



## FUND FACT SHEET

## USD FIXED INCOME FUND

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

31 January 2022

## INVESTMENT MANAGER

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

## INVESTMENT OBJECTIVE

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

## TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Fixed Income Securities

## FUND INFORMATION

Launch Date : 7 November 2000  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 3.12  
Risk Level : Moderate

Fund Size (million) : USD 57.11  
Fund Management Fee : 1.45% per annum  
Pricing Frequency : Daily  
Benchmark : 90% Bloomberg Barclays EM USD Sovereign:  
Indonesia Total Return Index Unhedged USD  
10% Indonesia Deposit Rate Avg 3-Month USD  
(Net of 20.0% WHT)

Fund Duration : 7.90

Benchmark Duration : 8.10

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-3.52%	-2.24%	-3.52%	-3.71%	4.93%	3.96%	5.51%
Benchmark*	-3.75%	-2.87%	-3.75%	-3.90%	4.34%	3.78%	0.88%

\*Current benchmark is effective from 1 Jan 2019

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net of 20% WHT)

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

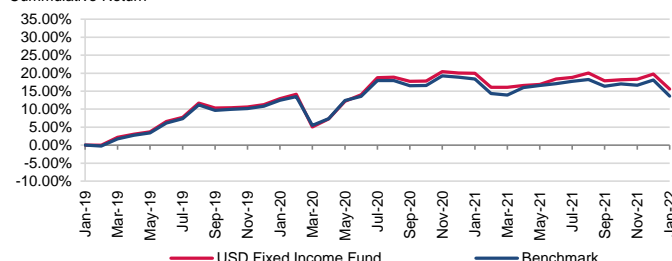
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

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

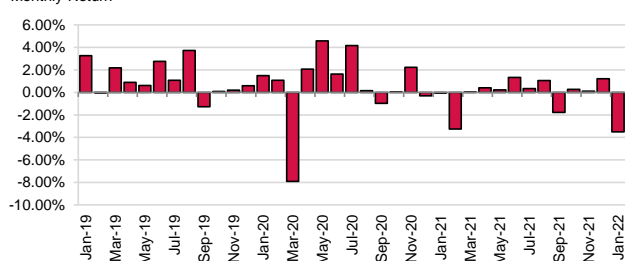
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

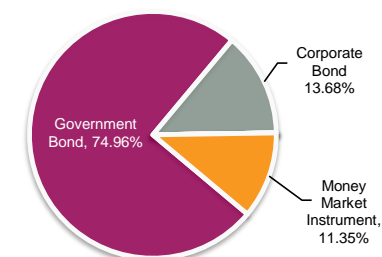


## LAST 3 YEARS MONTHLY RETURN

Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Government Bond	74.96%
Consumer Discretionary	3.49%
Consumer Staples	1.31%
Energy	1.82%
Financials	4.64%
Utilities	2.43%
Bond < 1 Year	0.71%
TD + Cash	10.64%

## TOP HOLDINGS

INDOIS 2026
INDON 2030
INDON 2035
INDON 2048
INDON 2049

## FUND MANAGER COMMENTARY

US Treasury yields went up and the 10Yr yield increased to 1.77% by end of January 2022 vs 1.51% in December 2021. The US Federal Reserve is considering trimming down its balance sheet after two or three rate hikes, which market anticipates this could happen faster than initial expectation. On the other hand, PBOC (China central bank) kept easing monetary policy by trimming its interest benchmark rate -10 bps in January 2022 amid property credit crunch and lack of consumption growth. Meanwhile, Bank Indonesia maintained its policy rate 7D-RRR at 3.5%. The Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD tumbled by -4.04%, while the USD Fixed Income Fund booked return of -3.52% in January 2022.

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## FUND FACT SHEET

# IDR FIXED INCOME FUND

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31 January 2022

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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

Launch Date : 7 November 2000  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 4,534.62  
Risk Level : Moderate

Fund Size (million) : IDR 1,080,437.85  
Fund Management Fee : 1.65% per annum  
Pricing Frequency : Daily  
Benchmark : 90% Bloomberg EM Local Currency:  
Indonesia Total Return Index Unhedged IDR  
10% Indonesia Deposit Rate Avg 3-Month IDR  
(Net of 20.0% WHT)  
Fund Duration : 6.23  
Benchmark Duration : 5.58

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-0.19%	-0.04%	-0.19%	2.55%	7.82%	6.28%	7.38%
Benchmark *	-0.05%	0.30%	-0.05%	4.26%	8.61%	7.08%	9.72%

\*Current benchmark is effective from 1 Jan 2021

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

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

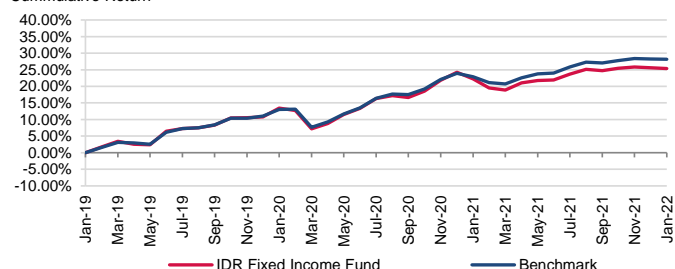
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

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

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

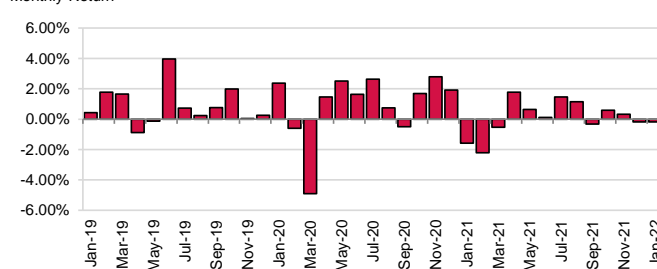
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

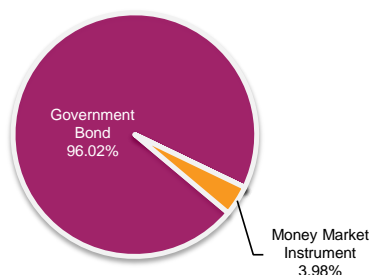


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government Bond	96.02%
MF Money Market	3.39%
TD + Cash	0.59%

### TOP HOLDINGS

Government Bond FR0040  
Government Bond FR0072  
Government Bond FR0078  
Government Bond FR0083  
Government Bond FR0086

### FUND MANAGER COMMENTARY

Indonesia local government bond market reported mixed movement in January 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up slightly at +0.07% on monthly basis, while the IDR Fixed Income Fund performance reported -0.19% return in the same month. The 10Yr IDR government bond underwent correction with yield increased by +6 bps during January 2022, due to rising global inflation and monetary tightening sentiment. Central Banks in South Korea, Chile, and Argentina have increased their interest benchmark rates by the range of +25 until +200 bps in January 2022. On the domestic monetary side, Bank Indonesia announced plans to gradually raise reserve requirement ratio by +300 bps to 6.50% from current 3.5%, starting in March until September 2022. In the meantime, Bank Indonesia maintained its policy rate 7D-RRR at 3.5%.

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## FUND FACT SHEET

# IDR EQUITY FUND

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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

Launch Date	: 7 November 2000	Fund Size (million)	: IDR 14,114,326.01
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 14,170.44	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	-0.50%	-2.05%	-0.50%	1.51%	-4.01%	-0.16%	13.30%
Benchmark *	0.59%	0.41%	0.59%	12.86%	0.81%	4.80%	14.38%

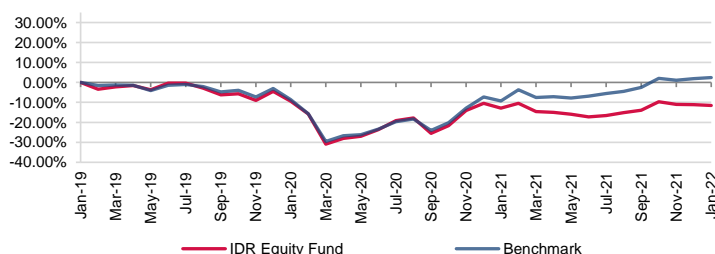
\*Current benchmark is effective from 1 April 2014

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

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

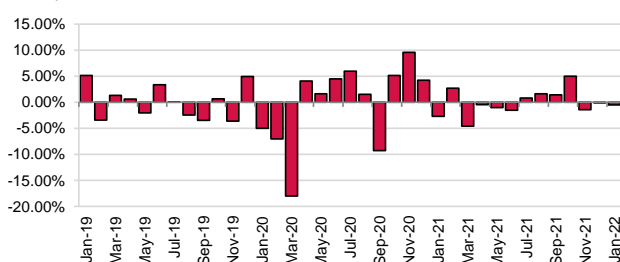
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

