



FUND FACT SHEET

IDR BALANCED FUND

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

31 October 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

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-40% in money market instruments, 30%-80% in fixed income instruments and 30%-80% in equity instruments	Fund Size (million)	: IDR 305,084.33
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,295.09	Benchmark	: 50% MSCI Indonesia DTR Net 50% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 132,929,379.2388

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	1.09%	3.41%	6.72%	6.15%	2.42%	3.10%	6.02%
Benchmark*	1.00%	4.44%	6.88%	6.31%	4.61%	4.07%	4.94%

*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)

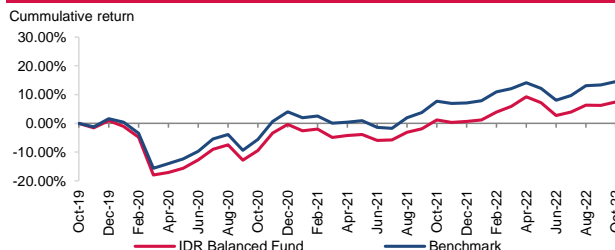
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

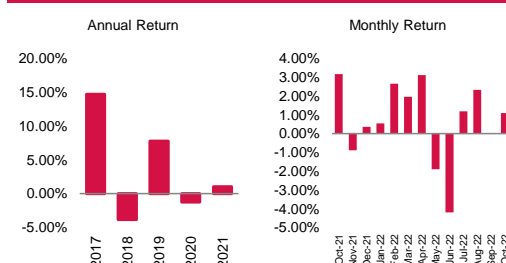
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

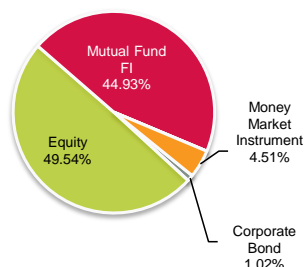
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.99%
Consumer Discretionary	3.56%
Consumer Staples	2.96%
Energy	3.12%
Financials	28.01%
Health Care	1.36%
Industrials	0.84%
Materials	2.86%
Real Estate	0.84%
Industrials Bond	1.02%
MF Fixed Income	44.93%
Bond < 1 Year	1.67%
TD + Cash	2.84%

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0042
Government Bond FR0068
Government Bond FR0073
Government Bond FR0078
Government Bond FR0082
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Rakyat Indonesia Tbk
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Domestic market also posted positive performance in last month amid positive trade surplus data and monthly deflation. Indonesia local government bond market underwent correction in October 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.50% on monthly basis. Rupiah depreciated against US dollar by -2.4% to 15,598 despite declining USD DXY Index by -0.5% to 111.5 in October. Bank Indonesia also raised its policy rate by 50 bps to 4.75% to counter inflation and stabilize Rupiah.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-40% in sharia money market instruments, 30%-80% in sharia fixed income instruments and 30%-80% in sharia equity instruments	Fund Size (million)	: IDR 389,221.25
Launch Date	: 25 June 2010	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,544.69	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Government Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 251,973,883.3936

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	0.61%	1.16%	3.97%	4.69%	-1.47%	-0.50%	3.58%
Benchmark*	0.38%	1.56%	5.32%	5.42%	2.02%	1.51%	4.37%

*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)

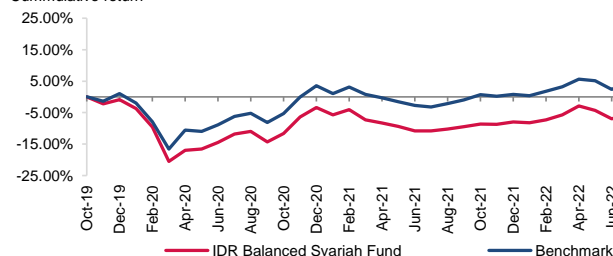
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

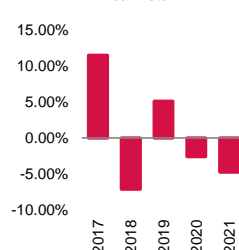
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

