



FUND FACT SHEET

USD FIXED INCOME FUND

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

31 March 2022

INVESTMENT MANAGER

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

INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Launch Date : 7 November 2000
Launch Price : USD 1.00
Unit Price (NAV) : USD 3.05
Risk Level : Moderate

Fund Size (million) : USD 58.79
Fund Management Fee : 1.45% per annum
Pricing Frequency : Daily
Benchmark : 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD
10% Indonesia Deposit Rate Avg 3-Month USD (Net of 20.0% WHT)

Fund Duration : 7.96

Benchmark Duration : 7.99

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-0.25%	-5.82%	-5.82%	-2.86%	3.36%	2.94%	5.35%
Benchmark*	-0.80%	-6.21%	-6.21%	-2.71%	2.84%	2.66%	0.75%

*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)

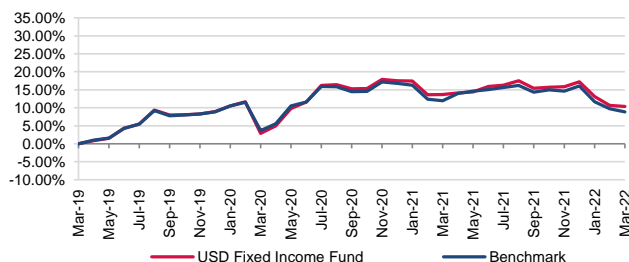
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

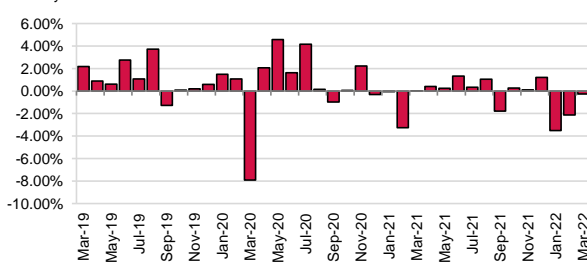
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

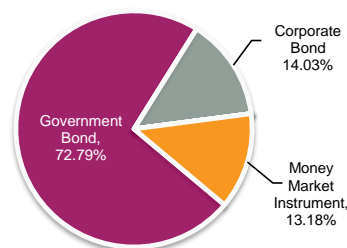


LAST 3 YEARS MONTHLY RETURN

Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	72.79%
Materials	1.31%
Consumer Staples	1.18%
Energy	1.75%
Financials	7.47%
Utilities	2.32%
Bond < 1 Year	0.69%
TD + Cash	12.48%

TOP HOLDINGS

INDOIS 2026
INDON 2030
INDON 2035
INDON 2043
INDON 2049

FUND MANAGER COMMENTARY

US Treasury yields went up with the 10Yr yield increased to 2.33% by end of March 2022 vs 1.82% in February 2022. Market sentiments were driven by the US Federal Reserve ("Fed") rate hike, +25 bps in March 2022 and open for another +50bps hike in May 2022, high inflation number globally and geopolitical tension after Russia invasion to Ukraine. Indonesia USD bonds prices moved in line with US Treasury as seen in the Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD, reported a decline by -0.76%, while the USD Fixed Income Fund booked return of -0.25% in March 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 March 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	Fund Size (million)	: IDR 1,063,156.84
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 4,512.69	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 90% Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR 10% Indonesia Deposit Rate Avg 3-Month IDR (Net of 20.0% WHT)
Fund Duration	: 6.06	Benchmark Duration	: 5.52

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-1.00%	-0.67%	-0.67%	4.93%	6.43%	5.33%	7.30%
Benchmark *	-0.85%	-0.44%	-0.44%	5.74%	7.38%	6.17%	9.62%

*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)

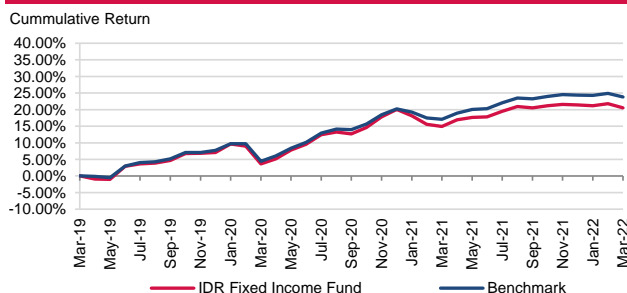
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

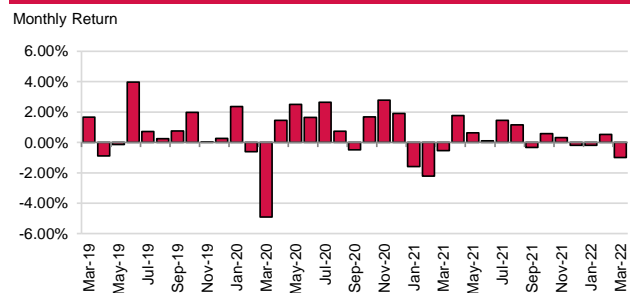
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

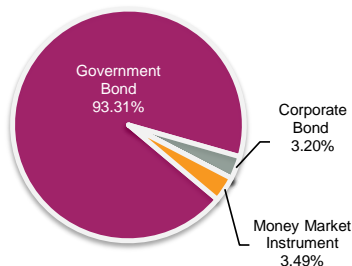
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	93.31%
Consumer Discretionary	0.99%
Industrial Bond	2.21%
MF Money Market	2.65%
TD + Cash	0.84%

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0059
Government Bond FR0072
Government Bond FR0078
Government Bond FR0086

FUND MANAGER COMMENTARY

Indonesia local government bond market reported negative movement in March 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.82% on monthly basis, while the IDR Fixed Income Fund performance reported -1.00% return in the same month. The 10Yr IDR government bond underwent correction with yield increased by +22 bps to 6.73% in March 2022. Market sentiments were driven by US Federal Reserve rate hike, +25 bps in March 2022 and open for another +50bps hike in May 2022, high inflation number globally and geopolitical tension. On the domestic monetary side, Bank Indonesia maintained its policy rate 7D-RRR at 3.5%, but increased reserve requirement ratio by +150 bps in March 2022.

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 March 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 14,417,540.00
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 15,035.62	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**	3.45%	5.57%	5.57%	9.93%	-1.37%	0.24%	13.51%
Benchmark *	3.29%	7.67%	7.67%	18.61%	3.55%	5.17%	14.63%

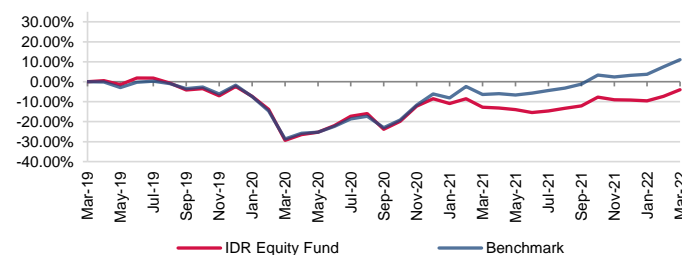
*Current benchmark is effective from 1 April 2014

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

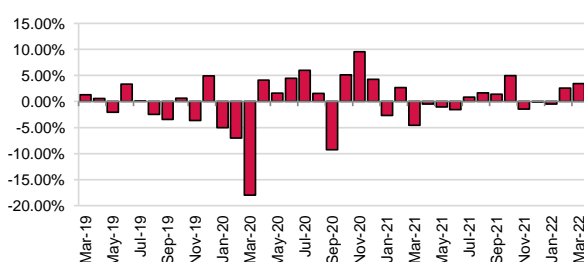
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

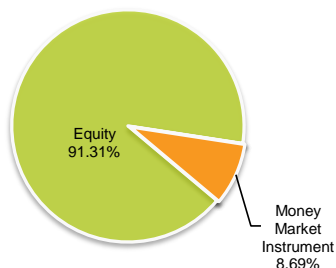


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.26%
Consumer Discretionary	5.87%
Consumer Staples	9.37%
Energy	4.08%
Financials	37.99%
Health Care	3.90%
Industrials	1.50%
Information Technology	2.30%
Materials	10.01%
Real Estate	2.59%
Utilities	0.42%
TD + Cash	8.69%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk	13.26%
PT Astra International Tbk	5.87%
PT Bank Central Asia Tbk	9.37%
PT Bank Jago Tbk	4.08%
PT Bank Mandiri Tbk	37.99%
PT Bank Negara Indonesia Tbk	3.90%
PT Bank Rakyat Indonesia Tbk	1.50%
PT Indofood Sukses Makmur Tbk	2.30%
PT Merdeka Copper Gold Tbk	10.01%
PT Telekomunikasi Indonesia Tbk	2.59%
	0.42%
	8.69%

FUND MANAGER COMMENTARY

In March 2022, IDR Equity Fund booked a positive return of +3.45% mom, in line with benchmark performance. Material sector was the largest positive contributor (+1% mom), while information technology was the least positive contributor (+0% mom). In March 2022, domestic equity market rallied driven by IDR8.5tn net foreign inflows, supported by Indonesia's position as a net commodity exporter, strong trade surplus, and economic reopening. Going forward, while we remain positive in equity market in FY22 on domestic post-Covid-19 economic reopening and potentially more profound earnings recovery this year, we are also increasingly more cognizant of potentially rising inflationary pressure.