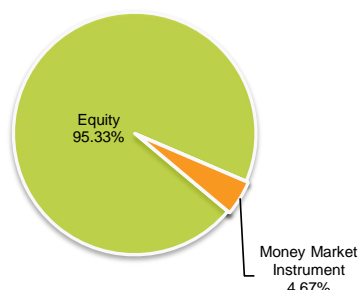


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	15.12%
Consumer Discretionary	5.56%
Consumer Staples	11.99%
Energy	5.24%
Financials	37.14%
Health Care	4.51%
Industrials	1.38%
Information Technology	2.45%
Materials	8.26%
Real Estate	3.26%
Utilities	0.42%
TD + Cash	4.67%

### TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Jago Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Indofood Sukses Makmur Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT XL Axiata Tbk

### FUND MANAGER COMMENTARY

In January 2022, IDR Equity Fund booked performance of -0.50% mom, below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1% mom), while Consumer Discretionary was the largest negative contributor (-0.4% mom). In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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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

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 504,003.57
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,050.51	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.08%	0.26%	0.08%	1.36%	2.99%	3.57%	4.67%
Benchmark*	0.09%	0.28%	0.09%	1.39%	2.42%	2.74%	3.83%

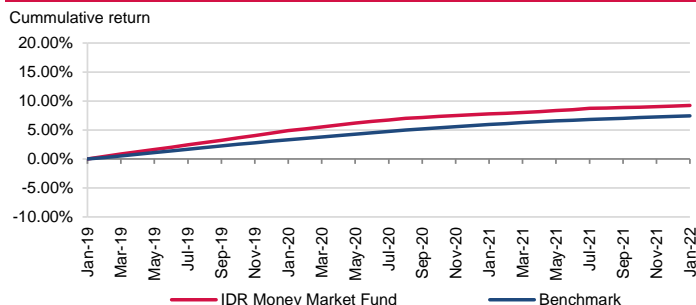
\*Current benchmark is effective from 1 Dec 2010

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

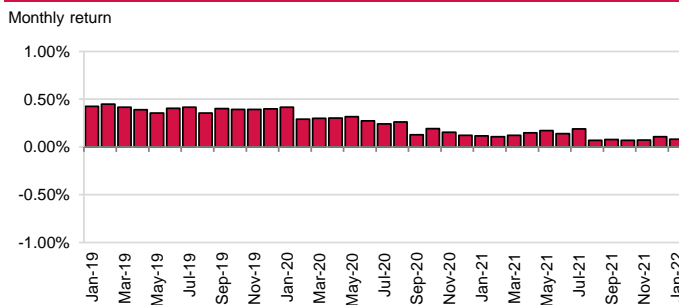
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Money Market	25.08%
Bond < 1 Year	29.26%
TD + Cash	45.65%

### TOP HOLDINGS

CIMB Principal Cash Fund MF
Sukuk Negara Ritel SR011
TD Bank Mandiri Syariah
TD Bank OCBC - NISP
Trim Kas 2 MF

### FUND MANAGER COMMENTARY

December inflation recorded at 1.87% yoy (0.57% mom) from 1.75% yoy (0.37% mom) in November 2021. Inflation has been rising since October 2021 in line with the rising in global inflation. In the meantime, Bank Indonesia maintained its 7-Day RRR policy rate at 3.50% to support economic growth. Liquidity in banking sector also remained ample, resulting in lower IDR time deposit rates at the range of 1.90%-3.50% p.a. and the IDR Money Market Fund booked performance of +0.08% in January 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

Launch Date	: 5 May 2006	Fund Size (million)	: IDR 15,257.57
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,928.66	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.06%	0.18%	0.06%	0.96%	2.56%	3.17%	4.26%
Benchmark*	0.09%	0.28%	0.09%	1.39%	2.42%	2.74%	3.77%

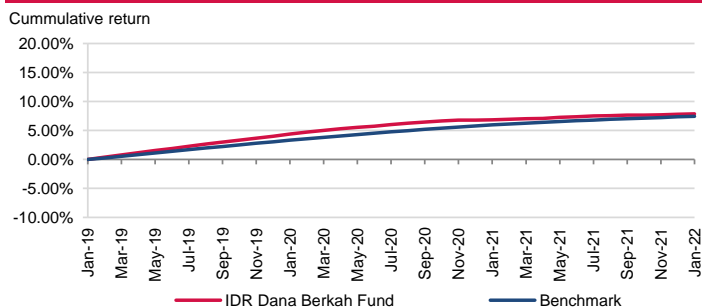
\*Current benchmark is effective from 1 Dec 2010

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

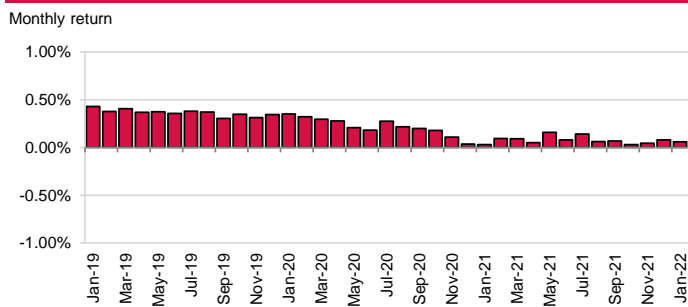
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Money Market	28.86%
Bond < 1 Year	6.62%
TD + Cash	64.52%

### TOP HOLDINGS

Bahana Likuid Syariah MF  
 TD Bank BNI Syariah  
 TD Bank CIMB Niaga Syariah  
 TD Bank Danamon Syariah  
 Trimegah Kas Syariah MF

### FUND MANAGER COMMENTARY

December inflation recorded at 1.87% yoy (0.57% mom) from 1.75% yoy (0.37% mom) in November 2021. Inflation has been rising since October 2021 in line with the rising in global inflation. In the meantime, Bank Indonesia maintained its 7-Day RRR policy rate at 3.50% to support economic growth. Liquidity in banking sector also remained ample, resulting in lower IDR mudharabah returns at equivalent rates ranging from 2.25%-3.01% p.a. and the IDR Dana Berkah Fund booked performance of +0.06% in January 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

Launch Date : 15 August 2008  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 2,162.30  
Risk Level : Moderate to High

Fund Size (million) : IDR 272,347.53  
Fund Management Fee : 1.65% per annum  
Pricing Frequency : Daily  
Benchmark : 50% MSCI Indonesia DTR Net  
50% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.55%	0.01%	0.55%	3.93%	1.71%	3.55%	5.90%
Benchmark*	0.64%	0.10%	0.64%	5.76%	3.66%	5.17%	4.62%

\*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)

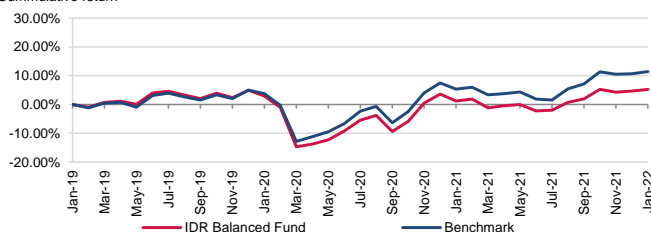
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

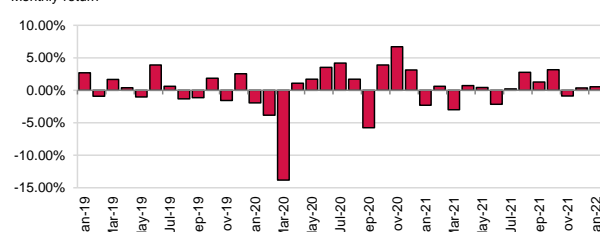
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

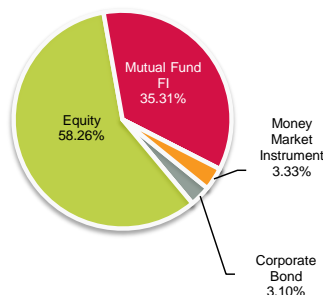


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	10.01%
Consumer Discretionary	3.93%
Consumer Staples	6.69%
Energy	2.96%
Financials	27.28%
Health Care	1.80%
Information Technology	0.83%
Materials	3.69%
Real Estate	1.07%
Communication Services Bond	1.91%
Industrials Bond	1.19%
MF Fixed Income	35.31%
Bond < 1 Year	0.38%
TD + Cash	2.95%

### TOP HOLDINGS

Government Bond FR0042
Government Bond FR0078
Government Bond FR0080
Government Bond FR0082
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Telekomunikasi Indonesia Tbk

### FUND MANAGER COMMENTARY

In January 2022, the IDR Balanced Fund booked performance of +0.55%. In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. In bond market, Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up slightly at +0.07% on monthly basis. On the monetary side, Bank Indonesia announced plans to gradually raise reserve requirement ratio by +300 bps to 6.50% from current 3.5%, starting in March until September 2022. In the meantime, Bank Indonesia maintained its 7D-RRR policy rate at 3.5% in January 2022.

