



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

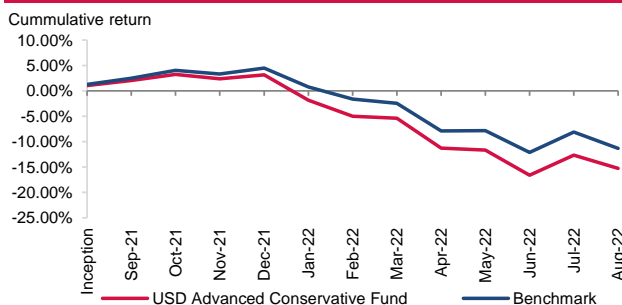
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	-2.94%	-4.07%	-17.83%	-18.79%	N/A	N/A	-18.77%
Benchmark*	-3.52%	-3.77%	-15.12%	-15.23%	N/A	N/A	-15.45%

*Current benchmark is effective since inception

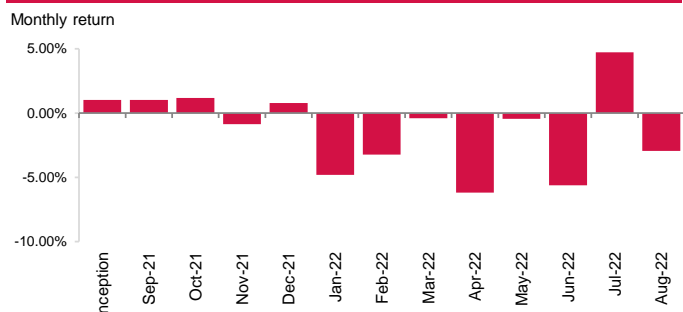
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

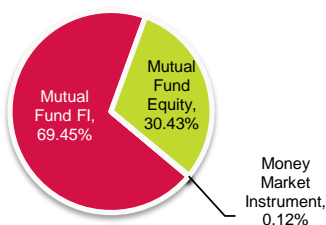
LAST 1 YEAR CUMULATIVE RETURN



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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