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 March 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 520,405.54
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,053.84	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**	0.06%	0.24%	0.24%	1.29%	2.75%	3.44%	4.63%
Benchmark*	0.01%	0.17%	0.17%	1.18%	2.26%	2.65%	3.79%

*Current benchmark is effective from 1 March 2022

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

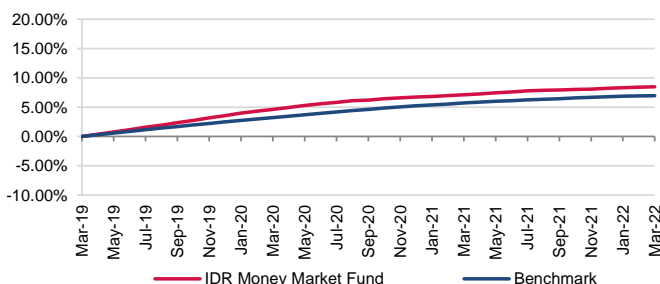
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

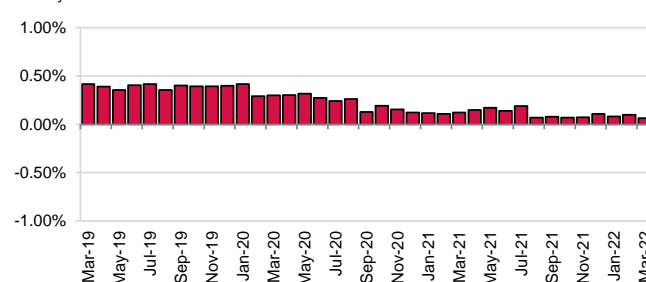
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

MF Money Market	37.51%
Bond < 1 Year	21.53%
TD + Cash	40.96%

TOP HOLDINGS

BNI-AM Dana Likuid MF
CIMB Principal Cash Fund MF
TD Bank CIMB Niaga Syariah
TD Bank OCBC - NISP
Trim Kas 2 MF

FUND MANAGER COMMENTARY

February inflation recorded lower at 2.06% yoy (-0.02% mom) from 2.18% yoy (0.56% mom) in January. Deflation in February happened after government set the max price for palm oil. On the monetary side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% to support economic growth. Meanwhile, liquidity in banking sector remained ample, resulting in lower IDR time deposit rates at the range of 1.90%-3.00% p.a. and IDR Money Market Fund booked performance of +0.06% in March 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 March 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 15,114.75
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,931.23	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**	0.09%	0.19%	0.19%	0.91%	2.33%	3.05%	4.23%
Benchmark*	0.01%	0.17%	0.17%	1.18%	2.26%	2.65%	3.74%

*Current benchmark is effective from 1 March 2022

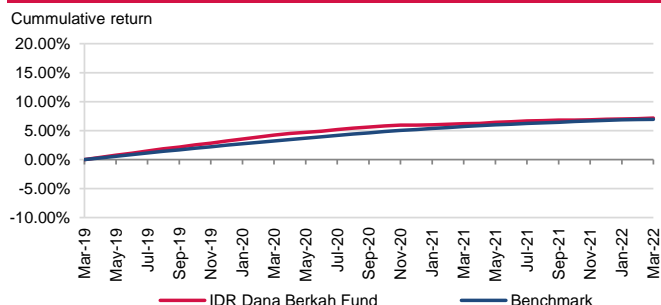
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

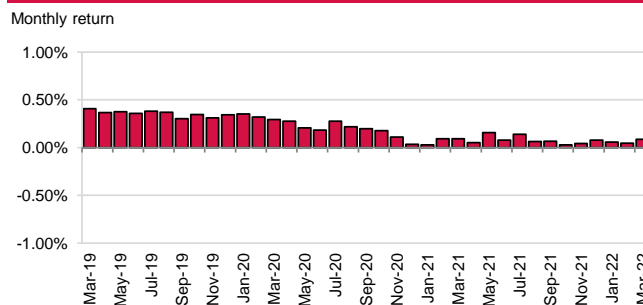
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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

MF Money Market	59.11%
TD + Cash	40.89%

TOP HOLDINGS

Bahana Likuid Syariah MF
TD Bank CIMB Niaga Syariah
TD Bank Danamon Syariah
TD Maybank Syariah Indonesia
Trimegah Kas Syariah MF

FUND MANAGER COMMENTARY

February inflation recorded lower at 2.06% yoy (-0.02% mom) from 2.18% yoy (0.56% mom) in January. Deflation in February happened after government set the max price for palm oil. On the monetary side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% to support economic growth. Meanwhile, liquidity in banking sector remained ample, resulting in lower mudharabah returns at equivalent rates ranging from 2.25%-2.90% p.a. and IDR Dana Berkah Fund booked performance of +0.09% in March 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 March 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 2,263.02
Risk Level : Moderate to High

Fund Size (million) : IDR 285,565.85
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**	1.96%	5.23%	5.23%	11.42%	3.02%	3.72%	6.18%
Benchmark*	1.07%	4.64%	4.64%	12.08%	4.85%	5.00%	4.87%

*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)

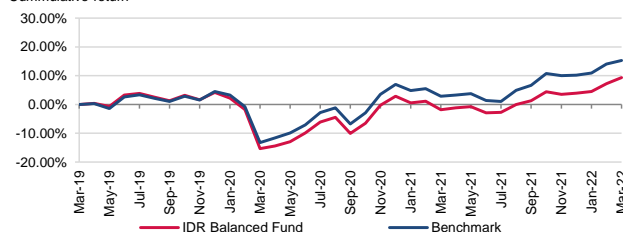
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

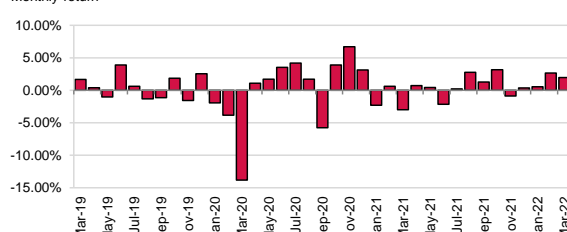
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

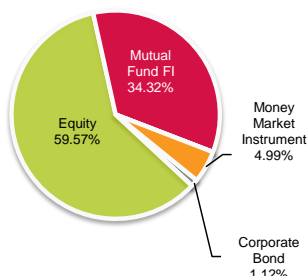


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.78%
Consumer Discretionary	3.54%
Consumer Staples	5.89%
Energy	3.20%
Financials	31.97%
Health Care	1.65%
Information Technology	1.00%
Materials	3.54%
Real Estate	0.99%
Industrials Bond	1.12%
MF Fixed Income	34.32%
Bond < 1 Year	2.18%
TD + Cash	2.80%

TOP HOLDINGS

Government Bond FR0040	7.78%
Government Bond FR0042	3.54%
Government Bond FR0078	5.89%
Government Bond FR0080	3.20%
Government Bond FR0082	31.97%
PT Bank Central Asia Tbk	1.65%
PT Bank Mandiri Tbk	1.00%
PT Bank Negara Indonesia Tbk	3.54%
PT Bank Rakyat Indonesia Tbk	0.99%
PT Telekomunikasi Indonesia Tbk	1.12%

FUND MANAGER COMMENTARY

In March 2022, the IDR Balanced Fund booked performance of +1.96%. In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Domestic market also rallied driven by IDR8.5tn net foreign inflow, supported by Indonesia position as net commodity exporter, strong trade data, and economic reopening. In bond market, Indonesia local government bonds reported negative movement in March 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.82% on monthly basis. Market sentiments were driven by US Federal Reserve rate hike by +25 bps in March 2022, expectation of more rate hikes to come, high inflation number globally and geopolitical tension