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## FUND FACT SHEET

# IDR CASH SYARIAH FUND

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

31 January 2022

### INVESTMENT MANAGER

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

### INVESTMENT OBJECTIVE

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

### TARGET ALLOCATION

100% : Sharia money market instruments

### FUND INFORMATION

Launch Date	: 29 October 2009	Fund Size (million)	: IDR 15,570.90
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,596.82	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% 3-Month IDR Avg Time Deposit (Net)

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.08%	0.23%	0.08%	1.15%	2.76%	3.30%	3.89%
Benchmark*	0.09%	0.28%	0.09%	1.39%	2.42%	2.74%	3.23%

\*Current benchmark is effective from 1 Dec 2010

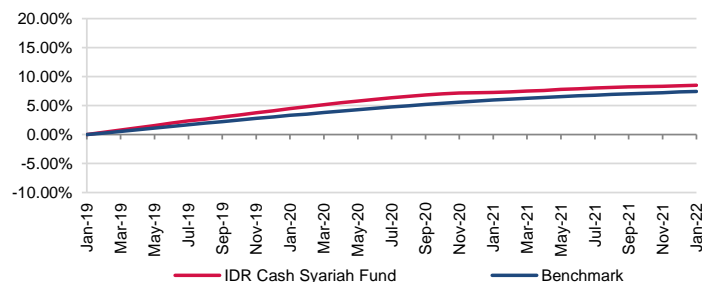
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

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

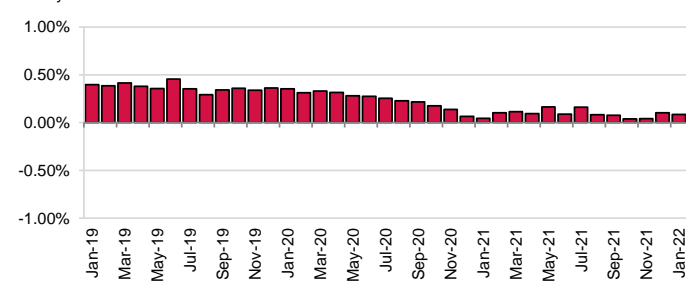
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Money Market	46.31%
Bond < 1 Year	12.95%
TD + Cash	40.74%

### TOP HOLDINGS

Bahana Likuid Syariah MF  
Sukuk Negara Ritel SR011  
Sukuk Pegadaian 2022  
TD Bank Syariah Indonesia  
Trimegah Kas Syariah MF

### FUND MANAGER COMMENTARY

December inflation recorded at 1.87% yoy (0.57% mom) from 1.75% yoy (0.37% mom) in November 2021. Inflation has been rising since October 2021 in line with the rising in global inflation. In the meantime, Bank Indonesia maintained its 7-Day RRR policy rate at 3.50% to support economic growth. Liquidity in banking sector also remained ample, resulting in lower IDR mudharabah returns at equivalent rates ranging from 2.25%-3.01% p.a. and the IDR Cash Syariah Fund booked performance of +0.08% in January 2022.

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## FUND FACT SHEET

## IDR EQUITY SYARIAH FUND

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

31 January 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

Launch Date	: 25 June 2010	Fund Size (million)	: IDR 1,446,001.98
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 881.00	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	-0.30%	0.40%	-0.30%	-6.18%	-9.71%	-5.49%	-1.09%
Benchmark*	-1.07%	-1.95%	-1.07%	-6.66%	-7.52%	-3.37%	2.14%

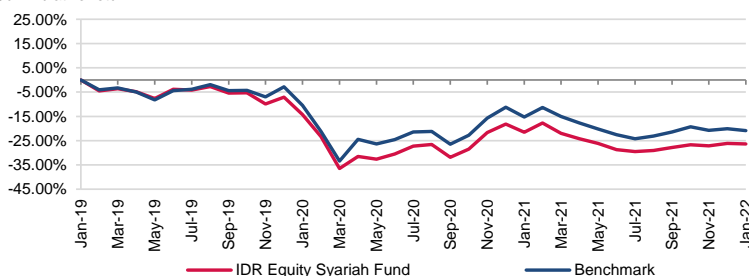
\*Current benchmark is effective from 1 Apr 2014

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

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

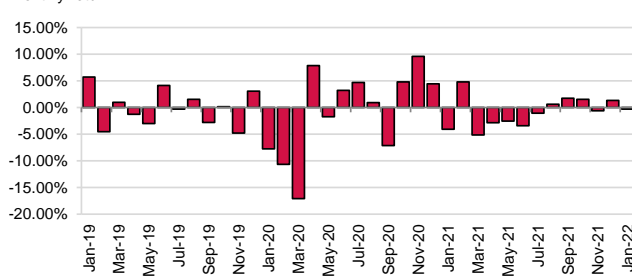
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

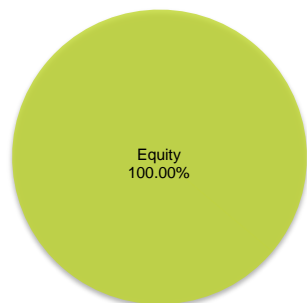


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	23.68%
Consumer Discretionary	2.92%
Consumer Staples	22.16%
Energy	17.34%
Financials	0.00%
Health Care	10.10%
Information Technology	3.57%
Materials	17.07%
Real Estate	2.36%
Utilities	0.80%

## TOP HOLDINGS

PT Adaro Energy Tbk
PT Chandra Asri Petrochemical Tbk
PT Charoen Pokphand Indonesia Tbk
PT Erajaya Swasembada Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Indofood Sukses Makmur Tbk
PT Kalbe Farma Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk
PT XL Axiata Tbk

## FUND MANAGER COMMENTARY

In January 2022, IDR Equity Syariah Fund booked performance of -0.30% mom, above the benchmark performance. By sector inside JII, Energy was the largest positive contributor (0.4% mom), while Consumer Discretionary was the largest negative contributor (-0.6% mom). In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

## IDR BALANCED SYARIAH FUND

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

31 January 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

Launch Date	: 25 June 2010	Fund Size (million)	: IDR 617,535.34
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,482.04	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Government Sukuk Index (IGSIX)

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	-0.25%	0.44%	-0.25%	-2.62%	-1.91%	0.04%	3.45%
Benchmark*	-0.44%	-0.34%	-0.44%	-0.66%	-0.17%	1.24%	3.99%

\*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)

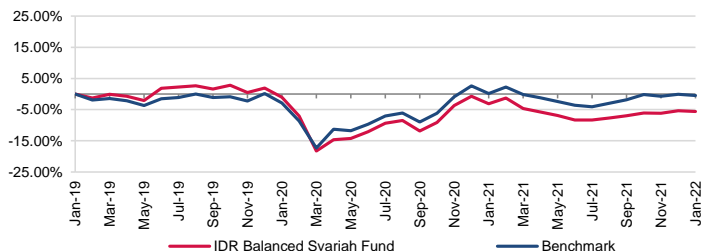
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

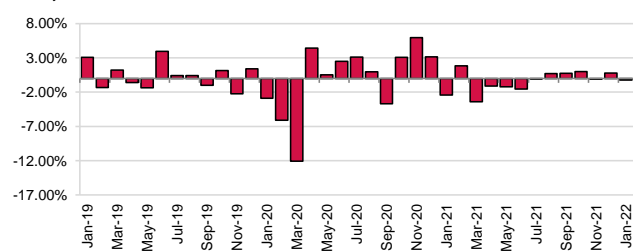
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

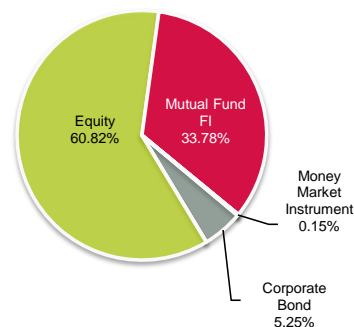


## LAST 3 YEARS MONTHLY RETURN

Monthly return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	14.54%
Consumer Discretionary	1.93%
Consumer Staples	12.85%
Energy	10.38%
Health Care	6.32%
Information Technology	2.02%
Materials	9.59%
Real Estate	2.50%
Utilities	0.68%
Industrials Bond	5.25%
MF Fixed Income	33.78%
TD + Cash	0.15%

## 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 January 2022, IDR Balanced Syariah Fund booked performance of -0.25%. In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. In bond market, IBPA Indonesia Government Sukuk Index Total Return went up by +0.34% on monthly basis. On the monetary side, Bank Indonesia announced plans to gradually raise reserve requirement ratio by +300 bps to 6.50% from currently 3.5%, starting in March until September 2022. In the meantime, Bank Indonesia maintained the its 7D-RRR policy rate at 3.5% in January 2022.

