



FUND FACT SHEET

USD FIXED INCOME FUND

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

31 July 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	Fund Size (million)	: USD 55.75
Launch Price	: USD 1.00	Fund Management Fee	: 1.45% per annum
Unit Price (NAV)	: USD 2.89	Pricing Frequency	: Daily
Risk Level	: Moderate	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	: 7.75	Benchmark Duration	: 7.68

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	3.19%	0.47%	-10.62%	-9.89%	-0.21%	1.41%	5.01%
Benchmark*	3.49%	0.77%	-11.27%	-10.99%	-0.83%	1.09%	0.48%

*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)

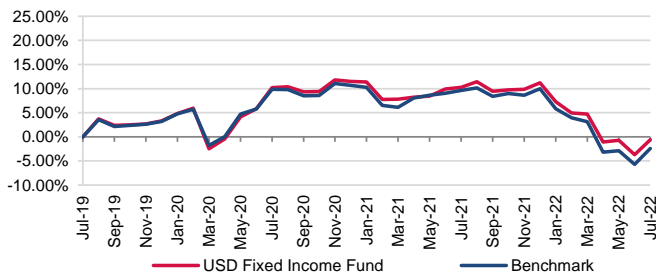
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

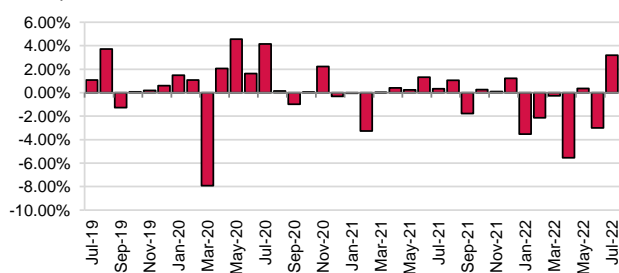
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

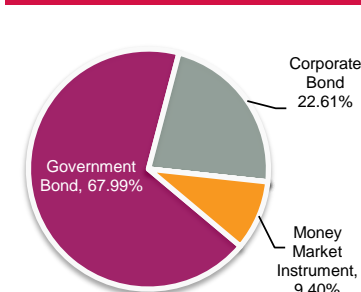


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	67.99%
Materials	8.35%
Financials	11.89%
Utilities	2.37%
Bond < 1 Year	9.40%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Indonesia USD government bond market reported positive return in July 2022 with Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD went up by +4.01% on monthly basis, while the USD Fixed Income Fund performance reported +3.19% return in the same month. US Federal Reserve made +75bps rate hike for the second time in July to combat inflation. On the other hand, bond market sentiment was uplifted since consensus started to believe the pace of US rate hike to slowdown going forward, after US GDP shrank by -0.9% in Q2 2022 and US recession probability in 2023 increased to 40% in July 2022.

DISCLAIMER: USD Fixed Income Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR FIXED INCOME FUND

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

31 July 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 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 4,493.91
Risk Level : Moderate

Fund Size (million) : IDR 1,015,141.38
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 : 5.47
Benchmark Duration : 5.39

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.42%	0.73%	-1.08%	0.45%	5.02%	4.81%	7.16%
Benchmark *	0.34%	-0.12%	-1.35%	0.53%	5.64%	5.46%	9.42%

*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)

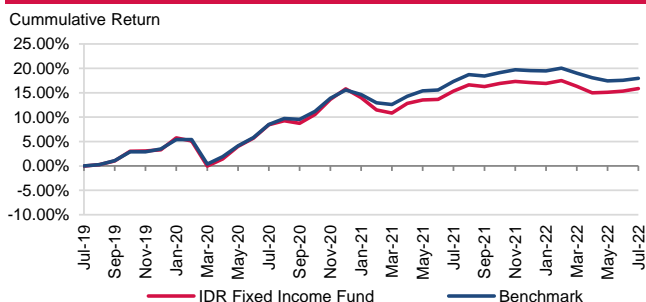
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

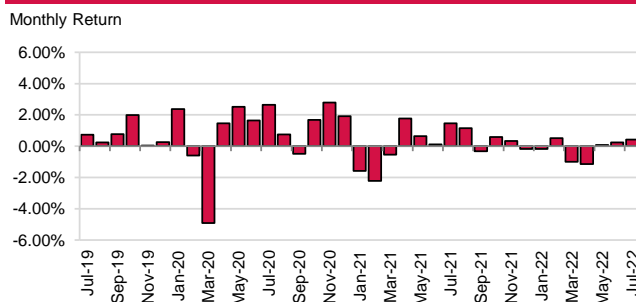
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

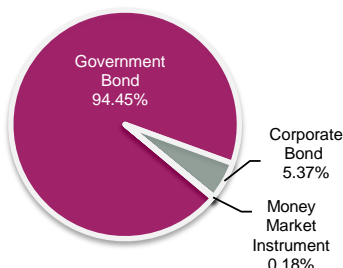
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	94.45%
Consumer Discretionary	1.14%
Financials Bond	0.81%
Industrial Bond	3.43%
Bond < 1 Year	0.18%

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0072
Government Bond FR0073
Government Bond FR0078
Government Bond FR0082

FUND MANAGER COMMENTARY

Indonesia local government bond market reported positive movement in July 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +0.51% on monthly basis, while the IDR Fixed Income Fund performance reported +0.42% return in the same month. Despite US Federal Reserve made +75bps rate hike for the second time this year to combat inflation, bond market sentiment was uplifted as consensus started to believe the pace of US rate hike to slowdown going forward, after US GDP shrank by -0.9% in Q2 2022 and US recession probability in 2023 increased to 40% in July 2022. On the domestic side, Bank Indonesia maintained its benchmark 7-day RRR at 3.5%, unchanged since February 2021, but sold around IDR 70 trillion of government bonds to absorb liquidity from market.

DISCLAIMER: IDR Fixed Income Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance



FUND FACT SHEET

IDR EQUITY FUND

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

31 July 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 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 13,058,304.49
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 14,323.20	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**	-0.51%	-7.39%	0.57%	7.12%	-3.53%	-1.50%	13.03%
Benchmark *	0.47%	-3.18%	6.52%	14.92%	3.11%	3.82%	14.33%

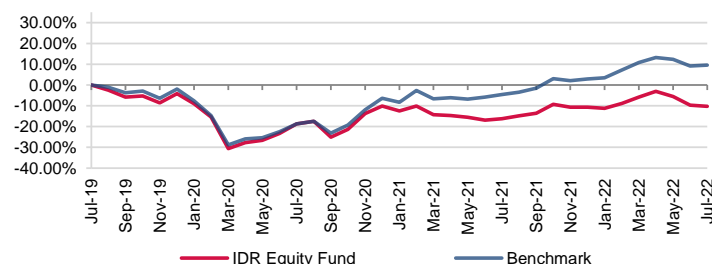
*Current benchmark is effective from 1 April 2014

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

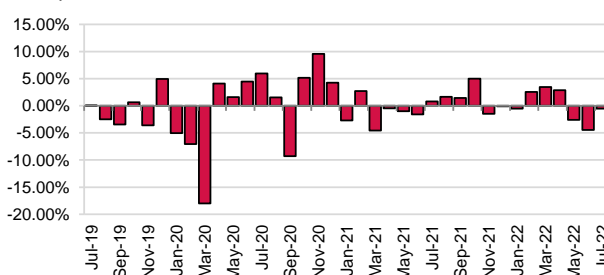
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

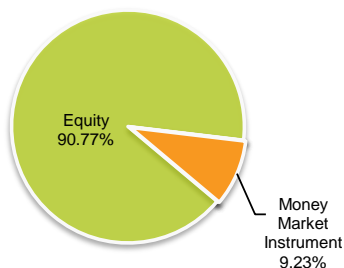


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.95%
Consumer Discretionary	12.92%
Consumer Staples	9.89%
Energy	5.07%
Financials	33.60%
Health Care	3.13%
Industrials	0.76%
Information Technology	1.95%
Materials	8.44%
Real Estate	2.23%
Utilities	0.83%
TD + Cash	9.23%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Gojek Tokopedia Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In July 2022, IDR Equity Fund booked a relatively flattish performance of -0.51% mom. Financial sector was the largest positive contributor, while consumer discretionary sector was the largest detractor. Domestic equity market performance followed the global market rebound amid positive 2Q22 earnings announcement. Going forward, Indonesia equity market movement will continue to depend on the development of global and domestic factors such as development on inflationary pressure and subsequent policy reactions by central banks, economic and corporate earnings growth, and geopolitical situation globally.