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 March 2022

INVESTMENT MANAGER

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

INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Launch Date	: 29 October 2009	Fund Size (million)	: IDR 15,231.57
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 1,599.48	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**	0.09%	0.25%	0.25%	1.11%	2.54%	3.19%	3.85%
Benchmark*	0.01%	0.17%	0.17%	1.18%	2.26%	2.65%	3.20%

*Current benchmark is effective from 1 March 2022

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

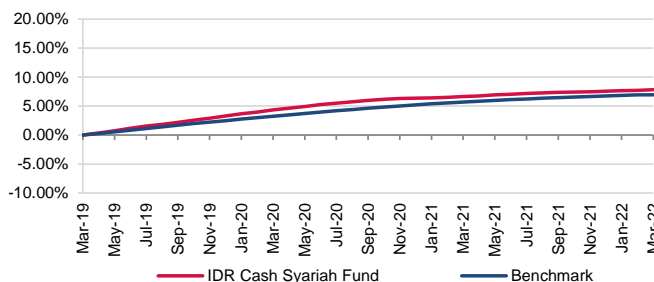
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

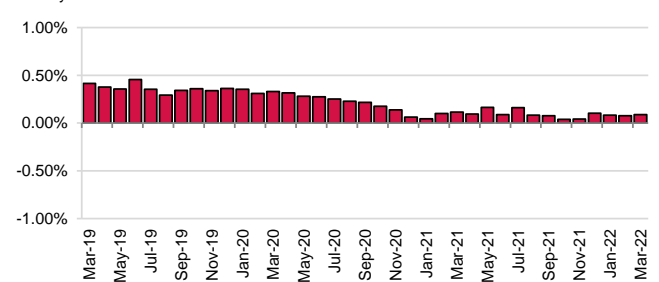
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

MF Money Market	52.44%
Bond < 1 Year	6.64%
TD + Cash	40.93%

TOP HOLDINGS

Bahana Likuid Syariah MF
Sukuk Pegadaian 2022
TD Bank CIMB Niaga Syariah
TD Bank Syariah Indonesia
Trimegah Kas Syariah MF

FUND MANAGER COMMENTARY

February inflation recorded lower at 2.06% yoy (-0.02% mom) from 2.18% yoy (0.56% mom) in January. Deflation in February happened after government set the max price for palm oil. On the monetary side, Bank Indonesia kept the 7-Day RRR policy rate at 3.50% to support economic growth. Meanwhile, liquidity in banking sector remained ample resulting in lower mudharabah returns at equivalent rates ranging from 2.25%-2.90% p.a. and IDR Cash Syariah Fund booked performance of +0.09% in March 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 March 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 1,369,320.78
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 922.98	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**	3.14%	4.45%	4.45%	-1.07%	-7.17%	-5.18%	-0.68%
Benchmark*	3.04%	4.38%	4.38%	-1.82%	-4.79%	-3.06%	2.58%

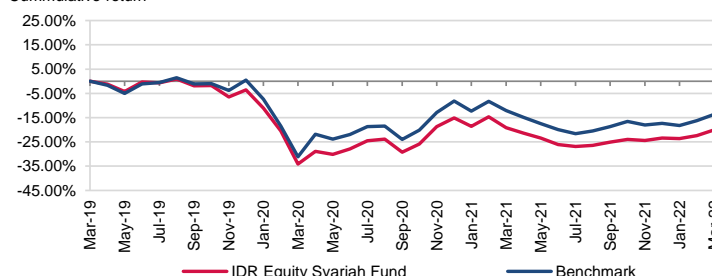
*Current benchmark is effective from 1 Apr 2014

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

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

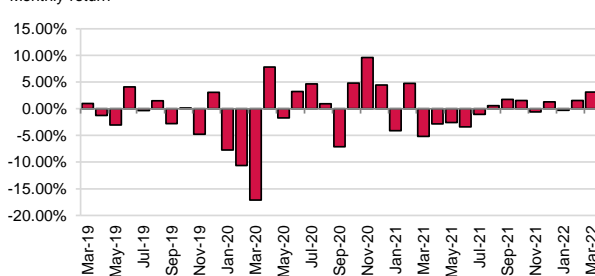
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

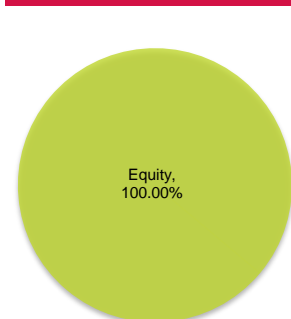


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	21.93%
Consumer Discretionary	5.31%
Consumer Staples	18.22%
Energy	17.76%
Health Care	8.04%
Information Technology	3.97%
Materials	21.88%
Real Estate	2.43%
Utilities	0.45%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Aneka Tambang Tbk
PT Chandra Asri Petrochemical Tbk
PT Charoen Pokphand Indonesia Tbk
PT Elang Mahkota Teknologi Tbk
PT Erajaya Swasembada Tbk
PT Indofood Sukses Makmur Tbk
PT Kalbe Farma Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk

FUND MANAGER COMMENTARY

In March 2022, IDR Equity Syariah Fund booked performance of +3.14% mom, in line with benchmark performance. By sector inside JII, communication services was the largest positive contributor (1.8% mom), while consumer staples was the largest negative contributor (-0.8% mom). In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Domestic market also rallied driven by IDR8.5tn net foreign inflow, supported by Indonesia position as net commodity exporter, strong trade data, and economic reopening. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 2022

INVESTMENT MANAGER

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

INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Launch Date : 25 June 2010
 Launch Price : IDR 1,000.00
 Unit Price (NAV) : IDR 1,522.40
 Risk Level : Moderate to High

Fund Size (million) : IDR 568,840.89
 Fund Management Fee : 1.85% per annum
 Pricing Frequency : Daily
 Benchmark : 50% Jakarta Islamic Index
 50% Indonesia Government Sukuk Index (IGSIX)

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	1.69%	2.47%	2.47%	1.70%	-1.00%	-0.11%	3.64%
Benchmark*	1.43%	2.38%	2.38%	2.44%	1.24%	1.36%	4.18%

*Current benchmark is effective from 1 Jan 2020

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

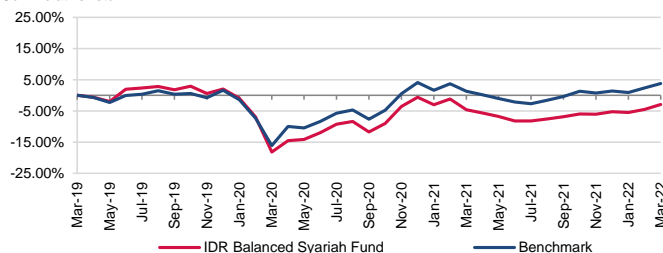
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

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

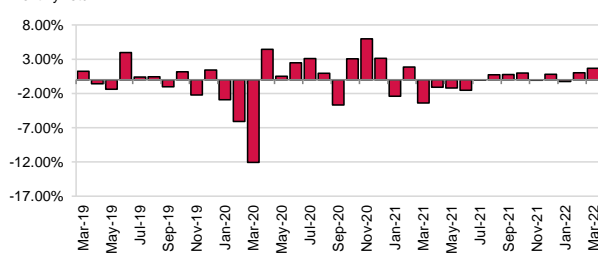
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

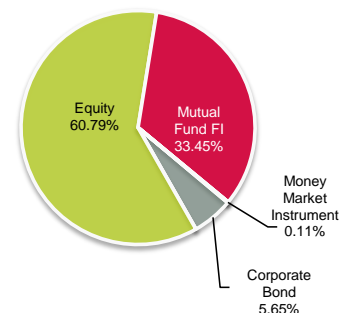


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.30%
Consumer Discretionary	3.09%
Consumer Staples	10.46%
Energy	10.57%
Health Care	5.59%
Information Technology	2.32%
Materials	12.05%
Real Estate	2.98%
Utilities	0.44%
Industrials Bond	5.65%
MF Fixed Income	33.45%
TD + Cash	0.11%

TOP HOLDINGS

Angkasa Pura I 2026 Bond
PT Adaro Energy Indonesia Tbk
PT Charoen Pokphand Indonesia 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 March 2022, IDR Balanced Syariah Fund booked performance of +1.69%. In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Domestic market also rallied driven by IDR8.5tn net foreign inflow, supported by Indonesia position as net commodity exporter, strong trade data, and economic reopening. In sharia bond market, Indonesia local sharia government bonds reported negative movement in March 2022 with the IBPA Indonesia Government Sukuk Index Total Return weakened by -0.18% on monthly basis. Market sentiments were driven by US Federal Reserve rate hike by +25 bps in March 2022, expectation of more rate hikes to come, high inflation number globally and geopolitical tension.