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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 January 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

Launch Date	: 06 January 2011	Fund Size (million)	: IDR 6,517,911.55
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,876.84	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-0.20%	-2.16%	-0.20%	0.96%	0.06%	4.00%	5.85%
Benchmark*	0.49%	-1.76%	0.49%	3.26%	1.09%	4.97%	5.16%

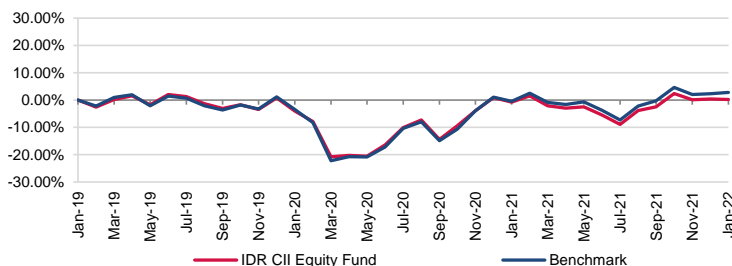
\*Current benchmark is effective since 1 Jan 2018

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

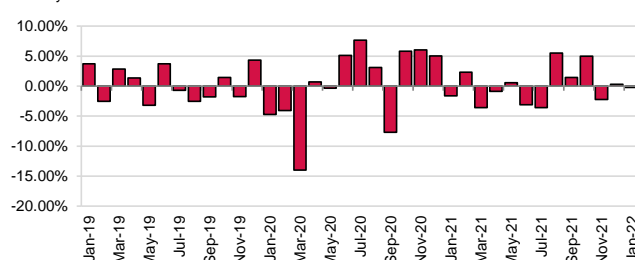
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

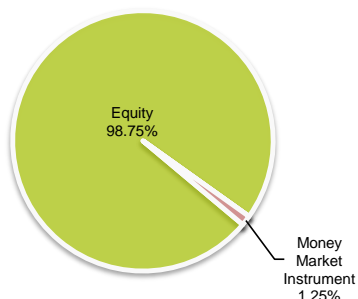


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	14.65%
Consumer Discretionary	9.63%
Consumer Staples	9.00%
Energy	7.28%
Financials	39.50%
Health Care	3.59%
Industrials	1.62%
Information Technology	5.35%
Materials	6.66%
Real Estate	1.00%
Utilities	0.48%
TD + Cash	1.25%

### TOP HOLDINGS

PT Adaro Energy Tbk	14.65%
PT Astra International Tbk	9.63%
PT Bank Central Asia Tbk	9.00%
PT Bank Mandiri Tbk	7.28%
PT Bank Negara Indonesia Tbk	39.50%
PT Bank Rakyat Indonesia Tbk	3.59%
PT Charoen Pokphand Indonesia Tbk	1.62%
PT Telekomunikasi Indonesia Tbk	5.35%
Reliance Industries Ltd	6.66%
Tencent Holdings Ltd	1.00%

### FUND MANAGER COMMENTARY

In January 2022, IDR CII Equity Fund booked performance of -0.20% mom, below the MXID performance of 1.4%, MXCN performance of -1.1%, MXIN performance of 0%. In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# IDR PRIME EQUITY FUND

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

31 January 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

Launch Date : 08 October 2014  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 1,087.01  
Risk Level : High

Fund Size (million) : IDR 851,063.38  
Fund Management Fee : 1.00% per annum  
Pricing Frequency : Daily  
Benchmark : 90% Jakarta Composite Index  
10% 3-Month IDR Avg Time Deposit (Net)

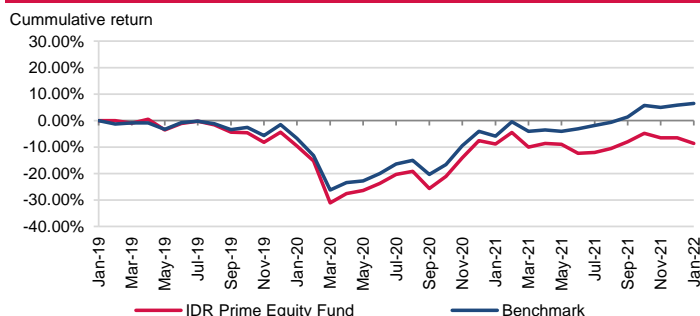
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	-2.33%	-4.00%	-2.33%	0.20%	-2.98%	0.32%	1.15%
Benchmark*	0.64%	0.67%	0.64%	13.10%	2.11%	5.82%	5.20%

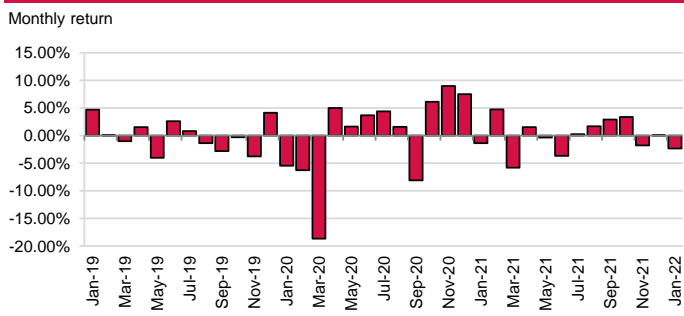
\*Current benchmark is effective since inception

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

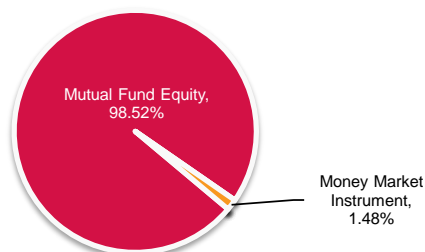
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	17.18%
Schroder Dana Istimewa MF	38.53%
Schroder Dana Prestasi MF	42.82%
TD + Cash	1.48%

### FUND MANAGER COMMENTARY

In January 2022, IDR Prime Equity Fund booked performance of -2.33% mom, below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1% mom), while Consumer Discretionary was the largest negative contributor (-0.4% mom). In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# IDR PRIME FIXED INCOME FUND

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

31 January 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

Launch Date	: 21 October 2014	Fund Size (million)	: IDR 170,464.49
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,603.25	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 4.83	Benchmark Duration	: 5.28

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	-0.22%	-0.02%	-0.22%	3.69%	8.17%	7.01%	6.70%
Benchmark*	0.05%	0.56%	0.05%	5.21%	9.43%	7.98%	7.88%

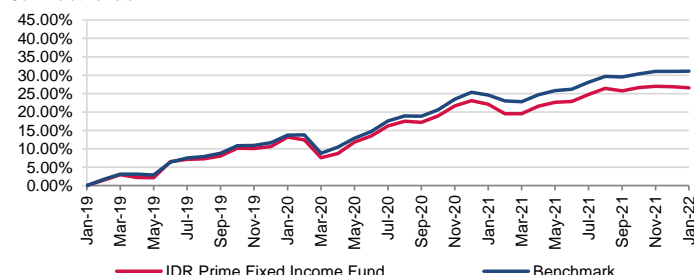
\*Current benchmark is effective since 1 May 2016

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

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

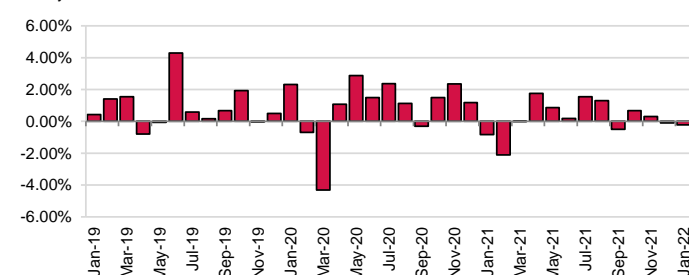
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