DISCLAIMER: IDR Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR MONEY MARKET FUND

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

31 July 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 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 461,614.70
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,060.86	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.09%	0.31%	0.58%	0.98%	2.33%	3.19%	4.55%
Benchmark*	0.01%	0.02%	0.20%	0.70%	1.89%	2.42%	3.72%

*Current benchmark is effective from 1 March 2022

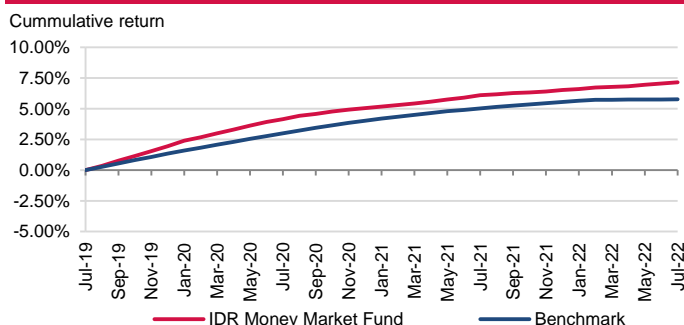
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

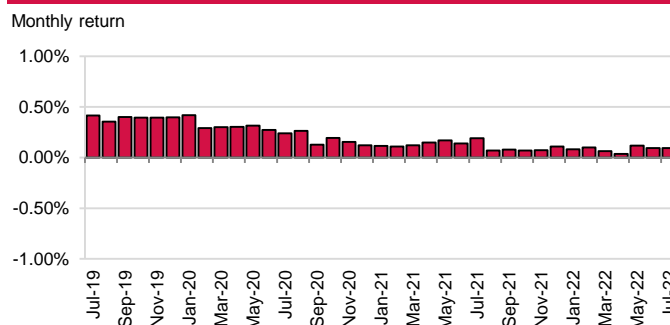
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	31.49%
TD + Cash	68.51%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Monthly inflation in June recorded higher at 0.61% mom (4.35% yoy) from 0.40% mom (3.55% yoy) in May, a record high since 2017, as food prices continued to rise. On macro side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% as the core inflation was still under control. Meanwhile the banking sector still has ample liquidity, driving the IDR time deposit rates to remain stable at the range of 1.90%-3.50% p.a. and the IDR Money Market Fund booked performance of +0.09% in July 2022.

DISCLAIMER: IDR Money Market Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR DANA BERKAH FUND

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

31 July 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	: 5 May 2006	Fund Size (million)	: IDR 15,299.00
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,934.22	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.01%	0.12%	0.35%	0.63%	1.88%	2.80%	4.15%
Benchmark*	0.01%	0.02%	0.20%	0.70%	1.89%	2.42%	3.66%

*Current benchmark is effective from 1 March 2022

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

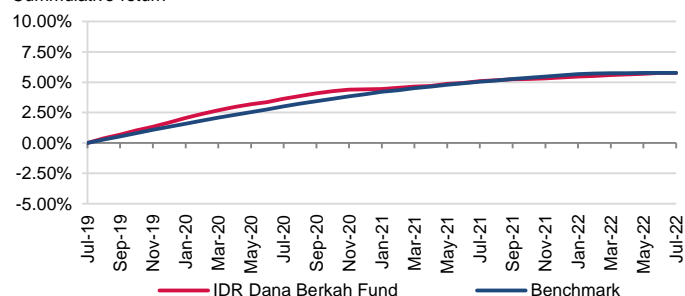
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

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

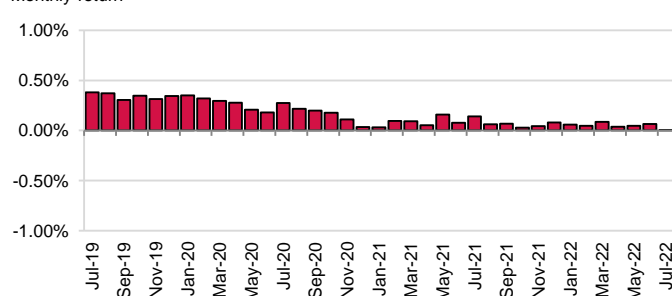
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	18.31%
TD + Cash	81.69%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Monthly inflation in June recorded higher at 0.61% mom (4.35% yoy) from 0.40% mom (3.55% yoy) in May, a record high since 2017, as food prices continued to rise. On macro side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% as the core inflation was still under control. Meanwhile the banking sector still has ample liquidity, driving the equivalent rates of mudharabah returns to remain stable at the range of 2.25%-3.00% p.a. and the IDR Dana Berkah Fund booked performance of +0.01% in July 2022.

DISCLAIMER: IDR Dana Berkah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR BALANCED FUND

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

31 July 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

Launch Date : 15 August 2008
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 2,219.46
Risk Level : Moderate to High

Fund Size (million) : IDR 291,698.43
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**	1.18%	-4.89%	3.21%	10.21%	1.07%	2.63%	5.88%
Benchmark*	1.48%	-3.96%	2.34%	11.59%	2.93%	3.68%	4.58%

*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)

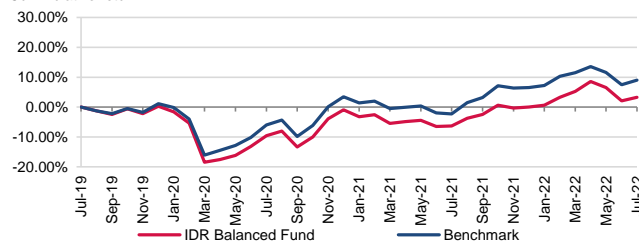
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

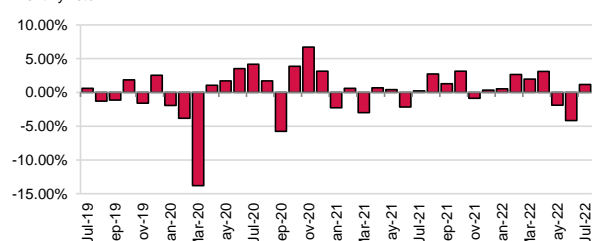
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

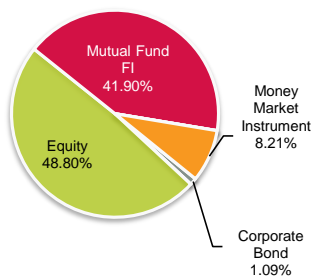


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.49%
Consumer Discretionary	3.27%
Consumer Staples	4.58%
Energy	3.15%
Financials	25.48%
Health Care	1.43%
Industrials	0.97%
Information Technology	0.84%
Materials	2.73%
Real Estate	0.86%
Industrials Bond	1.09%
MF Fixed Income	41.90%
Bond < 1 Year	2.11%
TD + Cash	6.09%

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 July 2022, IDR Balanced Fund booked performance of +1.18% MoM. In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Domestic market followed the global market rebound amid modest second quarter earnings announcement. Indonesia local government bond market reported positive movement in July 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +0.51% on monthly basis. Bond market sentiment was uplifted since consensus started to believe the pace of US rate hike to slowdown going forward, after US GDP shrank by -0.9% in Q2 2022 and US recession probability in 2023 increased to 40% in July 2022. On the domestic side, Bank Indonesia maintained its benchmark 7-day RRR at 3.5%.

DISCLAIMER: IDR Balanced Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR CASH SYARIAH FUND

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

31 July 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 14,240.55
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,604.77	Pricing Frequency	: Daily
Risk Level	: Low	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.10%	0.29%	0.58%	0.93%	2.13%	2.97%	3.78%
Benchmark*	0.01%	0.02%	0.20%	0.70%	1.89%	2.42%	3.11%

*Current benchmark is effective from 1 March 2022

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

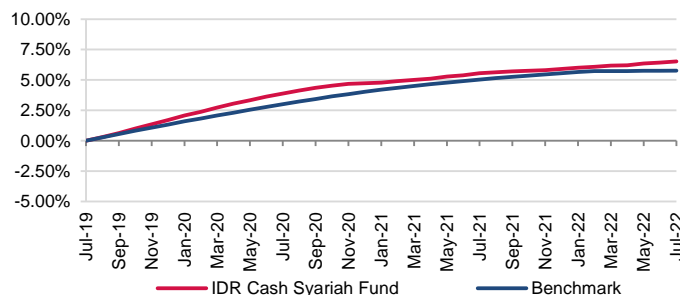
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

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

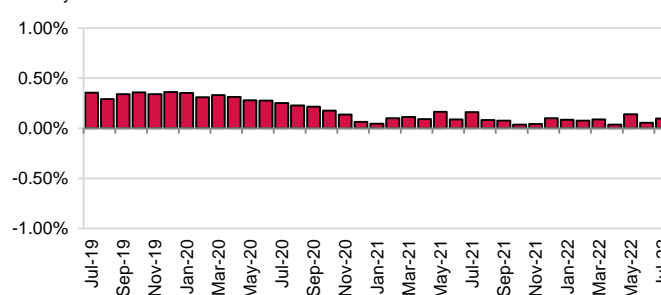
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	34.20%
TD + Cash	65.80%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Monthly inflation in June recorded higher at 0.61% mom (4.35% yoy) from 0.40% mom (3.55% yoy) in May, a record high since 2017, as food prices continued to rise. On macro side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% as the core inflation was still under control. Meanwhile the banking sector still has ample liquidity, driving the equivalent rates of mudharabah returns to remain stable at the range of 2.25%-3.00% p.a. and the IDR Cash Syariah Fund booked performance of +0.10% in July 2022.