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 March 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 6,623,942.06
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.00% per annum
Unit Price (NAV)	: IDR 1,938.70	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index

FUND PERFORMANCE

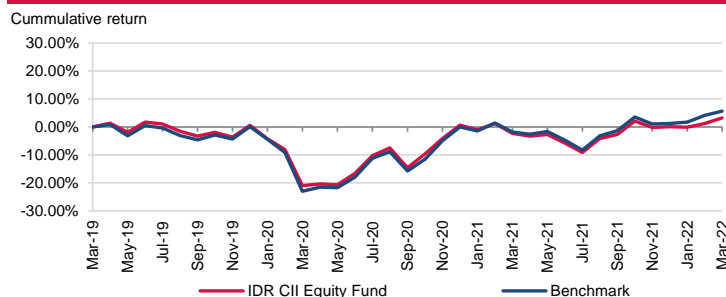
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	1.97%	3.09%	3.09%	5.72%	1.08%	3.46%	6.07%
Benchmark*	1.43%	4.36%	4.36%	7.63%	2.03%	4.39%	5.43%

*Current benchmark is effective since 1 Jan 2018

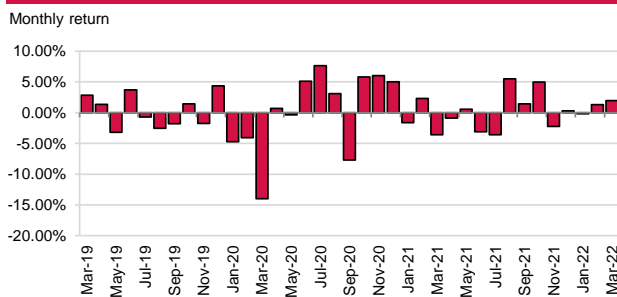
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

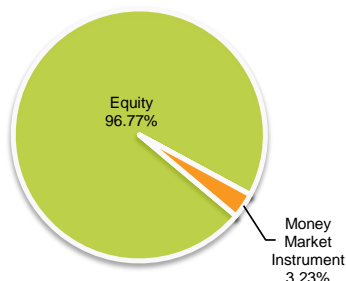
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	14.74%
Consumer Discretionary	10.25%
Consumer Staples	6.38%
Energy	5.03%
Financials	43.53%
Health Care	3.54%
Industrials	1.03%
Information Technology	5.07%
Materials	6.08%
Real Estate	0.89%
Utilities	0.21%
TD + Cash	3.23%

TOP HOLDINGS

PT Astra International Tbk	14.74%
PT Bank Central Asia Tbk	10.25%
PT Bank Mandiri Tbk	6.38%
PT Bank Negara Indonesia Tbk	5.03%
PT Bank Rakyat Indonesia Tbk	43.53%
PT Charoen Pokphand Indonesia Tbk	3.54%
PT Kalbe Farma Tbk	1.03%
PT Merdeka Copper Gold Tbk	5.07%
PT Telekomunikasi Indonesia Tbk	6.08%
Tencent Holdings Ltd	0.89%
	0.21%
	3.23%

FUND MANAGER COMMENTARY

In March 2022, IDR CII Equity Fund booked positive return of +1.97% mom, outperforming its benchmark. In March 2022, China equity market corrected in the early part of month but rebounded in the later part of the month amid continuation of Russia-Ukraine war, 25bps Fed rate hike, and Shanghai lockdown. However, India and Indonesia equity markets rallied driven by net foreign inflows and domestic economic reopening. Going forward, China, India & Indonesia equity markets movement could continue to be influenced by the development of global and domestic factors such as development & global policy reactions on Ukraine-Russia war, and also by domestic fiscal and macro-economic policies especially in containing the currently rising inflationary pressure while boosting or preserving growth.

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 March 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
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,173.15
Risk Level : High

Fund Size (million) : IDR 900,415.39
Fund Management Fee : 1.00% per annum
Pricing Frequency : Daily
Benchmark : 90% Jakarta Composite Index
10% 3-Month IDR Avg Time Deposit (Net)

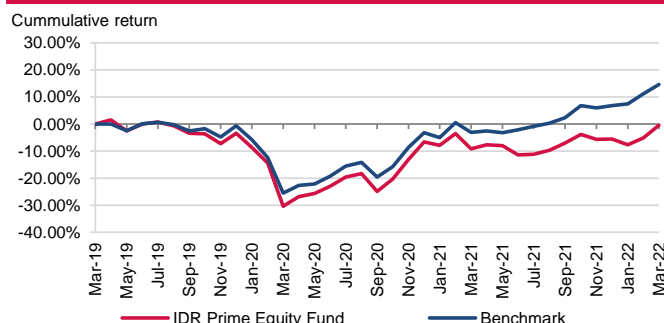
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	4.97%	5.41%	5.41%	9.59%	-0.14%	1.15%	2.16%
Benchmark*	3.12%	7.34%	7.34%	18.35%	4.65%	6.16%	5.99%

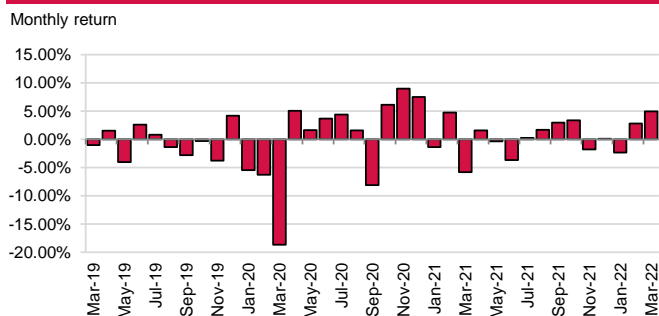
*Current benchmark is effective since inception

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

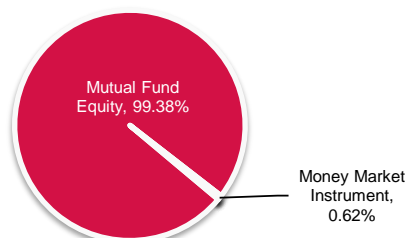
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	14.36%
Schroder Dana Istimewa MF	41.09%
Schroder Dana Prestasi MF	43.93%
TD + Cash	0.62%

FUND MANAGER COMMENTARY

In March 2022, IDR Prime Equity Fund booked performance of +4.97% mom, above the benchmark performance. By sector inside JCI, materials was the largest positive contributor (1% mom), while information technology was the least positive contributor (0% mom). In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Domestic market also rallied driven by IDR8.5tn net foreign inflow, supported by Indonesia position as net commodity exporter, strong trade data, and economic reopening. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 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 207,689.71
Launch Price	: IDR 1,000.00	Fund Management Fee	: 0.60% per annum
Unit Price (NAV)	: IDR 1,597.26	Pricing Frequency	: Daily
Risk Level	: Moderate	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% 3-Month IDR Avg Time Deposit (Net)
Fund Duration	: 4.59	Benchmark Duration	: 5.22

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	-0.66%	-0.59%	-0.59%	5.52%	6.99%	6.05%	6.50%
Benchmark*	-0.71%	-0.14%	-0.14%	6.54%	8.25%	7.11%	7.67%

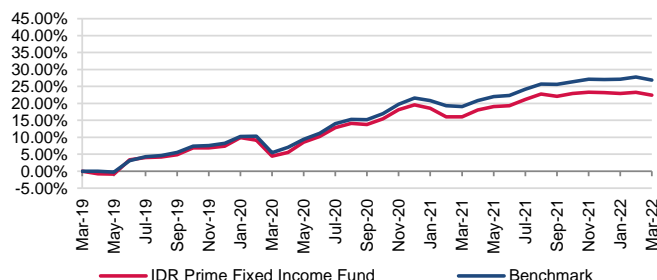
*Current benchmark is effective since 1 May 2016

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

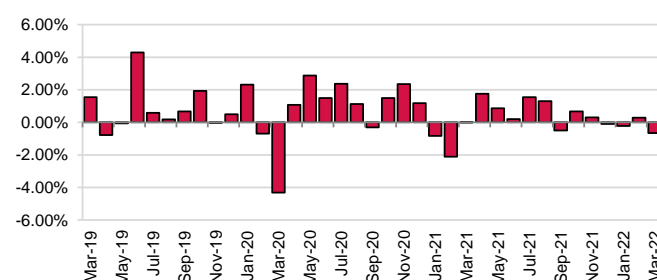
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

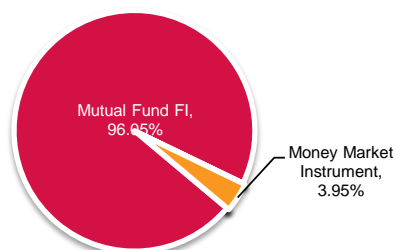


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	34.60%
Schroder Dana Mantap Plus II MF	61.45%
TD + Cash	3.95%

FUND MANAGER COMMENTARY

Indonesia local government bond market reported negative movement in March 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.82% on monthly basis, while the IDR Prime Fixed Income Fund performance reported -0.66% return in the same month. The 10Yr IDR government bond underwent correction with yield increased by +22 bps to 6.73% in March 2022. Market sentiments were driven by US Federal Reserve rate hike, +25 bps in March 2022 and open for another +50bps hike in May 2022, high inflation number globally and geopolitical tension. On the domestic monetary side, Bank Indonesia maintained its policy rate 7D-RRR at 3.5%, but increased reserve requirement ratio by +150 bps in March 2022.

