



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

28 February 2022

INVESTMENT MANAGER

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

INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Launch Date : 25 June 2010
 Launch Price : IDR 1,000.00
 Unit Price (NAV) : IDR 1,497.16
 Risk Level : Moderate to High

Fund Size (million) : IDR 594,369.04
 Fund Management Fee : 1.85% per annum
 Pricing Frequency : Daily
 Benchmark : 50% Jakarta Islamic Index
 50% Indonesia Government Sukuk Index (IGSIX)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	1.02%	1.56%	0.77%	-3.40%	-1.15%	0.09%	3.52%
Benchmark*	1.38%	1.56%	0.93%	-1.31%	0.94%	1.38%	4.08%

*Current benchmark is effective from 1 Jan 2020

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

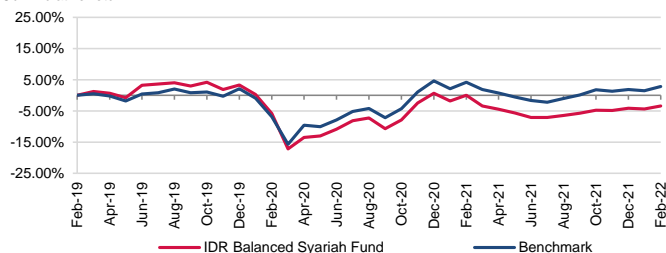
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

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

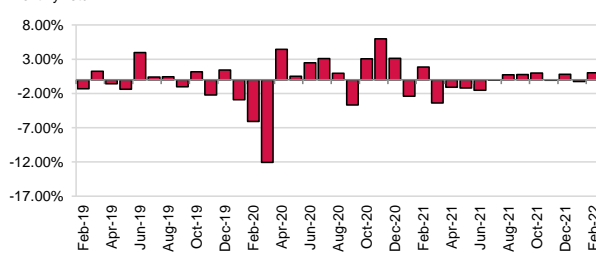
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

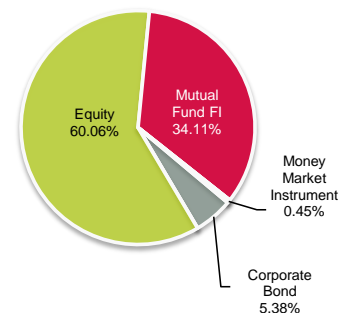


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	14.07%
Consumer Discretionary	1.92%
Consumer Staples	11.69%
Energy	11.21%
Health Care	5.94%
Information Technology	2.13%
Materials	10.03%
Real Estate	2.65%
Utilities	0.43%
Industrials Bond	5.38%
MF Fixed Income	34.11%
TD + Cash	0.45%

TOP HOLDINGS

Angkasa Pura I 2026 Bond
PT Adaro Energy Tbk
PT Charoen Pokphand Indonesia Tbk
PT Telekomunikasi Indonesia Tbk
PT XL Axiata Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS026
SBSN Seri PBS028

FUND MANAGER COMMENTARY

In February 2022, IDR Balanced Syariah Fund booked performance of +1.02%. In last month, global market corrected further due to concern on Fed tightening pace in the earlier part of the month as US announced high January inflation number, followed by Ukraine-Russia war in the later part of the month. In opposite, domestic market posted positive performance, supported by significant IDR17.5t equity net inflow, as investor view Indonesia position as net commodity producer favorably. In bond market, the IBPA Indonesia Government Sukuk Index Total Return went up by +0.45% on monthly basis. The Russia-Ukraine conflict did not seem to effect on sukuk bonds yet, despite growing global negative sentiment on energy crisis and rising commodity prices. Supports came from domestic investors demand, illiquidity of sukuk bonds and lack of foreign ownership in sukuk government bonds.

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