DISCLAIMER: IDR Cash Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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

31 July 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 incl. ETF

FUND INFORMATION

Launch Date	: 25 June 2010	Fund Size (million)	: IDR 1,163,154.19
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 929.43	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Islamic Index 2% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

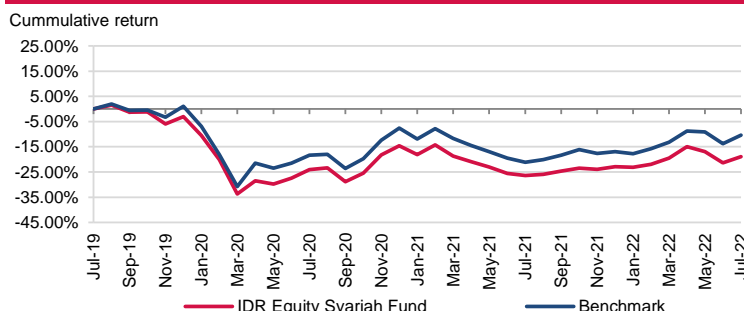
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	3.15%	-4.65%	5.18%	10.10%	-6.76%	-5.57%	-0.60%
Benchmark*	3.85%	-1.86%	7.76%	13.66%	-3.61%	-3.42%	2.77%

*Current benchmark is effective from 1 Apr 2014

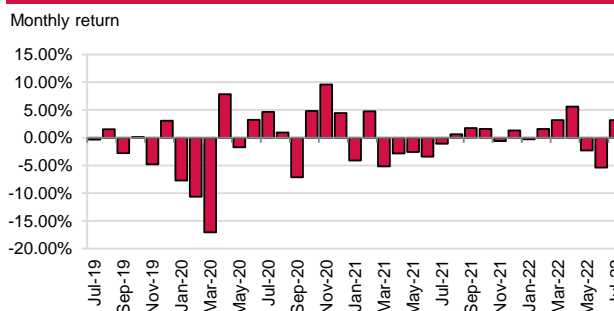
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

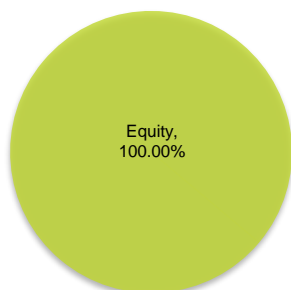
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	21.52%
Consumer Discretionary	1.00%
Consumer Staples	19.58%
Energy	21.90%
Financials	0.46%
Health Care	6.37%
Information Technology	3.08%
Materials	23.01%
Real Estate	0.16%
Utilities	2.92%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk	21.52%
PT Bukit Asam Tbk	1.00%
PT Chandra Asri Petrochemical Tbk	19.58%
PT Charoen Pokphand Indonesia Tbk	21.90%
PT Indofood CBP Sukses Makmur Tbk	0.46%
PT Indofood Sukses Makmur Tbk	6.37%
PT Kalbe Farma Tbk	3.08%
PT Merdeka Copper Gold Tbk	23.01%
PT Telekomunikasi Indonesia Tbk	0.16%
PT United Tractors Tbk	2.92%

FUND MANAGER COMMENTARY

In July 2022, IDR Equity Syariah Fund booked performance of +3.15% mom, below the benchmark performance. By sector inside JII, energy was the largest positive contributor (+2.8% mom), while consumer staples was the largest negative contributor (-1.1% mom). In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Domestic market followed the global market rebound amid modest second quarter earning announcement. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitic situation.

DISCLAIMER: IDR Equity Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 July 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	Fund Size (million)	: IDR 462,809.54
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,527.03	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**	1.65%	-2.60%	2.78%	6.06%	-1.66%	-0.68%	3.56%
Benchmark*	2.09%	-1.03%	3.70%	8.07%	1.56%	0.98%	4.17%

*Current benchmark is effective from 1 Jan 2020

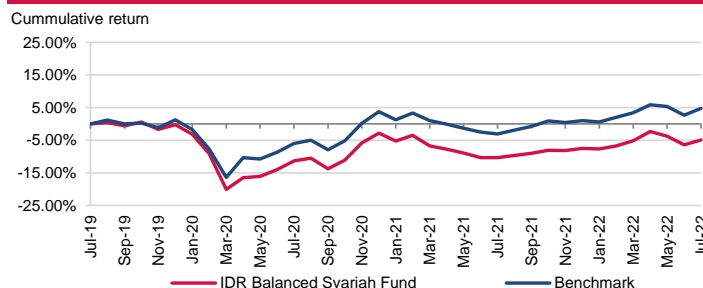
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

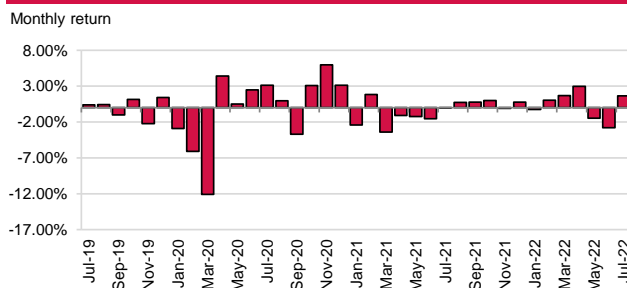
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

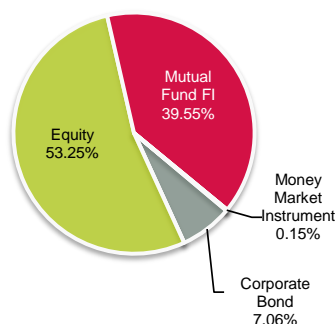
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.32%
Consumer Discretionary	0.91%
Consumer Staples	10.85%
Energy	11.34%
Financials	0.23%
Health Care	3.59%
Information Technology	1.74%
Materials	11.65%
Real Estate	0.12%
Utilities	1.49%
Industrials Bond	7.06%
MF Fixed Income	39.55%
TD + Cash	0.15%

TOP HOLDINGS

Angkasa Pura I Bond 2026
PT Adaro Energy Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS026
SBSN Seri PBS028

FUND MANAGER COMMENTARY

In July 2022, IDR Balanced Syariah Fund booked performance of +1.65% MoM. In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Domestic market followed the global market rebound amid modest second quarter earning announcement. In sharia bond market, the IBPA Indonesia Government Sukuk Index Total Return increased by 0.38% on monthly basis. Bond market sentiment was uplifted since consensus started to believe the pace of US rate hike to slowdown going forward, after US GDP shrank by -0.9% in Q2 2022 and US recession probability in 2023 increased to 40% in July 2022. On the domestic side, Bank Indonesia maintained its benchmark 7-day RRR at 3.5%.