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 March 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 70,912.58
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: IDR 922.25	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Indonesia Sharia Stock Index 2% 3-Month IDR Avg Time Deposit (Net)

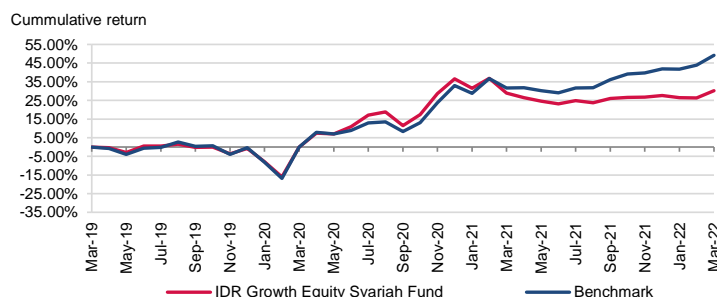
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	3.15%	2.13%	2.13%	1.10%	-3.64%	-2.91%	-1.18%
Benchmark*	3.71%	5.20%	5.20%	13.35%	2.03%	2.37%	3.41%

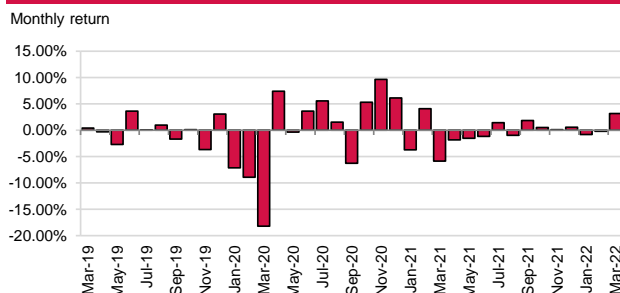
*Current benchmark is effective since inception

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

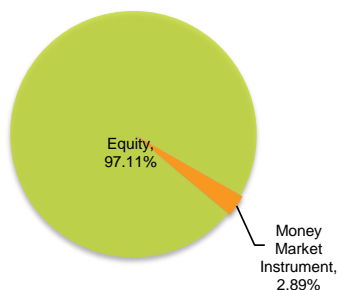
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	19.24%
Consumer Discretionary	10.47%
Consumer Staples	16.72%
Energy	11.74%
Financials	0.31%
Health Care	8.43%
Industrials	0.76%
Information Technology	6.83%
Materials	16.80%
Real Estate	5.81%
TD + Cash	2.89%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk	19.24%
PT Adaro Minerals Indonesia Tbk	10.47%
PT Aneka Tambang Tbk	16.72%
PT Charoen Pokphand Indonesia Tbk	11.74%
PT Ciputra Development Tbk	0.31%
PT Erajaya Swasembada Tbk	8.43%
PT Harum Energy Tbk	0.76%
PT Mitra Pinasthika Mustika Tbk	6.83%
PT Prodia Widyahusada Tbk	16.80%
PT Telekomunikasi Indonesia Tbk	5.81%
	2.89%

FUND MANAGER COMMENTARY

In March 2022, IDR Growth Equity Syariah Fund booked performance of +3.15% mom, below the benchmark performance. By sector inside ISSI, materials was the largest positive contributor (1.3% mom), while consumer staples was the largest negative contributor (-0.3% mom). In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Domestic market also rallied driven by IDR8.5tn net foreign inflow, supported by Indonesia position as net commodity exporter, strong trade data, and economic reopening. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 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 50,866.64
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: IDR 1,120.77	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Government Sukuk Index (IGSIX)

FUND PERFORMANCE

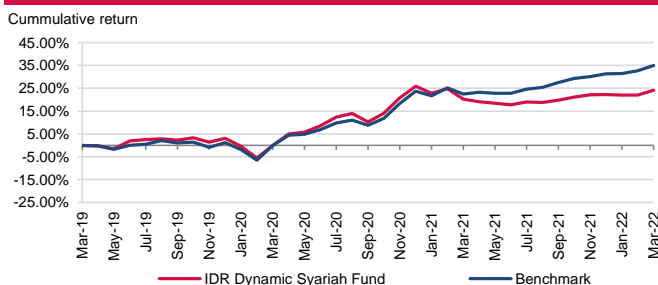
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	1.76%	1.56%	1.56%	3.29%	0.66%	0.68%	1.69%
Benchmark*	1.77%	2.79%	2.79%	10.17%	4.77%	4.13%	4.43%

*Current benchmark is effective from 1 Jan 2020

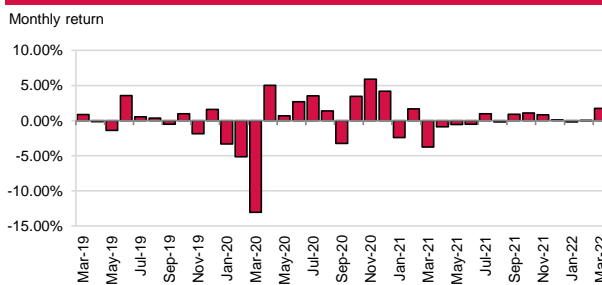
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

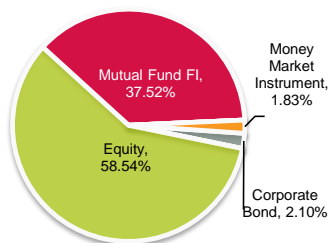
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.91%
Consumer Discretionary	6.35%
Consumer Staples	9.92%
Energy	6.88%
Financials	0.55%
Health Care	4.70%
Industrials	0.39%
Information Technology	3.98%
Materials	9.67%
Real Estate	3.84%
Utilities	0.35%
Industrials Bond	2.10%
MF Fixed Income	37.52%
TD + Cash	1.83%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Adaro Minerals Indonesia Tbk
PT Ciputra Development Tbk
PT Erajaya Swasembada Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN SRI PBS026
SBSN SRI PBS028
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In March 2022, IDR Dynamic Syariah Fund booked performance of +1.76%. In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Domestic market also rallied driven by IDR8.5tn net foreign inflow, supported by Indonesia position as net commodity exporter, strong trade data, and economic reopening. In sharia bond market, Indonesia local sharia government bonds reported negative movement in March 2022 with the IBPA Indonesia Government Sukuk Index Total Return weakened by -0.18% on monthly basis. Market sentiments were driven by US Federal Reserve rate hike by +25 bps in March 2022, expectation of more rate hikes to come, high inflation number globally and geopolitical tension.

