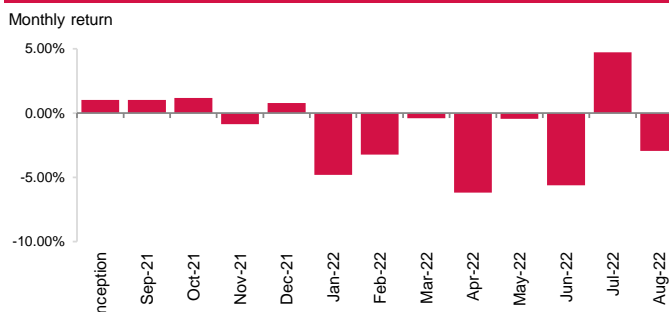
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

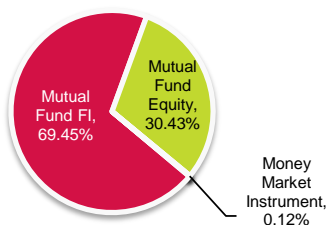
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	30.43%
MF Fixed Income	69.45%
TD + Cash	0.12%

TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	1.49%
AIA Diversified Fixed Income MF	69.45%
AIA Global Multi Factor Equity MF	8.61%
AIA Global Quality Growth MF	3.17%
AIA Global Select Equity MF	3.19%
AIA New Multinationals MF	13.97%

FUND MANAGER COMMENTARY

Major central banks remain committed to bring inflation under control, despite the risk of slowing growth outlook. Although inflation in US appear to have passed its peak, it remains elevated against Fed's target of 2%. The hawkish speech by Fed's Jerome Powell at Jackson Hole has shown that the Fed remains committed to cool down inflation even if it risks running into a recession. This hawkish stance continued to support the US dollar throughout the month, while weighing on equity and bond market returns. Investors will continue to watch the pace of policy tightening by the Fed. Most immediate will be September's Federal Open Market Committee (FOMC) meeting where the fed funds futures market is pricing nearly 75% probability of a 0.75% increase. The reopening of borders will however 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. The Advanced portfolios have put in place a tactical exposure to Asia Ex-Japan equities on the back of the reopening of ASEAN economies as well as attractive valuations of Chinese stocks while continuing to stay diversified and slightly underweight equities.

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