DISCLAIMER: IDR Balanced Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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

31 July 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 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 6,209,444.05
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,848.33	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index

FUND PERFORMANCE

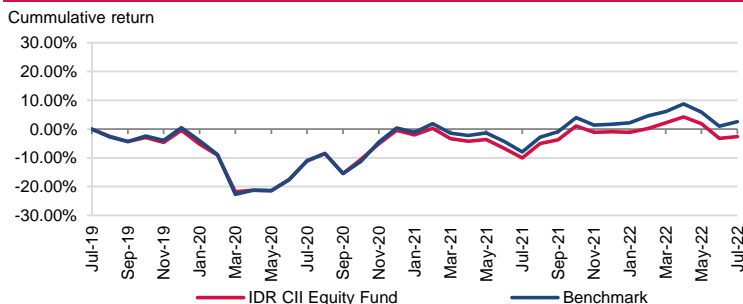
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	0.62%	-6.53%	-1.72%	8.26%	-0.87%	0.98%	5.46%
Benchmark*	1.58%	-5.68%	0.93%	11.36%	1.02%	1.86%	4.97%

*Current benchmark is effective since 1 Jan 2018

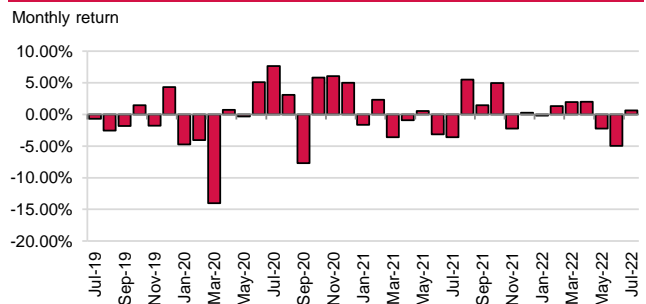
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

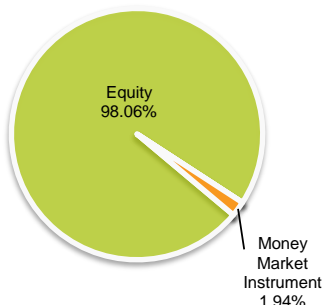
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.64%
Consumer Discretionary	10.80%
Consumer Staples	8.77%
Energy	6.32%
Financials	42.69%
Health Care	3.15%
Industrials	1.24%
Information Technology	4.70%
Materials	7.43%
Real Estate	0.28%
Utilities	0.05%
TD + Cash	1.94%

TOP HOLDINGS

PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Charoen Pokphand Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Persero Tbk
PT United Tractors Tbk
Reliance Industries Ltd

FUND MANAGER COMMENTARY

In July 2022, IDR China India Indonesia Equity Fund booked positive performance of +0.62% mom. Last month, global equity market rebounded driven mainly by less-hawkish Fed outlook, except for China market which corrected due to concern on its domestic property sector, growth outlook, and less visibility on economic reopening. Meanwhile, Indonesia and India equity markets performance followed the global market rebound amid positive 2Q22 earnings announcement and stabilizing oil price. Going forward, Indonesia, China and India equity markets will continue to depend on the development of factors such as development on inflationary pressure and subsequent policy reactions by central banks, economic and corporate earnings growth, and geopolitical situation globally.

DISCLAIMER: IDR China-India-Indonesia Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR PRIME EQUITY FUND

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

31 July 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 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	Fund Size (million)	: IDR 862,055.41
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.00% per annum
Unit Price (NAV)	: IDR 1,114.45	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% Jakarta Composite Index 10% 3-Month IDR Avg Time Deposit (Net)

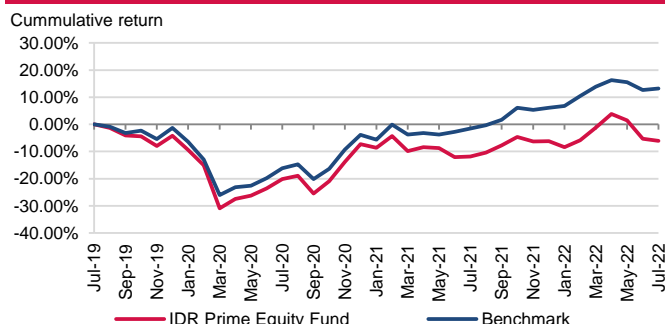
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	-0.88%	-9.56%	0.13%	6.51%	-2.08%	-0.50%	1.40%
Benchmark*	0.53%	-2.65%	6.69%	14.95%	4.22%	4.89%	5.64%

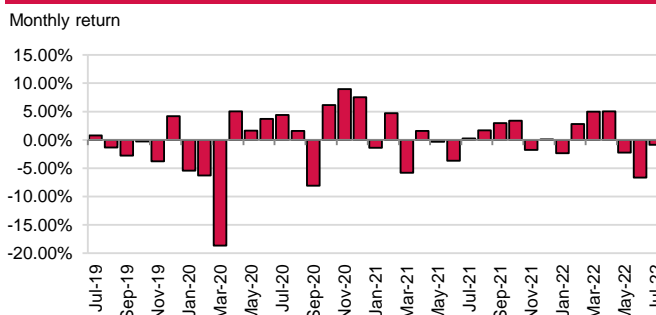
*Current benchmark is effective since inception

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

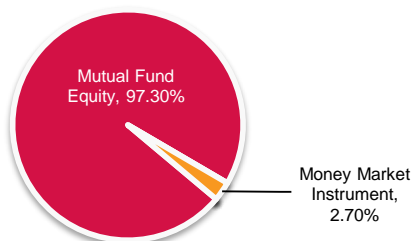
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	11.12%
Schroder Dana Istimewa MF	30.40%
Schroder Dana Prestasi MF	55.79%
TD + Cash	2.70%

FUND MANAGER COMMENTARY

In July 2022, IDR Prime Equity Fund booked performance of -0.88% mom, below the benchmark performance. By sector inside JCI, financials was the largest positive contributor (+1.3% mom), while consumer discretionary was the largest negative contributor (-2.5% mom). In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Domestic market followed the global market rebound amid modest second quarter earning announcement. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

DISCLAIMER: IDR Prime Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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

31 July 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 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 154,055.20
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,584.00	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 4.86	Benchmark Duration	: 5.10

FUND PERFORMANCE

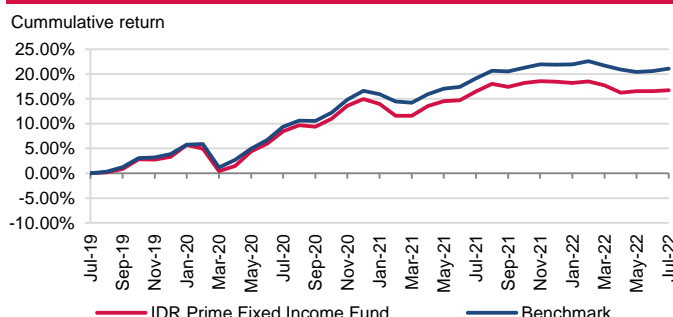
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	0.17%	0.44%	-1.42%	0.22%	5.30%	5.36%	6.09%
Benchmark*	0.41%	0.16%	-0.64%	1.67%	6.58%	6.43%	7.26%

*Current benchmark is effective since 1 May 2016

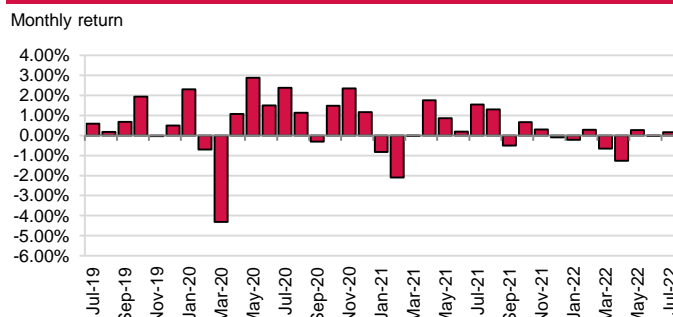
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

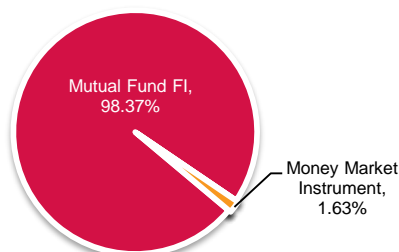
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	39.77%
Schroder Dana Mantap Plus II MF	58.60%
TD + Cash	1.63%

FUND MANAGER COMMENTARY

Indonesia local government bond market reported positive movement in July 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +0.51% on monthly basis, while the IDR Prime Fixed Income Fund performance reported +0.17% return in the same month. Despite US Federal Reserve made +75bps rate hike for the second time this year to combat inflation, bond market sentiment was uplifted as consensus started to believe the pace of US rate hike to slowdown going forward, after US GDP shrank by -0.9% in Q2 2022 and US recession probability in 2023 increased to 40% in July 2022. On the domestic side, Bank Indonesia maintained its benchmark 7-day RRR at 3.5%, unchanged since February 2021, but sold around IDR 70 trillion of government bonds to absorb liquidity from market.