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 March 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	Fund Size (million)	: USD 47.46
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.2630	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan

FUND PERFORMANCE

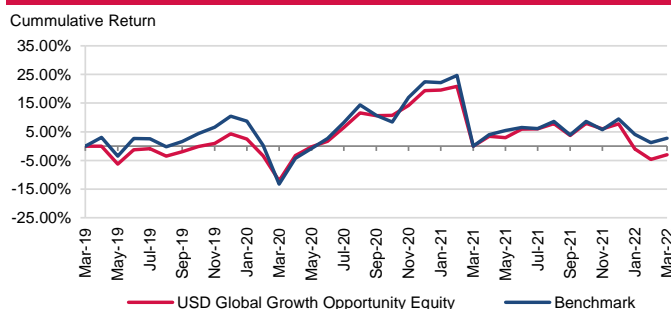
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	1.69%	-9.98%	-9.98%	-3.01%	5.31%	4.36%	4.32%
Benchmark*	1.50%	-6.11%	-6.11%	2.75%	10.59%	9.03%	9.02%

*Current benchmark is effective since 1 Jan 2018

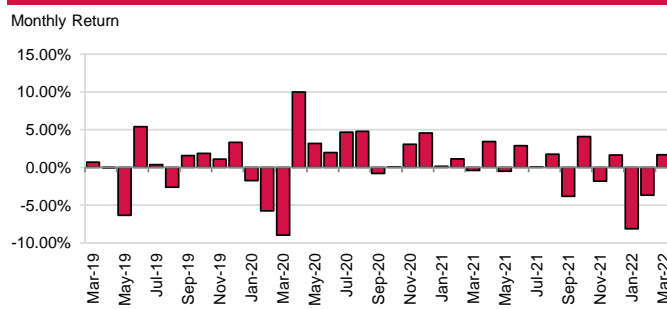
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

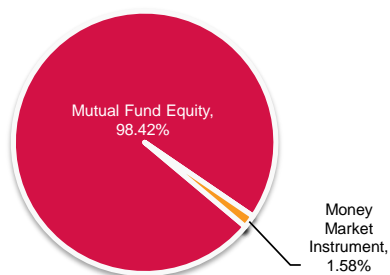
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

AIA Global Multi-Factor Equity MF	12.83%
AIA Global Quality Growth MF	7.83%
AIA Global Select Equity MF	7.66%
AIA New Multinationals MF	18.13%
CIMB Principal Islamic Asia Pacific Equity MI	6.06%
Mandiri Global Sharia Equity Dollar MF	20.53%
Schroder Global Syariah Equity MF	25.38%
TD + Cash	1.58%

FUND MANAGER COMMENTARY

In March 2022, USD Global Growth Opp. Equity Fund booked performance of +1.69% mom, above the benchmark performance. In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 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	Fund Size (million)	: USD 4.16
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.0475	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)

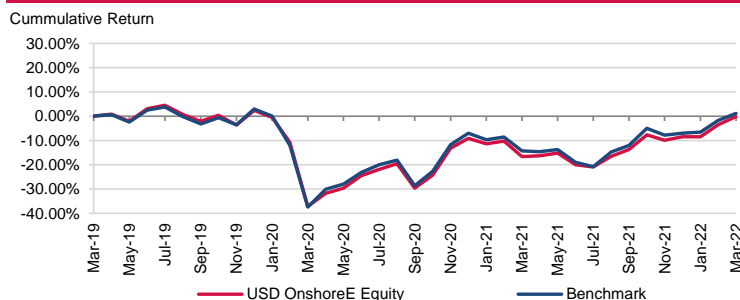
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	3.52%	9.01%	9.01%	19.77%	0.38%	N/A	0.94%
Benchmark*	3.02%	8.79%	8.79%	18.11%	0.40%	N/A	0.76%

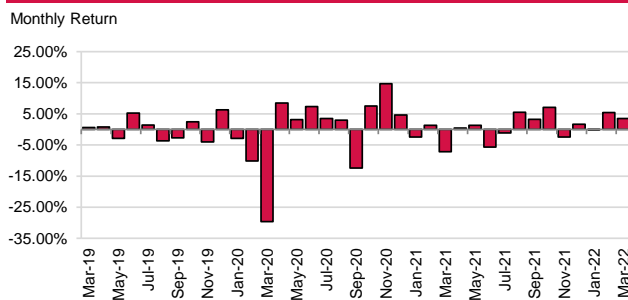
*Current benchmark is effective since inception

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

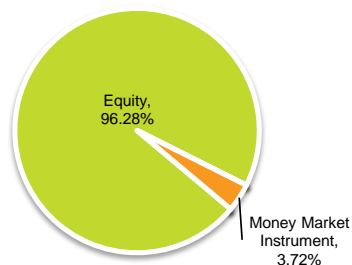
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.08%
Consumer Discretionary	5.41%
Consumer Staples	3.38%
Energy	5.61%
Financials	59.94%
Industrials	0.11%
Materials	7.06%
Real Estate	1.68%
TD + Cash	3.72%

TOP HOLDINGS

PT Adaro Energy Tbk
PT Aneka Tambang Tbk
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Neo Commerce Tbk
PT Bank Rakyat Indonesia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In March 2022, USD Onshore Equity Fund booked performance of +3.52% mom, outperforming the MXID performance (in USD). By sector inside USD Onshore Equity Fund, financials was the largest positive contributor (+2.1% mom), while consumer staples was the largest negative contributor (-0.3% mom). In the last month, global market rebounded mom, as markets started to factor in Fed tightening pace, the high inflation and the Ukraine-Russia war. Domestic market continued its positive momentum, supported by significant approximately IDR32t equity net inflow YTD March-2022, as investor view Indonesia position as net commodity producer favorably. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 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
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.2822
Risk Level : High

Fund Size (million) : USD 64.70
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily

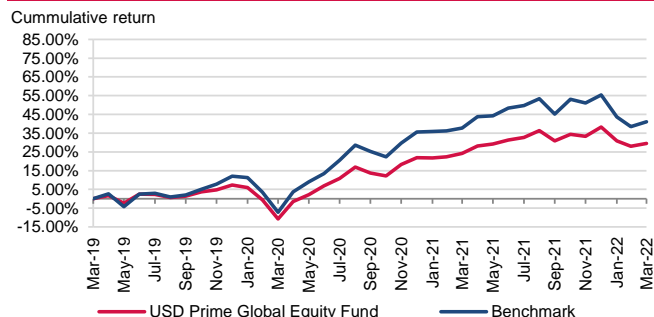
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	1.16%	-6.33%	-6.33%	4.23%	9.01%	N/A	6.11%
Benchmark*	1.80%	-9.09%	-9.09%	2.53%	13.55%	N/A	8.78%

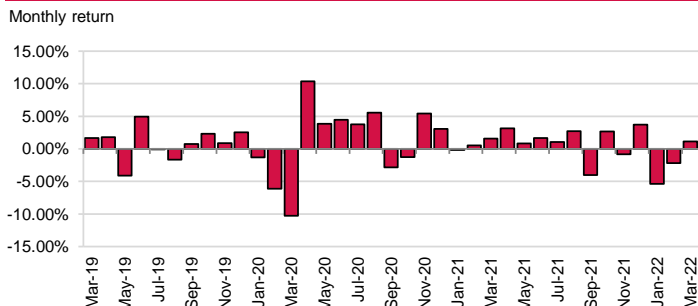
*Current benchmark is effective since inception

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

LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	82.21%
Schroder Asian Equity Yield Class A MF	17.79%

FUND MANAGER COMMENTARY

In March 2022, USD Prime Global Equity Fund booked performance of +1.16% mom, below the benchmark performance. In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 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 62.15
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9562	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Emerging Market

FUND PERFORMANCE

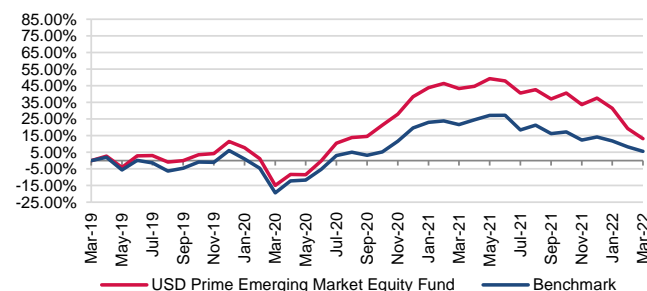
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-5.13%	-17.70%	-17.70%	-21.05%	4.23%	N/A	-1.06%
Benchmark*	-2.43%	-7.46%	-7.46%	-13.19%	2.78%	N/A	-1.54%

*Current benchmark is effective since inception

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

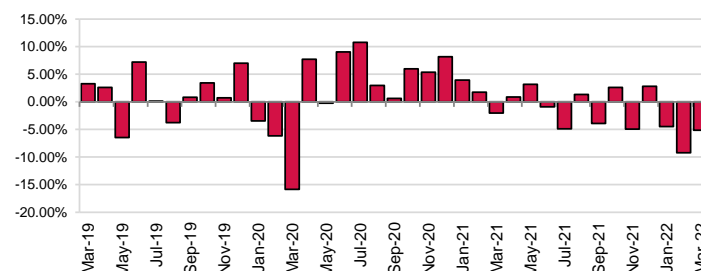
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

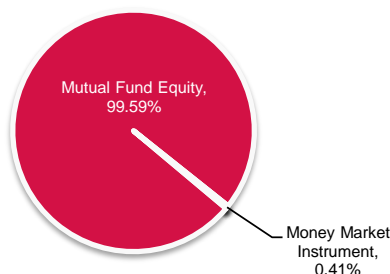


LAST 3 YEARS MONTHLY RETURN

Monthly return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF	99.59%
TD + Cash	0.41%

