



FUND FACT SHEET

IDR CASH SYARIAH FUND

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

30 November 2022

INVESTMENT MANAGER PROFILE

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

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 13,403.24
Launch Date	: 29 October 2009	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,607.05	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,340,251.2519
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.14%	0.11%	0.73%	0.83%	1.73%	2.72%	3.69%
Benchmark*	0.04%	0.07%	0.28%	0.38%	1.55%	2.23%	3.17%

*Current benchmark is effective from 1 March 2022

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

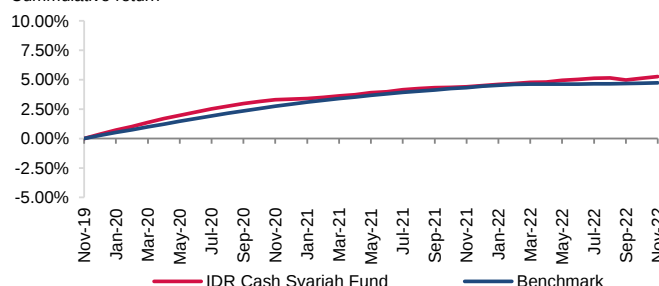
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

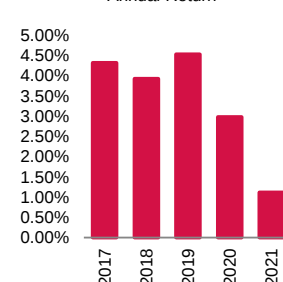
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

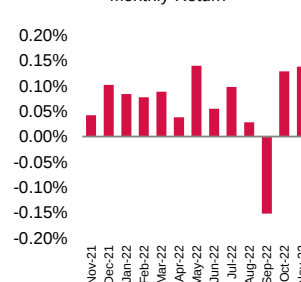


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	33.78%
TD + Cash	66.22%

TOP HOLDINGS

SBSN PBS027 6.5% 15MAY2023
SR012 6.3% 10MAR2023
TD BANK CIMB NIAGA SYARIAH - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

Monthly inflation in October recorded deflation at -0.11% mom (5.71% yoy) from 1.17% mom (5.95% yoy) in September, as volatile food prices dampened. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by 50bps more to 5.25%, as a measurement to lower inflation expectation and stabilize Rupiah movement. Meanwhile, although banking sector still has liquidity, the equivalent rates of IDR mudharabah returns have gradually increased to the range of 2.00%-5.00% p.a. and the IDR Cash Syariah Fund booked performance of +0.14% in November 2022.

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