DISCLAIMER: IDR Prime Fixed Income Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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

31 July 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 68,705.75
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 903.06	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

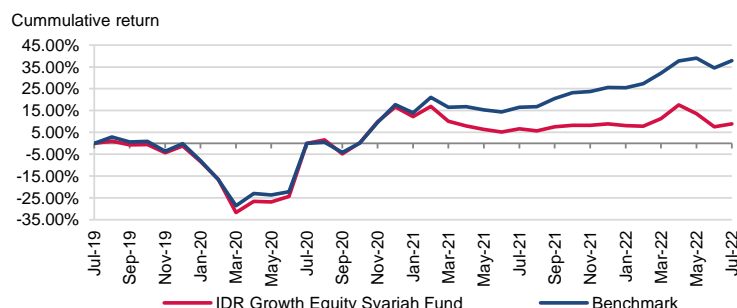
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	1.28%	-7.36%	0.00%	2.11%	-4.49%	-3.40%	-1.42%
Benchmark*	2.57%	0.15%	9.84%	18.39%	3.61%	2.63%	3.87%

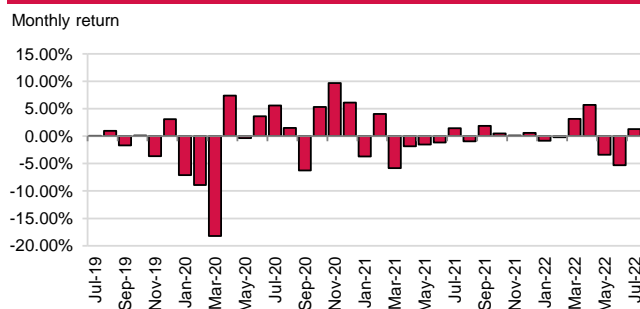
*Current benchmark is effective since inception

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

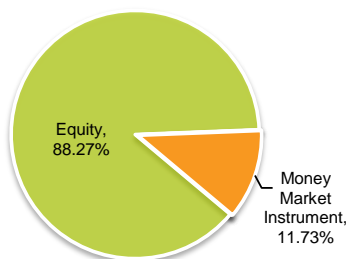
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	15.83%
Consumer Discretionary	4.26%
Consumer Staples	18.32%
Energy	13.93%
Financials	0.92%
Health Care	6.16%
Industrials	4.73%
Information Technology	5.48%
Materials	13.85%
Real Estate	2.73%
Utilities	2.05%
TD + Cash	11.73%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Arwana Citramulia Tbk
PT Bukit Asam Tbk
PT Charoen Pokphand Indonesia Tbk
PT Erajaya Swasembada Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Indofood Sukses Makmur Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk

FUND MANAGER COMMENTARY

In July 2022, IDR Growth Equity Syariah Fund booked performance of +1.28% mom, below the benchmark performance. By sector inside ISSI, communication services was the largest positive contributor (+1.3% mom), while consumer staples was the largest negative contributor (-0.7% mom). In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Domestic market followed the global market rebound amid modest second quarter earning announcement. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitic situation

DISCLAIMER: IDR Growth Equity Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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

31 July 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	: 10 June 2015	Fund Size (million)	: IDR 50,551.43
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,108.89	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Government Sukuk Index (IGSIX)

FUND PERFORMANCE

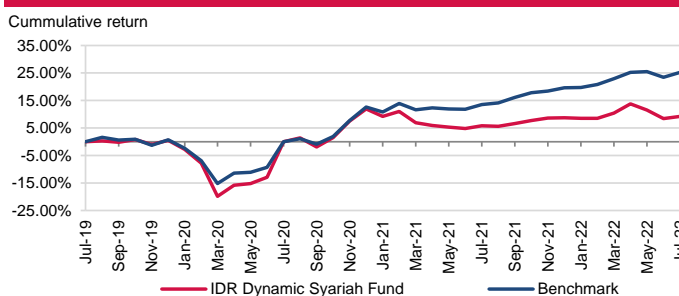
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.75%	-3.98%	0.49%	3.25%	-0.52%	0.25%	1.46%
Benchmark*	1.43%	-0.03%	4.68%	10.30%	5.25%	4.06%	4.48%

*Current benchmark is effective from 1 Jan 2020

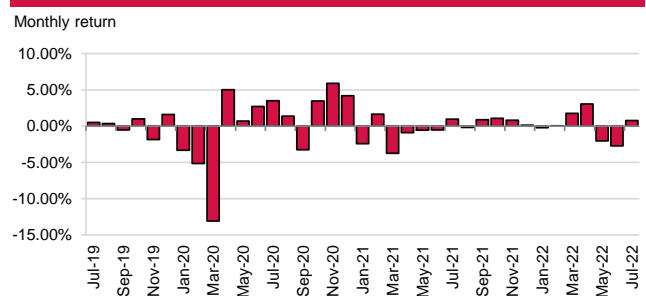
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

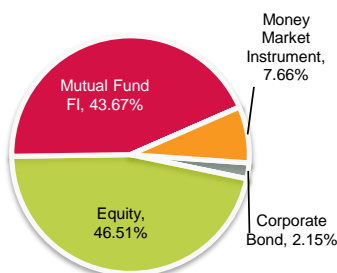
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.65%
Consumer Discretionary	2.77%
Consumer Staples	9.37%
Energy	7.47%
Financials	0.42%
Health Care	3.02%
Industrials	2.38%
Information Technology	2.68%
Materials	7.27%
Real Estate	1.43%
Utilities	1.06%
Industrials Bond	2.15%
MF Fixed Income	43.67%
TD + Cash	7.66%

TOP HOLDINGS

PT Arwana Citramulia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS026
SBSN Seri PBS028
TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

In July 2022, IDR Balanced Syariah Fund booked performance of 0.75%. By sector inside ISSI, communication services was the largest positive contributor(+1.3% mom), while consumer staples was the largest negative contributor(-0.7% mom). In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Domestic market followed the global market rebound amid modest second quarter earning announcement. Domestic market followed the global market rebound amid modest second quarter earning announcement. In sharia bond market, the IBPA Indonesia Government Sukuk Index Total Return increased by 0.38% on monthly basis. Bond market sentiment was uplifted since consensus started to believe the pace of US rate hike to slowdown going forward, after US GDP shrank by -0.9% in Q2 2022 and US recession probability in 2023 increased to 40% in July 2022. On the domestic side, Bank Indonesia maintained its benchmark 7-day RRR at 3.5%.

DISCLAIMER: IDR Dynamic Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

31 July 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 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
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.1223
Risk Level : High

Fund Size (million) : USD 44.20
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
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**	6.93%	-4.36%	-20.01%	-18.68%	1.54%	1.28%	1.99%
Benchmark*	5.98%	-2.73%	-15.86%	-13.25%	5.73%	5.27%	6.47%

*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

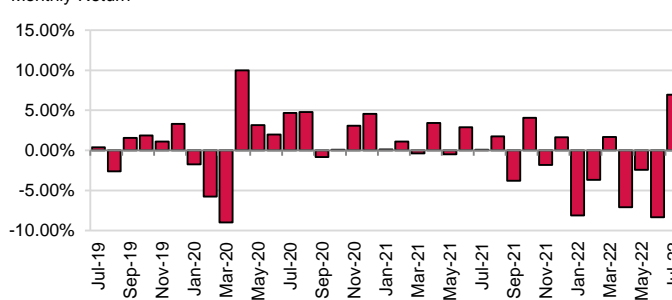
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

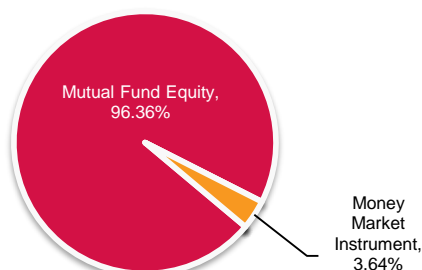


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

AIA Global Multi-Factor Equity MF	12.81%
AIA Global Quality Growth MF	6.86%
AIA Global Select Equity MF	7.45%
AIA New Multinationals MF	19.19%
Principal Islamic APAC Equity Syariah	5.57%
Mandiri Global Sharia Equity Dollar MF	19.02%
Schroder Global Syariah Equity MF	25.46%
TD + Cash	3.64%

FUND MANAGER COMMENTARY

In July 2022, USD Global Growth Opportunity Equity Fund booked performance of +6.93% mom, in line with the benchmark performance. In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

DISCLAIMER: USD Global Growth Opportunity Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD ONSHORE EQUITY FUND

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

31 July 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 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
Launch Price : USD 1.00
Unit Price (NAV) : USD 0.9622
Risk Level : High

Fund Size (million) : USD 4.14
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)

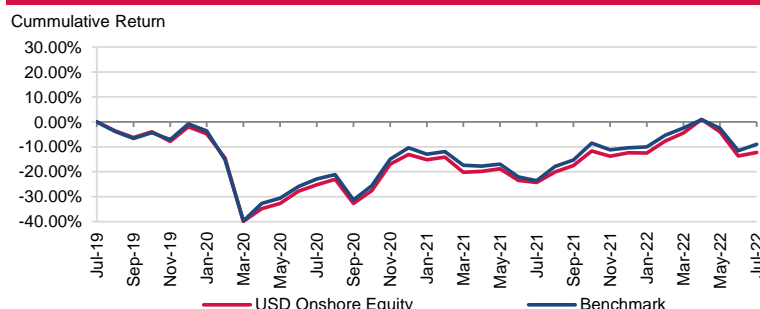
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	1.62%	-13.10%	0.14%	15.89%	-4.19%	-1.55%	-0.73%
Benchmark*	2.94%	-9.78%	1.57%	19.21%	-3.08%	-1.57%	-0.59%