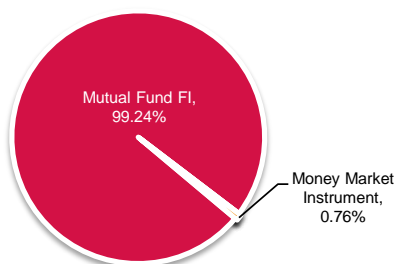


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	36.04%
Schroder Dana Mantap Plus II MF	63.20%
TD + Cash	0.76%

### FUND MANAGER COMMENTARY

Indonesia local government bond market reported mixed movement in January 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up slightly at +0.07% on monthly basis, while the IDR Prime Fixed Income Fund performance reported -0.22% return in the same month. The 10Yr IDR government bond underwent correction with yield increased by +6 bps during January 2022, due to rising global inflation and monetary tightening sentiment. Central Banks in South Korea, Chile, and Argentina have increased their interest benchmark rates by the range of +25 until +200 bps in January 2022. On the domestic monetary side, Bank Indonesia announced plans to gradually raise reserve requirement ratio by +300 bps to 6.50% from current 3.5%, starting in March until September 2022. In the meantime, Bank Indonesia maintained its policy rate 7D-RRR at 3.5%.

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## FUND FACT SHEET

# IDR GROWTH EQUITY SYARIAH FUND

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

31 January 2022

### INVESTMENT MANAGER

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

### INVESTMENT OBJECTIVE

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

### TARGET ALLOCATION

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

### FUND INFORMATION

Launch Date	: 10 June 2015	Fund Size (million)	: IDR 69,735.24
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 895.64	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

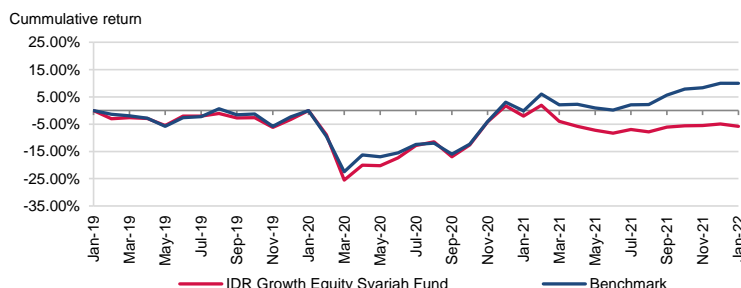
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	-0.82%	-0.13%	-0.82%	-3.78%	-5.41%	-2.96%	-1.65%
Benchmark*	-0.05%	1.87%	-0.05%	10.09%	-0.36%	2.19%	2.70%

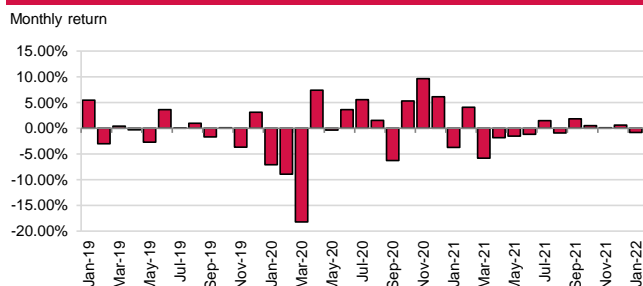
\*Current benchmark is effective since inception

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

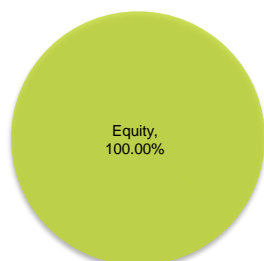
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	23.58%
Consumer Discretionary	11.19%
Consumer Staples	21.11%
Energy	13.87%
Financials	0.69%
Health Care	10.71%
Industrials	0.34%
Information Technology	6.92%
Materials	6.43%
Real Estate	5.14%

### TOP HOLDINGS

PT Ace Hardware Indonesia Tbk
PT Adaro Energy Tbk
PT Ciputra Development Tbk
PT Erajaya Swasembada Tbk
PT Harum Energy Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Kalbe Farma Tbk
PT Prodia Widyahusada Tbk
PT Telekomunikasi Indonesia Tbk
PT XL Axiata Tbk

### FUND MANAGER COMMENTARY

In January 2022, IDR Growth Equity Syariah Fund booked performance of -0.82% mom, below the benchmark performance. By sector inside ISSI, Materials was the largest positive contributor (1.1% mom), while Consumer Discretionary was the largest negative contributor (-0.6% mom). In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# IDR DYNAMIC SYARIAH FUND

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

31 January 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

Launch Date	: 10 June 2015	Fund Size (million)	: IDR 51,287.85
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,101.30	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Government Sukuk Index (IGSIX)

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-0.20%	0.73%	-0.20%	-0.70%	0.07%	0.91%	1.46%
Benchmark*	0.08%	1.61%	0.08%	8.02%	3.58%	4.08%	4.12%

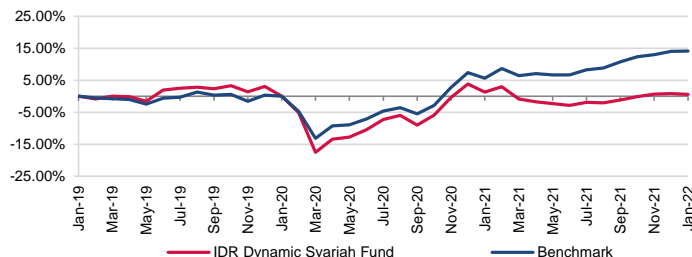
\*Current benchmark is effective from 1 Jan 2020

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

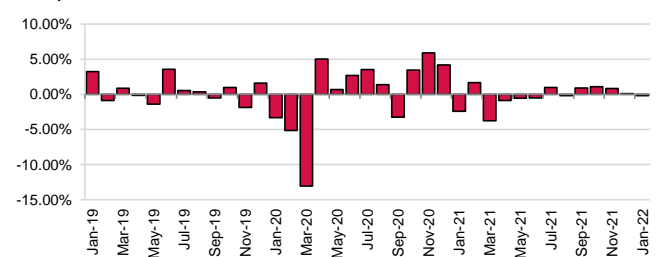
### LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

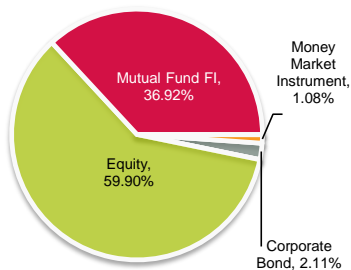


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	13.03%
Consumer Discretionary	5.62%
Consumer Staples	13.01%
Energy	8.46%
Financials	0.88%
Health Care	6.12%
Industrials	0.26%
Information Technology	4.01%
Materials	5.36%
Real Estate	2.82%
Utilities	0.34%
Industrials Bond	2.11%
MF Fixed Income	36.92%
TD + Cash	1.08%

### TOP HOLDINGS

PT Adaro Energy Tbk
PT Harum Energy Tbk
PT Indofood CBP Sukses Makmur 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 January 2022, IDR Dynamic Syariah Fund booked performance of -0.20%. In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. In bond market, IBPA Indonesia Government Sukuk Index Total Return went up by +0.34% on monthly basis. On the monetary side, Bank Indonesia announced plans to gradually raise reserve requirement ratio by +300 bps to 6.50% from currently 3.5%, starting in March until September 2022. In the meantime, Bank Indonesia maintained the BI 7D-RRR at 3.5% in January 2022.

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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 January 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

Launch Date	: 23 September 2016	Fund Size (million)	: USD 46.50
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.2893	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	-8.10%	-8.30%	-8.10%	-0.26%	7.42%	5.56%	4.86%
Benchmark*	-4.90%	-4.19%	-4.90%	8.29%	12.38%	10.29%	9.56%

\*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

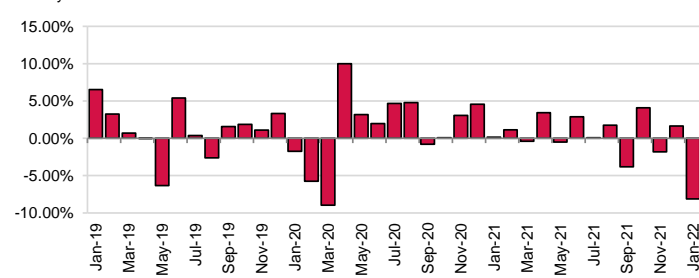
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

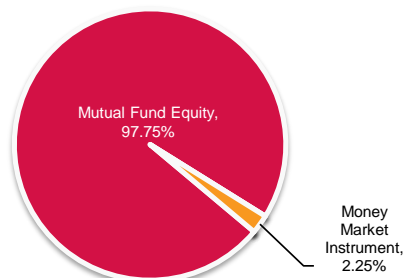


### LAST 3 YEARS MONTHLY RETURN

Monthly Return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

AIA Global Multi-Factor Equity MF	11.78%
AIA Global Quality Growth MF	8.19%
AIA Global Select Equity MF	4.23%
AIA New Multinationals MF	18.81%
CIMB Principal Islamic Asia Pacific Equity MF	6.43%
Mandiri Global Sharia Equity Dollar MF	22.06%
Schroder Global Syariah Equity MF	26.26%
TD + Cash	2.25%

### FUND MANAGER COMMENTARY

In January 2022, USD Global Growth Opp. Equity Fund booked performance of -8.10% mom, below the benchmark performance. In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. Going forward, Equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-covid period.

