



FUND FACT SHEET

IDR BALANCED 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 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)

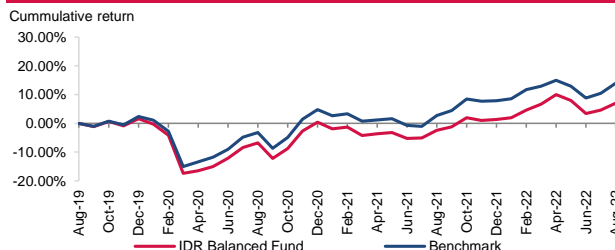
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

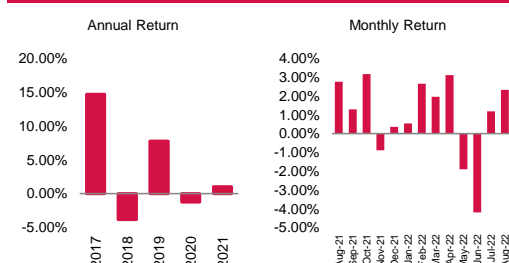
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

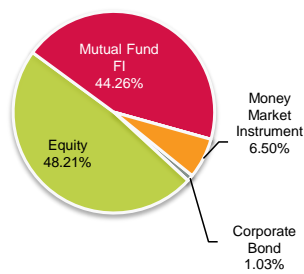
LAST 3 YEARS CUMULATIVE RETURN



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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