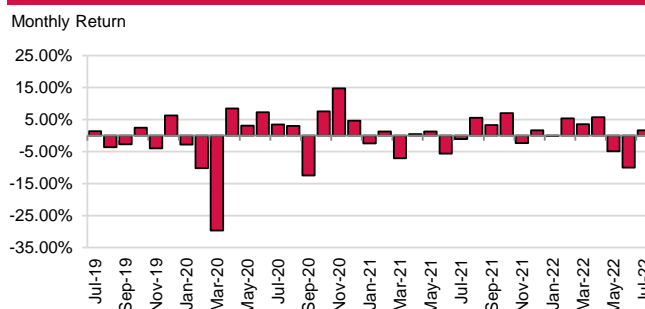
*Current benchmark is effective since inception

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

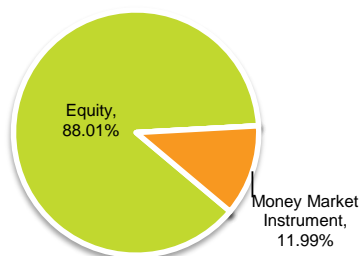
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services
Consumer Discretionary
Consumer Staples
Energy
Financials
Health Care
Industrials
Materials
TD + Cash

11.81%
5.37%
7.07%
6.05%
49.01%
1.05%
2.00%
5.65%
11.99%

TOP HOLDINGS

PT Adaro Energy Tbk
PT Arwana Citramulia Tbk
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk

FUND MANAGER COMMENTARY

In July 2022, USD Onshore Equity fund booked performance of +1.62% mom. The benchmark equity market continues to be volatile as global investors continues to be concerned over Fed tightening. Central banks across a number of developed countries also tightened their monetary policies. However, there was a temporary market relief towards the end of the month following encouraging 2Q 2022 results especially from the large cap stocks. Foreign investors continued to sell for 3 months in-a-row with another net outflow amounting to IDR2.3tr (US\$148mn), but lower compared to June's IDR7.5tr (US\$501mn). Financials was the largest positive contributor (+1.7% mom), followed by Energy (+0.81%), and Communication Services (+0.71%). While Consumer discretionary and Consumer staples was the largest negative contributor -0.27% and -0.33% respectively. Going forward, Indonesia Equity market may continue to see high volatility as uncertainties domestically & globally remain high. That said, this weakness may provide a good buying opportunity. Catalysts for the market include BI-rate hike, Rupiah appreciation and commodity price rebound.

DISCLAIMER: USD Onshore Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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

31 July 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 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 53.46
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.1748	Pricing Frequency	: Daily
Risk Level	: High		

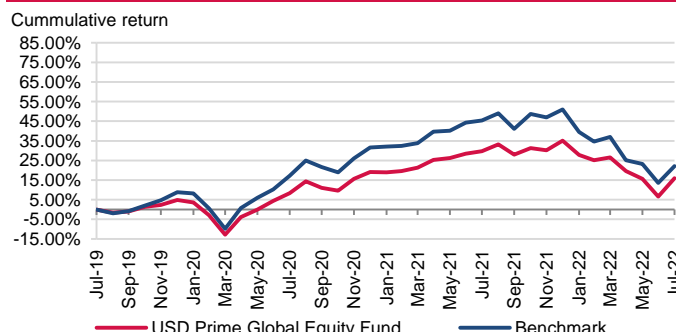
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	8.83%	-3.03%	-14.18%	-10.64%	5.06%	N/A	3.62%
Benchmark*	7.59%	-2.37%	-18.96%	-15.87%	8.24%	N/A	5.40%

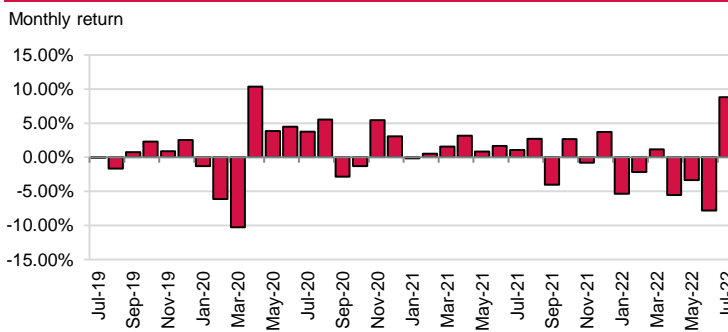
*Current benchmark is effective since inception

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

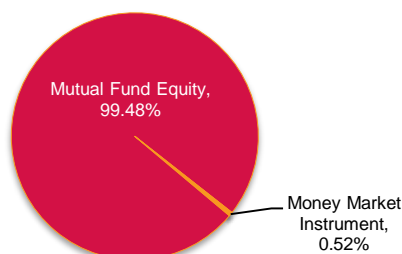
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	89.49%
Schroder Asian Equity Yield Class A MF	9.98%
TD + Cash	0.52%

FUND MANAGER COMMENTARY

In July 2022, USD Prime Global Equity Fund booked performance of +8.83% mom, slightly above the benchmark performance. In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

DISCLAIMER: USD Prime Global Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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

31 July 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 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 53.89
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.8060	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

FUND PERFORMANCE

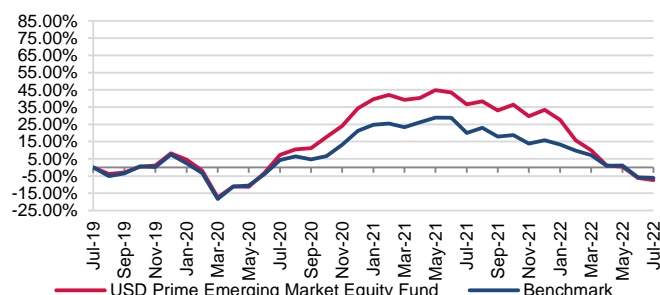
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-1.34%	-8.41%	-30.63%	-32.17%	-2.53%	N/A	-4.65%
Benchmark*	-0.42%	-6.95%	-18.82%	-21.74%	-1.18%	N/A	-4.23%

*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

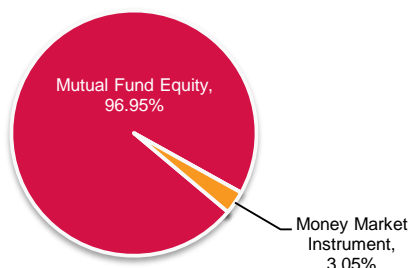


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF	96.95%
TD + Cash	3.05%

FUND MANAGER COMMENTARY

In July 2022, USD Prime Emerging Market Equity Fund booked performance of -1.34% mom, below the benchmark performance. In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

DISCLAIMER: USD Prime Emerging Market Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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

31 July 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 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
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,002.05
Risk Level : High

Fund Size (million) : IDR 223,051.48
Fund Management Fee : 2.40% per annum
Pricing Frequency : Daily
Benchmark : 98% Jakarta Composite Index
2% 3-Month IDR Avg Time Deposit (Net)

FUND PERFORMANCE

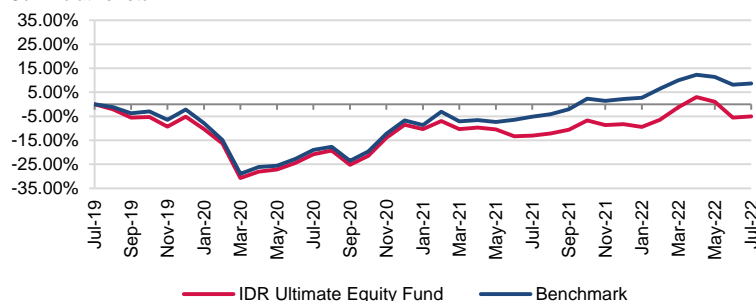
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	0.66%	-7.75%	3.53%	9.33%	-1.68%	N/A	0.05%
Benchmark*	0.45%	-3.26%	6.34%	14.58%	2.80%	N/A	5.03%