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# FUND FACT SHEET

## USD ONSHORE EQUITY FUND

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

31 January 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

Launch Date	: 21 April 2017	Fund Size (million)	: USD 3.84
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9600	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)

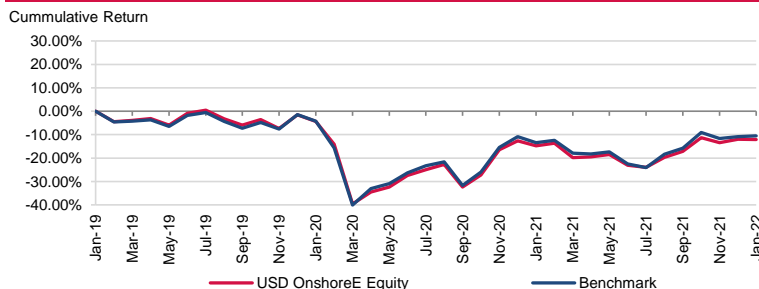
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	-0.09%	-0.87%	-0.09%	3.24%	-3.39%	N/A	-0.85%
Benchmark*	0.39%	-1.69%	0.39%	3.35%	-3.65%	N/A	-0.89%

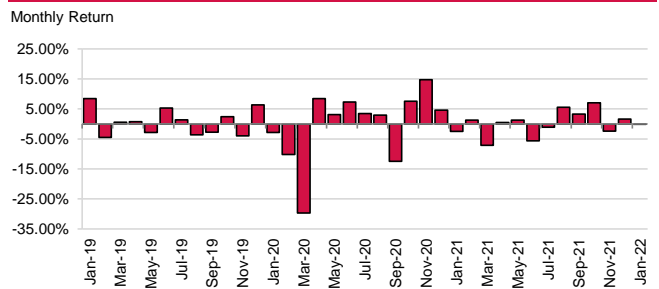
\*Current benchmark is effective since inception

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

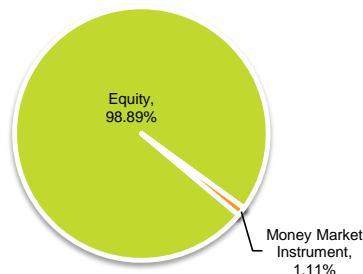
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	15.03%
Consumer Discretionary	4.78%
Consumer Staples	6.20%
Energy	6.45%
Financials	58.47%
Health Care	1.39%
Industrials	0.12%
Information Technology	1.22%
Materials	4.29%
Real Estate	0.93%
TD + Cash	1.11%

### 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 Charoen Pokphand Indonesia Tbk
PT Bank Neo Commerce Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk

### FUND MANAGER COMMENTARY

In January 2022, USD Onshore Equity Fund booked performance of -0.09% mom, below the MXID performance (in USD). By sector inside MXID, Financials was the largest positive contributor (1.7% mom), while Materials was the largest negative contributor (-0.6% mom). In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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## FUND FACT SHEET

# USD PRIME GLOBAL EQUITY FUND

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

31 January 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

Launch Date	: 19 January 2018	Fund Size (million)	: USD 64.67
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.2956	Pricing Frequency	: Daily
Risk Level	: High		

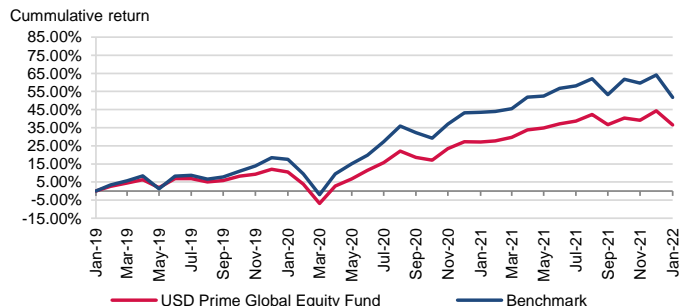
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-5.35%	-2.63%	-5.35%	7.53%	10.96%	N/A	6.63%
Benchmark*	-7.58%	-6.19%	-7.58%	5.65%	16.27%	N/A	9.59%

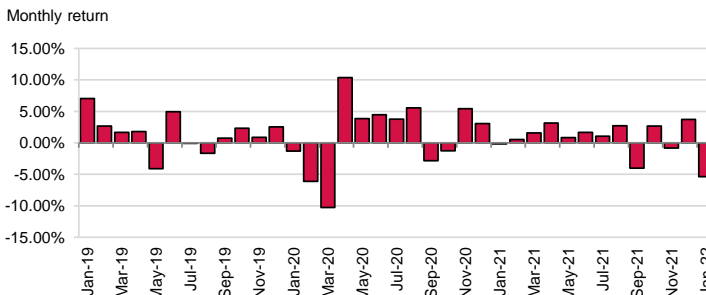
\*Current benchmark is effective since inception

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

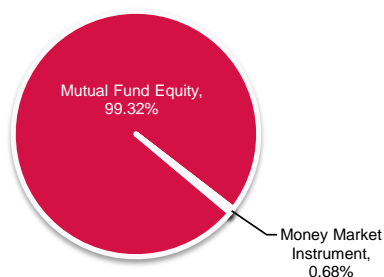
### LAST 3 YEARS CUMULATIVE RETURN



### LAST 3 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	82.48%
Schroder Asian Equity Yield Class A MF	16.84%
TD + Cash	0.68%

### FUND MANAGER COMMENTARY

In January 2022, USD Prime Global Equity Fund booked performance of -5.35% mom, above the benchmark performance. In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. Going forward, Equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-covid period.

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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 January 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

Launch Date	: 18 January 2018	Fund Size (million)	: USD 73.98
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.1100	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

### FUND PERFORMANCE

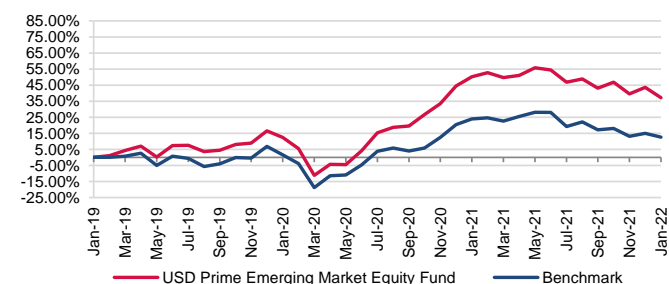
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-4.46%	-6.57%	-4.46%	-8.63%	11.12%	N/A	2.62%
Benchmark*	-2.06%	-4.62%	-2.06%	-9.14%	4.98%	N/A	-0.21%

\*Current benchmark is effective since inception

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

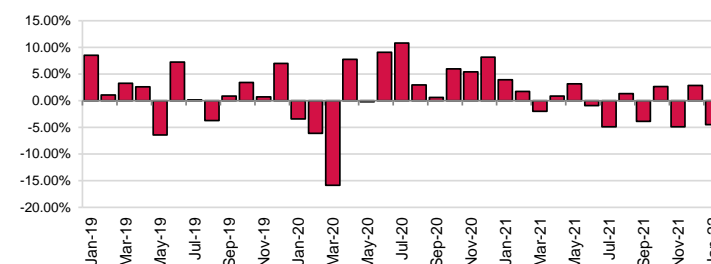
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

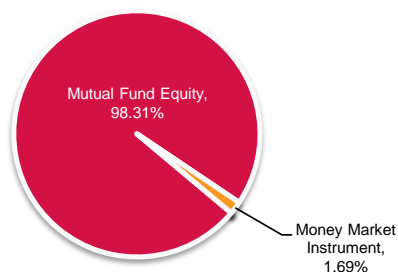


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF	98.31%
TD + Cash	1.69%

### FUND MANAGER COMMENTARY

In January 2022, USD Prime Emerging Market Equity Fund booked performance of -4.46% mom, below the benchmark performance. In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. Going forward, Equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-covid period.