FUND MANAGER COMMENTARY

In March 2022, USD Prime Emerging Market Equity Fund booked performance of -5.13% mom, below the benchmark performance. In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 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	Fund Size (million)	: IDR 213,518.18
Launch Price	: IDR 1,000.00	Fund Management Fee	: 2.40% per annum
Unit Price (NAV)	: IDR 1,040.53	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 98% Jakarta Composite Index 2% 3-Month IDR Avg Time Deposit (Net)

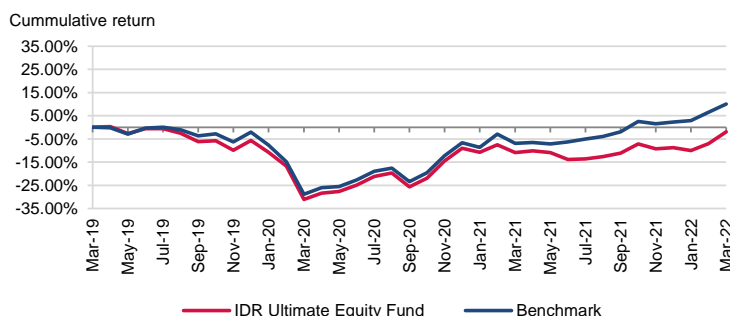
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	5.53%	7.50%	7.50%	10.10%	-0.64%	N/A	1.17%
Benchmark*	3.27%	7.59%	7.59%	18.26%	3.25%	N/A	5.90%

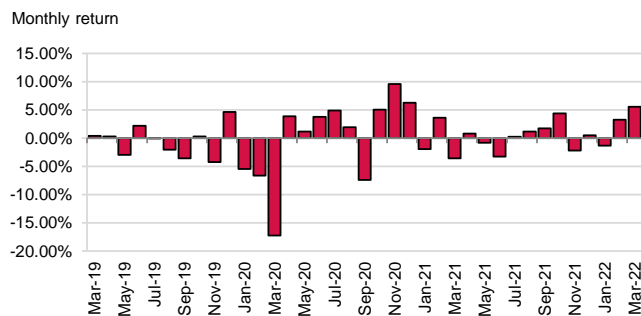
*Current benchmark is effective since inception

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

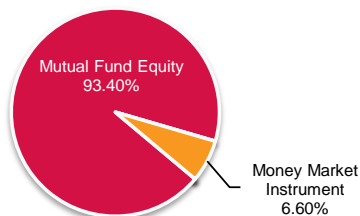
LAST 2 YEARS CUMULATIVE RETURN



LAST 2 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	93.40%
Bond < 1 Year	6.60%

TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF	21.83%
Batavia Dana Saham MF	28.60%
Schroder Dana Prestasi MF	19.23%
Schroder Dana Prestasi Plus MF	23.74%

FUND MANAGER COMMENTARY

In March 2022, IDR Ultimate Equity Fund booked performance of +5.53% mom, above the benchmark performance. By sector inside JCI, materials was the largest positive contributor (1% mom), while information technology was the least positive contributor (0% mom). In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Domestic market also rallied driven by IDR8.5tn net foreign inflow, supported by Indonesia position as net commodity exporter, strong trade data, and economic reopening. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 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

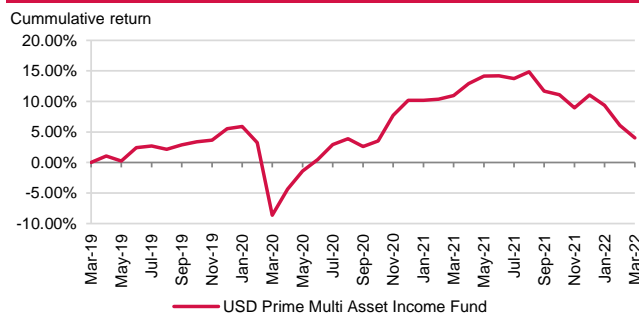
Launch Date	: 30 January 2019	Fund Size (million)	: USD 4.20
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 1.0605	Pricing Frequency	: Daily
Risk Level	: Moderate to High		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-1.93%	-6.29%	-6.29%	-6.21%	1.33%	N/A	1.87%

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

LAST 2 YEARS CUMULATIVE RETURN



LAST 2 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

The geo-political turmoil in Europe is likely to result in stagflationary shock due to severe disruption to commodity markets. Higher commodity prices could lead to both, higher inflation and lower growth, raising the risk of outright recession in Europe, especially if physical commodity flows from Russia are substantially disrupted. Against this backdrop, the managers remain cautious and continue to look for opportunities to reduce equity risk, especially related to Europe. Overall, the managers continue to favour defensive quality equities and have moved towards Asian equities which are likely to benefit from re-opening and supportive central banks. With a continued risk of energy disruption, they are also looking for beneficiaries of rising commodity prices. Within credit, they are cautiously positioned with a focus on valuation support. Elsewhere, they maintain a diversified basket of defensive assets and continue to favour Chinese government bonds.

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 March 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 17.85
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 1.2367	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 100% MSCI Golden Dragon Index

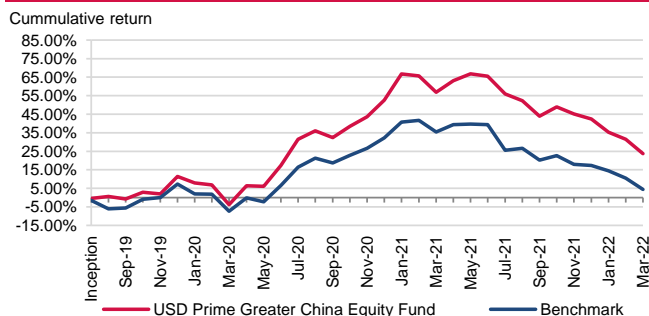
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-5.96%	-13.18%	-13.18%	-21.13%	N/A	N/A	8.21%
Benchmark*	-5.52%	-11.04%	-11.04%	-22.98%	N/A	N/A	2.27%

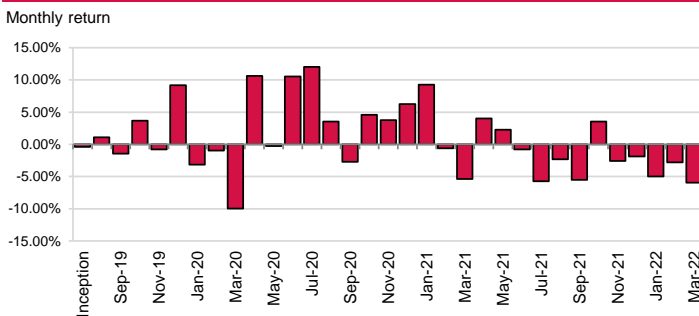
*Current benchmark is effective since inception

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

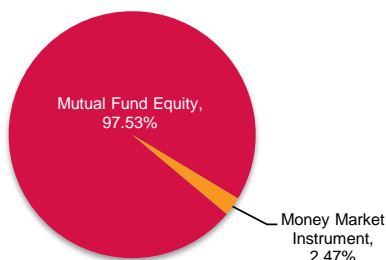
LAST 2 YEARS CUMULATIVE RETURN



LAST 2 YEARS MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	97.53%
TD + Cash	2.47%

FUND MANAGER COMMENTARY

In March 2022, USD Prime Greater China Equity Fund booked performance of -5.96% mom, below the benchmark performance. In last month, global market generally posted positive performance, except for China market, with correction in the early part of month and rebound in the later part of the month amid continuation of Russia-Ukraine war, 25 bps rate hike from the Fed, and Shanghai lockdown. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on Ukraine-Russia war as well as the policy reactions surrounding the war, fiscal and macro policy, as well as Covid-19 development.