*Current benchmark is effective since inception

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

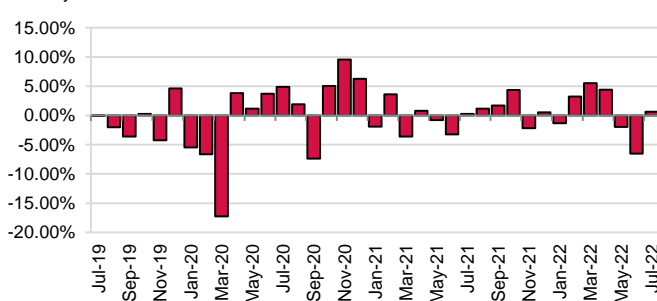
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

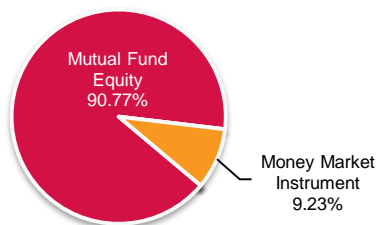


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity : 90.77%
Bond < 1 Year : 9.23%

TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF : 21.42%
Batavia Dana Saham MF : 27.32%
Schroder Dana Prestasi MF : 18.81%
Schroder Dana Prestasi Plus MF : 23.22%

FUND MANAGER COMMENTARY

In July 2022, IDR Ultimate Equity Fund booked performance of +0.66% mom, in line with the benchmark performance. By sector inside JCI, financials was the largest positive contributor (+1.3% mom), while consumer discretionary was the largest negative contributor (-2.5% mom). In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Domestic market followed the global market rebound amid modest second quarter earning announcement. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

DISCLAIMER: IDR Ultimate Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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

31 July 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 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

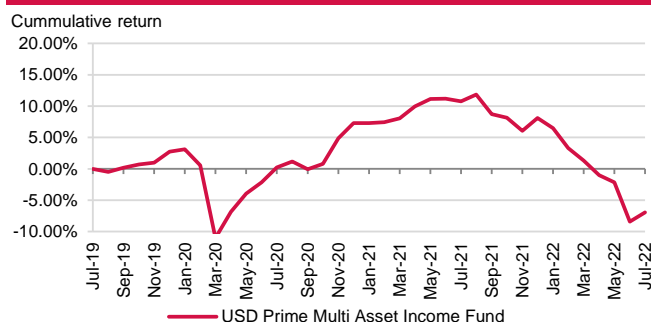
Launch Date	: 30 January 2019	Fund Size (million)	: USD 3.76
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 0.9741	Pricing Frequency	: Daily
Risk Level	: Moderate to High		

FUND PERFORMANCE

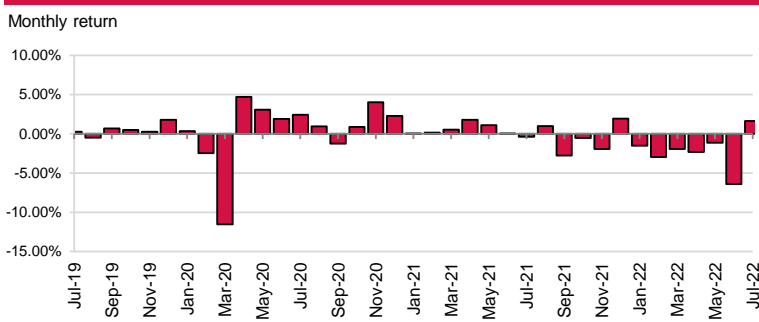
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	1.63%	-5.96%	-13.92%	-15.97%	-2.37%	N/A	-0.75%

**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

Fidelity Global Multi Asset Income Fund A-ACC MF

FUND MANAGER COMMENTARY

Geopolitical tensions, elevated inflation, tightening financial conditions and less disposable income are key risks to global growth. The probability of a hard landing scenario for the global economy has risen significantly, leading the managers to remain cautious. They are making dynamic use of hedges to manage portfolio risk, using market moves to take profits on long equity positions and selectively adding to risk. They also remain cautious on credit and are adding back to high-quality duration assets. The exposure to Defensive assets was increased and that to Yield assets was lowered. The allocation to Growth assets was adjusted and hedges were reduced. They also trimmed global equities and sold financial equities. Instead, they purchased European retailers, which are attractively valued with solid dividend levels. In China, they added to value stocks and bought a new position in property equities, as these asset classes are likely to be more responsive to policy easing. In fixed income, the allocation to Asian high yield bonds was reduced to manage risk, although the managers retained a cautiously optimistic view on the asset class. The exposure to emerging market local currency debt was lowered due to inflation concerns. Meanwhile, defensive assets, largely via higher quality developed market government and corporate bonds, were purchased following a rise in yields.

DISCLAIMER: USD Prime Multi Asset Income Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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

31 July 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 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 18.69
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.1660	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

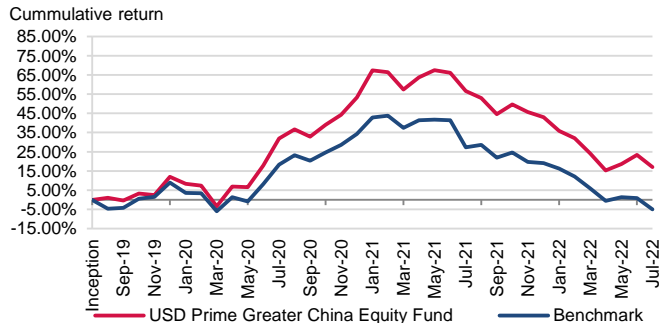
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-5.13%	1.60%	-18.15%	-25.25%	5.40%	N/A	5.21%
Benchmark*	-5.78%	-4.37%	-20.14%	-25.35%	-1.08%	N/A	-1.56%

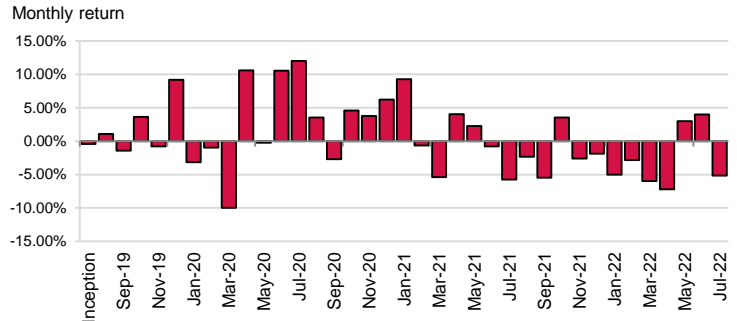
*Current benchmark is effective since inception

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

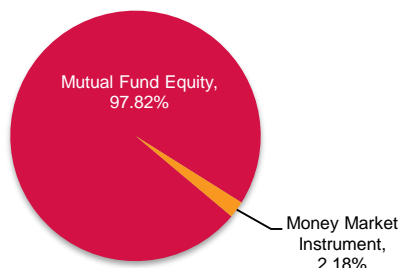
LAST 2 YEARS CUMULATIVE RETURN



LAST 2 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	97.82%
TD + Cash	2.18%

FUND MANAGER COMMENTARY

In July 2022, USD Prime Greater China Equity Fund booked performance of -5.13% mom, slightly above the benchmark performance. In last month, global equity market rebounded driven mainly by relatively dovish Fed outlook, except for China market which corrected due to concern on property sector, growth outlook, and less visibility on reopening. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

DISCLAIMER: USD Prime Greater China Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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

31 July 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
0% - 30% : Mutual Funds - Fixed Income
70% - 100% : Mutual Funds - Equity

FUND INFORMATION

Launch Date : 31 March 2021
Launch Price : USD 1.00
Unit Price (NAV) : USD 0.8611
Risk Level : High

Fund Size (million) : USD 1.22
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 90% MSCI World Total Return Index +
10% Bloomberg Barclays Global Aggregate TR Index

FUND PERFORMANCE

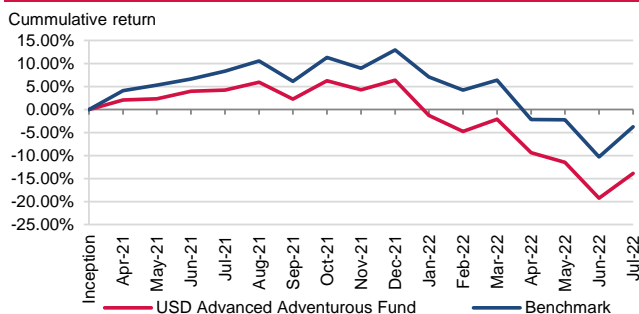
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	6.66%	-5.00%	-19.04%	-17.39%	N/A	N/A	-10.61%
Benchmark*	7.29%	-1.62%	-14.79%	-11.15%	N/A	N/A	-2.84%