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## FUND FACT SHEET

# IDR ULTIMATE EQUITY FUND

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

31 January 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

Launch Date	: 26 October 2018	Fund Size (million)	: IDR 184,572.93
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 955.06	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

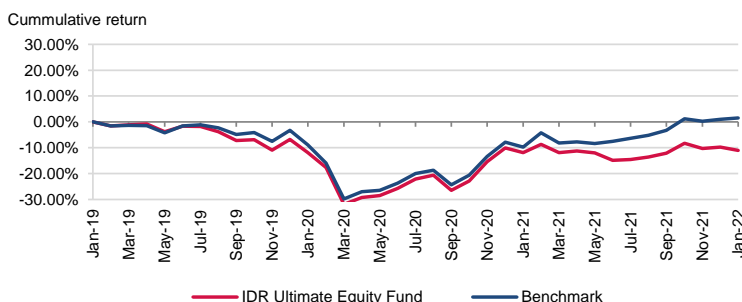
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	-1.33%	-2.97%	-1.33%	0.95%	-3.81%	N/A	-1.40%
Benchmark*	0.56%	0.34%	0.56%	12.53%	0.51%	N/A	4.02%

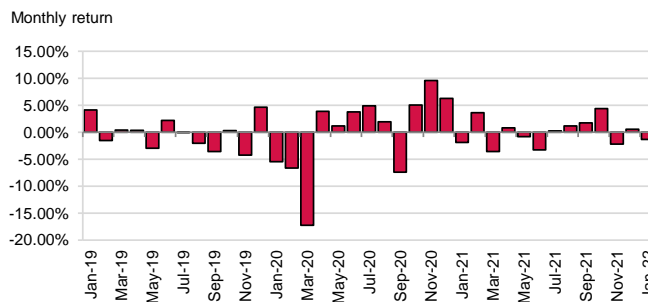
\*Current benchmark is effective since inception

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

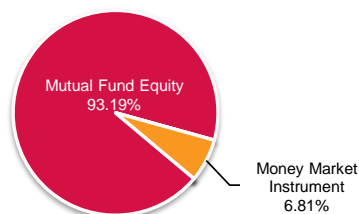
### LAST 2 YEARS CUMULATIVE RETURN



### LAST 2 YEARS MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	93.19%
Bond < 1 Year	6.81%

### TOP HOLDINGS

Ashmore Dana Ekuitas Nusantara MF	22.06%
Ashmore Dana Progresif Nusantara MF	22.10%
Batavia Dana Saham MF	26.40%
Schroder Dana Prestasi MF	22.49%
Schroder Dana Prestasi Plus MF	0.14%

### FUND MANAGER COMMENTARY

In January 2022, IDR Ultimate Equity Fund booked performance of -1.33% mom, below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (1% mom), while Consumer Discretionary was the largest negative contributor (-0.4% mom). In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. In the other side, domestic market posted generally positive performance with IDR6.1t equity net inflow in last month, driven by relatively better growth expectation for Indonesia and South East Asia region as well as Indonesia position as commodity producer amid rising commodity prices. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic macro and fiscal policies, geopolitics, and Coronavirus event.

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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 January 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

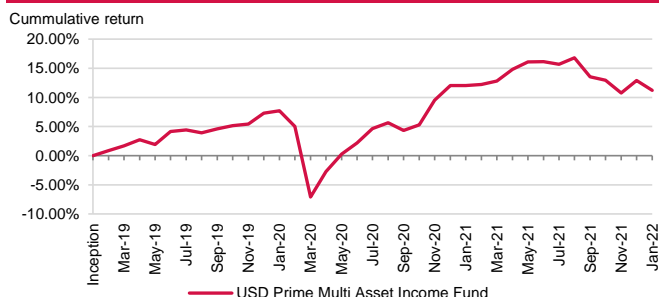
Launch Date	: 30 January 2019	Fund Size (million)	: USD 6.03
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 1.1145	Pricing Frequency	: Daily
Risk Level	: Moderate to High		

## FUND PERFORMANCE

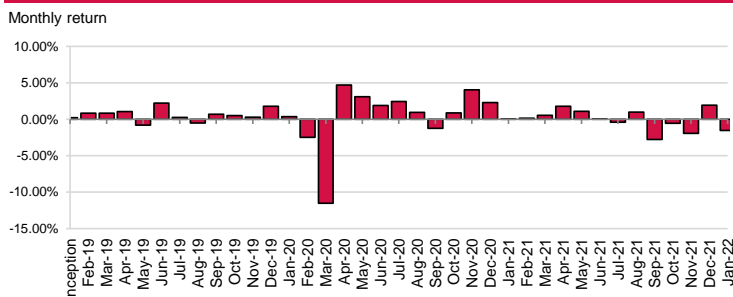
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-1.52%	-1.56%	-1.52%	-0.75%	3.60%	N/A	3.67%

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

## LAST 2 YEARS CUMULATIVE RETURN



## LAST 2 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF 100.00%

## FUND MANAGER COMMENTARY

The managers took profits from the position in Italian equities, reduced the exposure to energy equities and added to global and European dividend equities. Dividends have lagged earnings growth, and low payout ratios, coupled with higher inflation improve the outlook for these strategies. Elsewhere, they sold Singapore equities and added to broader ASEAN equities. A US homebuilders hedge was sold and a short position in European basic resources purchased. Within fixed income, the managers sold Asian investment grade bonds. Instead, they purchased sustainable Japan income equities. They also reduced the exposure to US high yield due to tighter valuations. The rotation from emerging market hard currency debt to local currency debt continued.

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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 January 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

Launch Date	: 22 July 2019	Fund Size (million)	: USD 19.31
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.3531	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

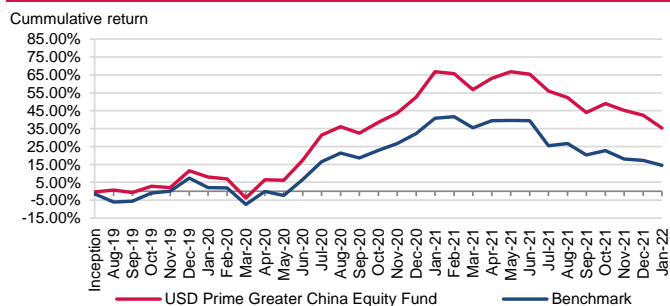
## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-5.01%	-9.21%	-5.01%	-18.87%	N/A	N/A	12.70%
Benchmark*	-2.39%	-6.70%	-2.39%	-18.64%	N/A	N/A	6.24%

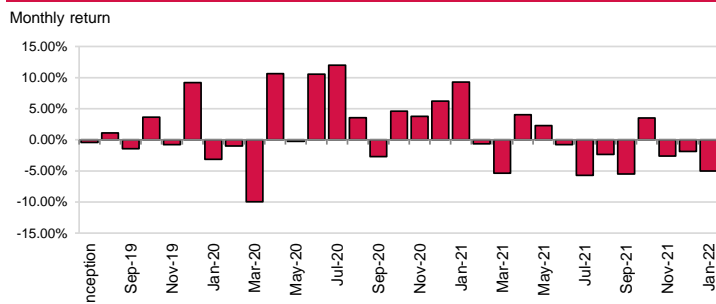
\*Current benchmark is effective since inception

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

## LAST 2 YEARS CUMULATIVE RETURN



## LAST 2 YEARS MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF 100.00%

## FUND MANAGER COMMENTARY

In January 2022, USD Prime Greater China Equity Fund booked performance of -5.01% mom, below the benchmark performance. In the last month, global market corrected significantly driven by concerns on tighter Fed policy, rising Omicron cases, tensions between Russia and Ukraine, and disappointing earnings announcement from large companies in developed market. Going forward, Equity market will continue to depend on the development of global and domestic Coronavirus event, including number of cases, potential treatment and vaccines, and policy reaction including healthcare policy, stimulus, and support through recovery until post-covid period.