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 March 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	Fund Size (million)	: USD 1.28
Launch Price	: USD 1.00	Fund Management Fee	: 2.10% per annum
Unit Price (NAV)	: USD 0.9791	Pricing Frequency	: Daily
Risk Level	: High	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Aggregate TR Index

FUND PERFORMANCE

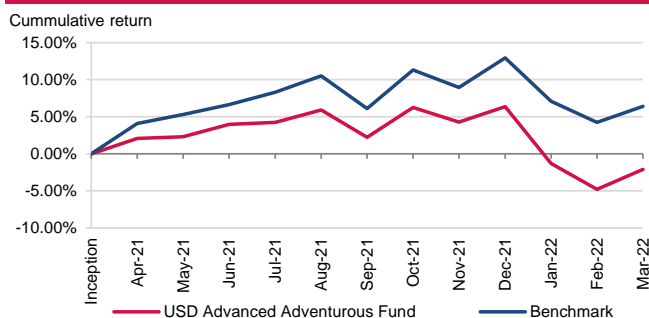
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	2.83%	-7.95%	-7.95%	-2.10%	N/A	N/A	-2.10%
Benchmark*	2.08%	-5.79%	-5.79%	6.39%	N/A	N/A	6.40%

*Current benchmark is effective since inception

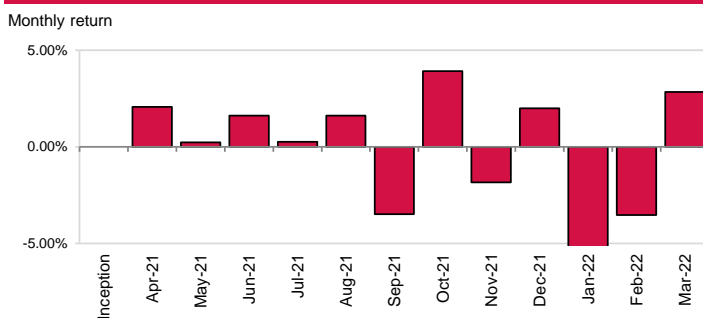
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

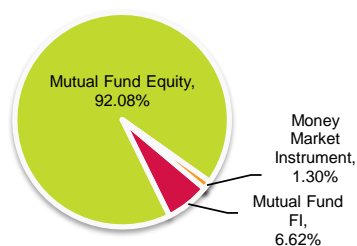
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	92.08%
MF Fixed Income	6.62%
TD + Cash	1.30%

TOP HOLDINGS

AIA Diversified Fixed Income MF	6.62%
AIA Global Multi Factor Equity MF	28.87%
AIA Global Quality Growth MF	12.74%
AIA Global Select Equity MF	13.44%
AIA New Multinationals MF	37.03%

FUND MANAGER COMMENTARY

The outcome of the geopolitical tension in Russia-Ukraine is highly uncertain. Any escalation may put further upward pressure on energy and commodity prices, exacerbating inflation. This creates a dilemma for central banks between taming inflation or supporting global growth. Drawing reference from past geopolitical events, it must be noted that such events often have sharp but relatively short-term impact on markets and may provide buying opportunities for long-term investors. The portfolios continue to stay diversified with overweight towards developed market equities where above-trend growth is expected to continue which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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 March 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	Fund Size (million)	: USD 1.38
Launch Price	: USD 1.00	Fund Management Fee	: 1.85% per annum
Unit Price (NAV)	: USD 0.9561	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Aggregate TR Index

FUND PERFORMANCE

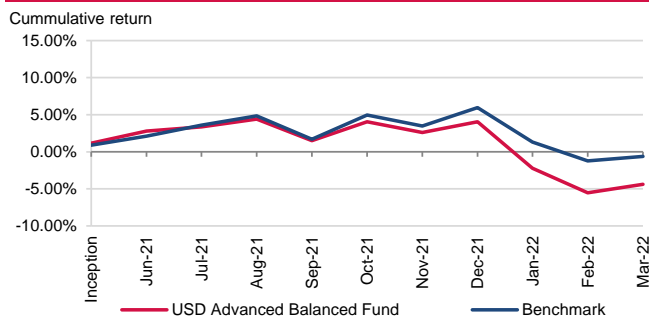
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	1.21%	-8.10%	-8.10%	N/A	N/A	N/A	-4.39%
Benchmark*	0.63%	-6.20%	-6.20%	N/A	N/A	N/A	-0.61%

*Current benchmark is effective since inception

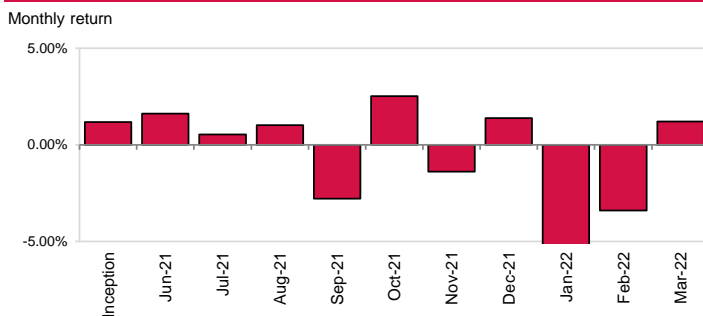
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

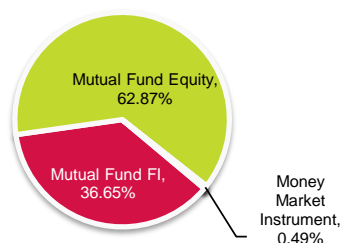
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	62.87%
MF Fixed Income	36.65%
TD + Cash	0.49%

TOP HOLDINGS

AIA Diversified Fixed Income MF	36.65%
AIA Global Multi Factor Equity MF	19.92%
AIA Global Quality Growth MF	8.81%
AIA Global Select Equity MF	9.16%
AIA New Multinationals MF	24.98%

FUND MANAGER COMMENTARY

The outcome of the geopolitical tension in Russia-Ukraine is highly uncertain. Any escalation may put further upward pressure on energy and commodity prices, exacerbating inflation. This creates a dilemma for central banks between taming inflation or supporting global growth. Drawing reference from past geopolitical events, it must be noted that such events often have sharp but relatively short-term impact on markets and may provide buying opportunities for long-term investors. The portfolios continue to stay diversified with overweight towards developed market equities where above-trend growth is expected to continue which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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 March 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 0.53
Launch Price	: USD 1.00	Fund Management Fee	: 1.60% per annum
Unit Price (NAV)	: USD 0.9065	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Aggregate TR Index

FUND PERFORMANCE

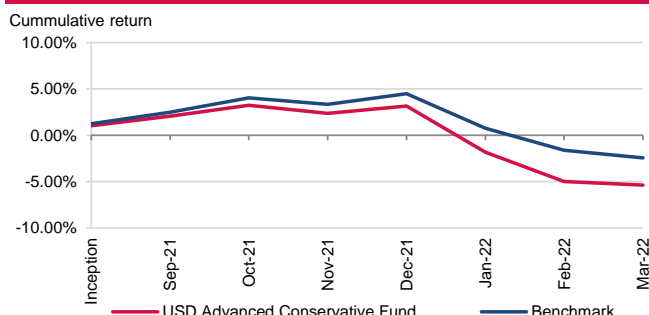
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	-0.41%	-8.27%	-8.27%	N/A	N/A	N/A	-9.35%
Benchmark*	-0.82%	-6.63%	-6.63%	N/A	N/A	N/A	-7.02%

*Current benchmark is effective since inception

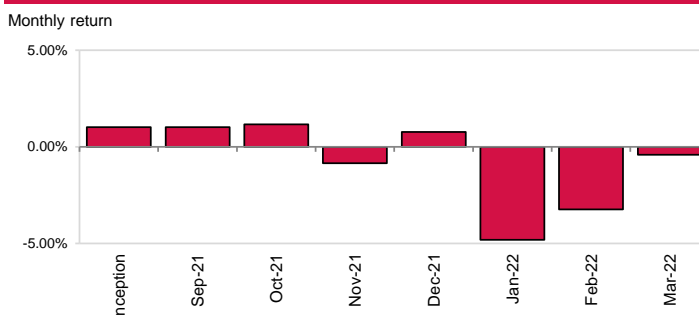
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

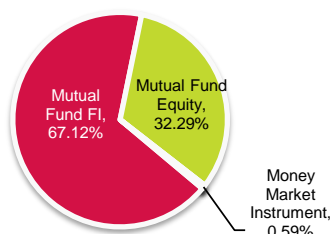
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	32.29%
MF Fixed Income	67.12%
TD + Cash	0.59%

TOP HOLDINGS

AIA Diversified Fixed Income MF	67.12%
AIA Global Multi Factor Equity MF	10.05%
AIA Global Quality Growth MF	4.61%
AIA Global Select Equity MF	4.64%
AIA New Multinationals MF	12.98%

FUND MANAGER COMMENTARY

The outcome of the geopolitical tension in Russia-Ukraine is highly uncertain. Any escalation may put further upward pressure on energy and commodity prices, exacerbating inflation. This creates a dilemma for central banks between taming inflation or supporting global growth. Drawing reference from past geopolitical events, it must be noted that such events often have sharp but relatively short-term impact on markets and may provide buying opportunities for long-term investors. The portfolios continue to stay diversified with overweight towards developed market equities where above-trend growth is expected to continue which will support the upward earnings revision momentum. We continue to advocate a neutral position towards Investment Grade credits.

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.