*Current benchmark is effective since inception

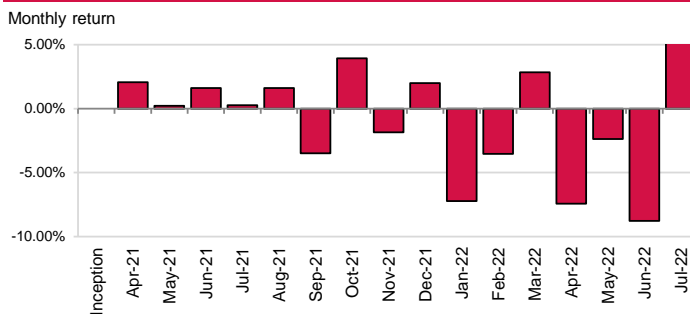
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

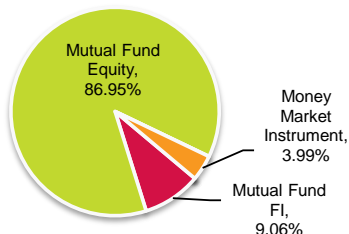
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	86.95%
MF Fixed Income	9.06%
TD + Cash	3.99%

TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	1.66%
AIA Diversified Fixed Income MF	9.06%
AIA Global Multi Factor Equity MF	25.52%
AIA Global Quality Growth MF	8.71%
AIA Global Select Equity MF	8.70%
AIA New Multinationals MF	42.36%

FUND MANAGER COMMENTARY

Economic data released in July painted a slowing global economy while inflation remains elevated. As widely anticipated, the US Federal Reserve (Fed) hiked interest rates by 75bps in July. Fed chairman Powell also highlighted that the pace of policy tightening is likely to slow down moving forward (data dependent). Bond yields fell in July on the back of softening economic data in the US, prompting investors to weigh potentially more moderate interest rate rises moving forward. Market will continue to place attention over rising inflation, interest rate hikes, slowing growth and geopolitical tension in the second half of 2022. 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 as we move into the second half of 2022. 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.

DISCLAIMER: USD Advanced Adventurous Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD ADVANCED BALANCED FUND

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

31 July 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
20% - 60% : Mutual Funds - Fixed Income
40% - 80% : Mutual Funds - Equity

FUND INFORMATION

Launch Date : 05 May 2021
Launch Price : USD 1.00
Unit Price (NAV) : USD 0.8608
Risk Level : Moderate to High

Fund Size (million) : USD 1.28
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Benchmark : 60% MSCI World Total Return Index +
40% Bloomberg Barclays Global Aggregate TR Index

FUND PERFORMANCE

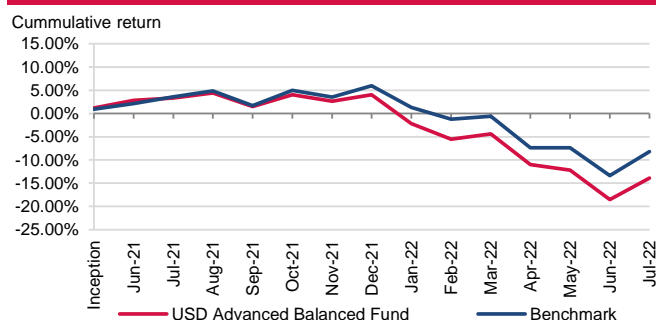
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	5.65%	-3.32%	-17.25%	-16.71%	N/A	N/A	-11.41%
Benchmark*	5.94%	-0.90%	-13.38%	-11.38%	N/A	N/A	-6.70%

*Current benchmark is effective since inception

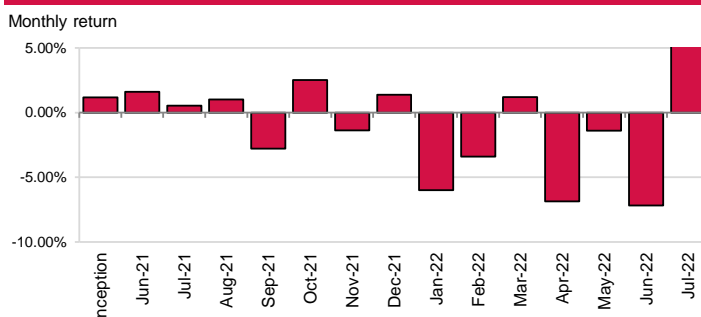
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

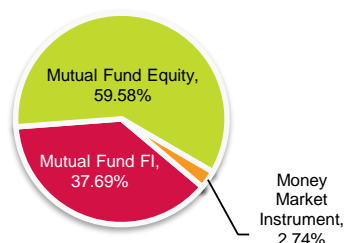
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	1.59%
AIA Diversified Fixed Income MF	37.69%
AIA Global Multi Factor Equity MF	17.27%
AIA Global Quality Growth MF	5.86%
AIA Global Select Equity MF	5.90%
AIA New Multinationals MF	28.95%

FUND MANAGER COMMENTARY

Economic data released in July painted a slowing global economy while inflation remains elevated. As widely anticipated, the US Federal Reserve (Fed) hiked interest rates by 75bps in July. Fed chairman Powell also highlighted that the pace of policy tightening is likely to slow down moving forward (data dependent). Bond yields fell in July on the back of softening economic data in the US, prompting investors to weigh potentially more moderate interest rate rises moving forward. Market will continue to place attention over rising inflation, interest rate hikes, slowing growth and geopolitical tension in the second half of 2022. 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 as we move into the second half of 2022. 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.

DISCLAIMER: USD Advanced Balanced Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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

31 July 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

Launch Date	: 30 August 2021	Fund Size (million)	: USD 0.49
Launch Price	: USD 1.00	Fund Management Fee	: 1.60% per annum
Unit Price (NAV)	: USD 0.8366	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Aggregate TR Index

FUND PERFORMANCE

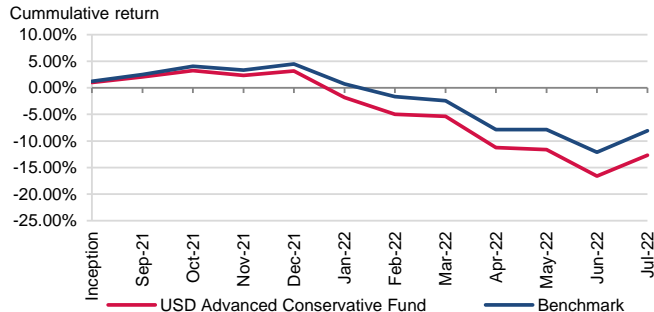
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	4.72%	-1.61%	-15.34%	N/A	N/A	N/A	-16.34%
Benchmark*	4.59%	-0.24%	-12.03%	N/A	N/A	N/A	-12.40%

*Current benchmark is effective since inception

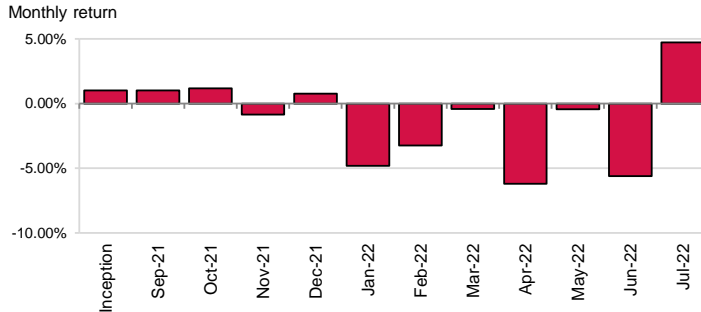
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

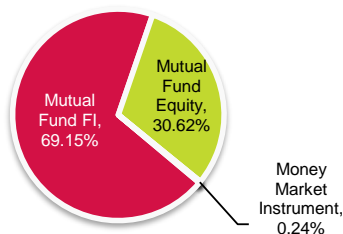
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	30.62%
MF Fixed Income	69.15%
TD + Cash	0.24%

TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	1.46%
AIA Diversified Fixed Income MF	69.15%
AIA Global Multi Factor Equity MF	8.61%
AIA Global Quality Growth MF	3.17%
AIA Global Select Equity MF	3.18%
AIA New Multinationals MF	14.20%

FUND MANAGER COMMENTARY

Economic data released in July painted a slowing global economy while inflation remains elevated. As widely anticipated, the US Federal Reserve (Fed) hiked interest rates by 75bps in July. Fed chairman Powell also highlighted that the pace of policy tightening is likely to slow down moving forward (data dependent). Bond yields fell in July on the back of softening economic data in the US, prompting investors to weigh potentially more moderate interest rate rises moving forward. Market will continue to place attention over rising inflation, interest rate hikes, slowing growth and geopolitical tension in the second half of 2022. 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 as we move into the second half of 2022. 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.

DISCLAIMER: USD Advanced Conservative Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.