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## FUND FACT SHEET

# USD ADVANCED ADVENTUROUS FUND

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

31 January 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

Launch Date	: 31 March 2021	Fund Size (million)	: USD 1.25
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9869	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

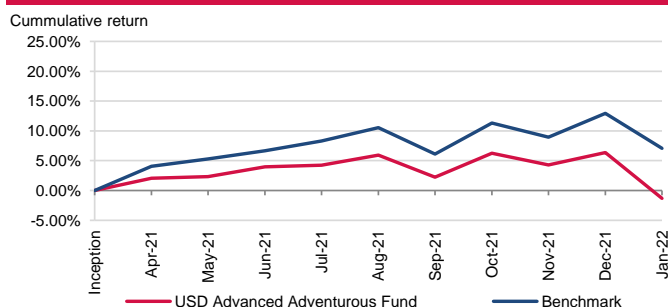
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	-7.22%	-7.11%	-7.22%	N/A	N/A	N/A	-1.31%
Benchmark*	-5.19%	-3.81%	-5.19%	N/A	N/A	N/A	7.07%

\*Current benchmark is effective since inception

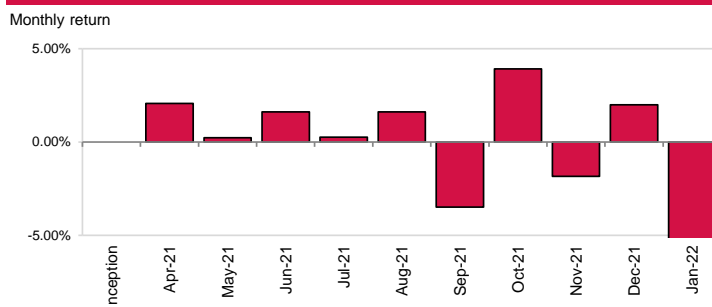
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

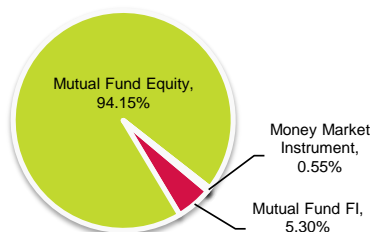
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	94.15%
MF Fixed Income	5.30%
TD + Cash	0.55%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	5.30%
AIA Global Multi Factor Equity MF	28.71%
AIA Global Quality Growth MF	12.37%
AIA Global Select Equity MF	13.35%
AIA New Multinationals MF	39.71%

### FUND MANAGER COMMENTARY

As the Fed moves towards normalization, investors will increasingly focus on fundamentals as well as developments surrounding Covid19 to determine the pace of equity performance in the new year. The current trend of equities outperforming bonds will likely continue albeit with higher volatility. The Advanced portfolios continue to overweight developed market equities where above-trend growth is expected to continue into at least the first half of 2022 which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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## FUND FACT SHEET

# USD ADVANCED BALANCED FUND

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

31 January 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

Launch Date	: 05 May 2021	Fund Size (million)	: USD 1.42
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 0.9779	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

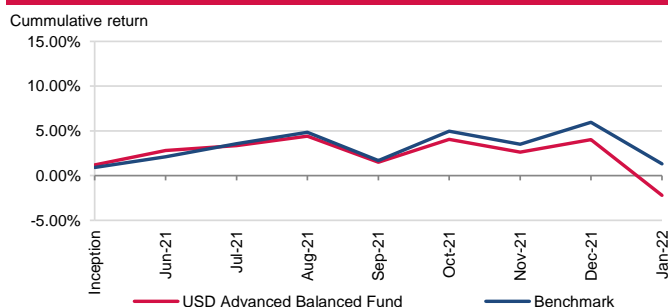
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	-6.00%	-6.02%	-6.00%	N/A	N/A	N/A	-2.21%
Benchmark*	-4.38%	-3.47%	-4.38%	N/A	N/A	N/A	1.31%

\*Current benchmark is effective since inception

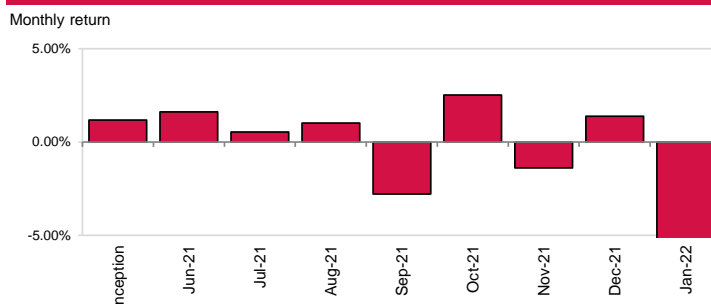
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

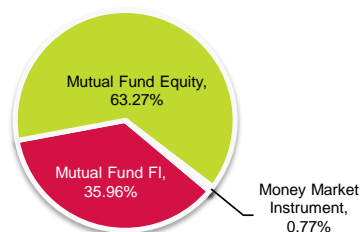
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	63.27%
MF Fixed Income	35.96%
TD + Cash	0.77%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	35.96%
AIA Global Multi Factor Equity MF	19.30%
AIA Global Quality Growth MF	8.33%
AIA Global Select Equity MF	8.89%
AIA New Multinationals MF	26.75%

### FUND MANAGER COMMENTARY

As the Fed moves towards normalization, investors will increasingly focus on fundamentals as well as developments surrounding Covid19 to determine the pace of equity performance in the new year. The current trend of equities outperforming bonds will likely continue albeit with higher volatility. The Advanced portfolios continue to overweight developed market equities where above-trend growth is expected to continue into at least the first half of 2022 which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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## FUND FACT SHEET

# USD ADVANCED CONSERVATIVE FUND

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

31 January 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  
50% - 90% : Mutual Funds - Fixed Income  
10% - 50% : Mutual Funds - Equity

### FUND INFORMATION

Launch Date	: 30 August 2021	Fund Size (million)	: USD 0.55
Launch Price	: USD 1.00	Fund Management Fee	: 1.60% per annum
Unit Price (NAV)	: USD 0.9406	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Aggregate TR Index

### FUND PERFORMANCE

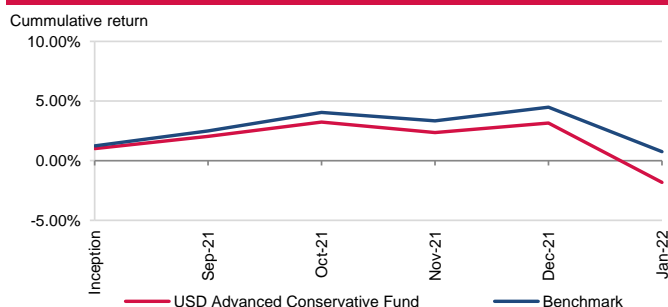
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	-4.81%	-4.90%	-4.81%	N/A	N/A	N/A	-5.94%
Benchmark*	-3.57%	-3.15%	-3.57%	N/A	N/A	N/A	-3.97%

\*Current benchmark is effective since inception

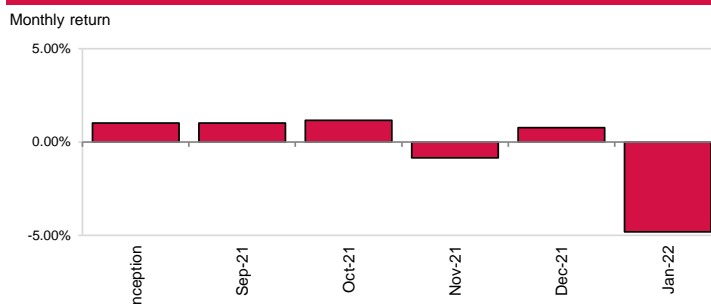
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

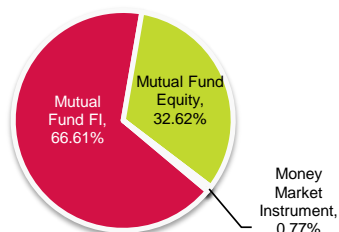
### LAST 1 YEAR CUMULATIVE RETURN



### LAST 1 YEAR MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	32.62%
MF Fixed Income	66.61%
TD + Cash	0.77%

### TOP HOLDINGS

AIA Diversified Fixed Income MF	66.61%
AIA Global Multi Factor Equity MF	9.93%
AIA Global Quality Growth MF	4.56%
AIA Global Select Equity MF	4.45%
AIA New Multinationals MF	13.68%

### FUND MANAGER COMMENTARY

As the Fed moves towards normalization, investors will increasingly focus on fundamentals as well as developments surrounding Covid19 to determine the pace of equity performance in the new year. The current trend of equities outperforming bonds will likely continue albeit with higher volatility. The Advanced portfolios continue to overweight developed market equities where above-trend growth is expected to continue into at least the first half of 2022 which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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