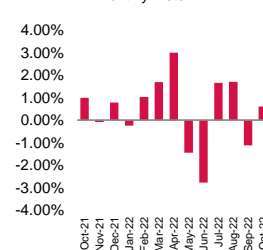


ANNUAL & MONTHLY RETURN

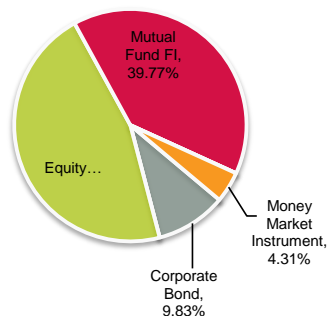
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.82%
Consumer Discretionary	1.22%
Consumer Staples	9.98%
Energy	10.52%
Financials	0.14%
Health Care	3.58%
Materials	10.19%
Utilities	1.65%
Communication Services Bond	1.78%
Industrials Bond	8.05%
MF Fixed Income	39.77%
TD + Cash	4.31%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In October 2022, IDR Balanced Syariah Fund booked performance of +0.61%. Last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Domestic market also posted positive performance in last month amid positive trade surplus data and monthly deflation. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation. In sharia bond market, the IBPA Indonesia Government Sukuk Index Total Return decreased by 0.32% on monthly basis. Sukuk market responded 50bps BI rate hike with a bearish movement, and to anticipate another The Fed rate hike.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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31 October 2022

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 100% in sharia money market instruments	Fund Size (million)	: IDR 13,100.21
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 1,604.84	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,162,917.4135

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.13%	0.00%	0.59%	0.73%	1.79%	2.76%	3.70%
Benchmark*	0.03%	0.05%	0.25%	0.43%	1.63%	2.27%	3.19%

*Current benchmark is effective from 1 March 2022

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

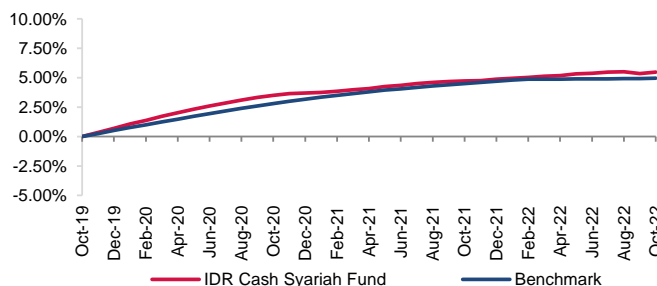
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

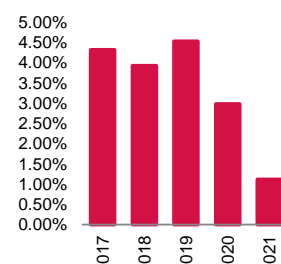
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

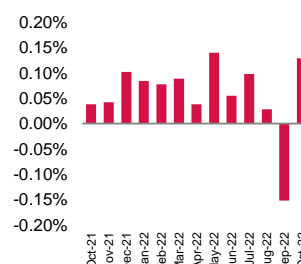


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	35.05%
TD + Cash	64.95%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Monthly inflation in September recorded at 1.17% mom (5.95% yoy) from -0.21% mom (4.69% yoy) in August, due to subsidized fuel price hike. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by 50bps more to 4.75%, as an anticipation to tackle higher inflation, which translated to slightly higher <1yr bond yield at 5.8% in October vs 5.5% in last month. Meanwhile, although banking sector still has ample liquidity, the equivalent rates of mudharabah returns have gradually increased to the range of 2.50%-4.50% p.a. and the IDR Cash Syariah Fund booked performance of +0.13% in October 2022.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
 8 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF
 0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
 0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments, 8%-100% in equity instruments listed in IDX, 0%-25% in equity instruments listed in HKEX and 0%-25% in equity instruments listed in NSE	Fund Size (million)	: IDR 6,317,999.75
Launch Date	: 06 January 2011	Fund Management Fee	: 2.00% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,922.56	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 3,286,247,419.0384

FUND PERFORMANCE

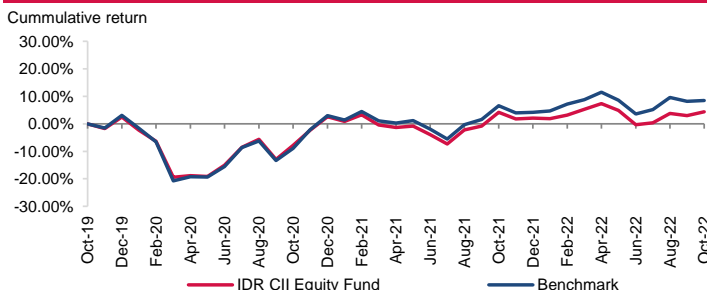
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	1.32%	4.02%	2.23%	0.22%	1.44%	1.41%	5.69%
Benchmark*	0.32%	3.15%	4.11%	1.77%	2.93%	2.18%	5.31%

*Current benchmark is effective since 1 Jan 2018

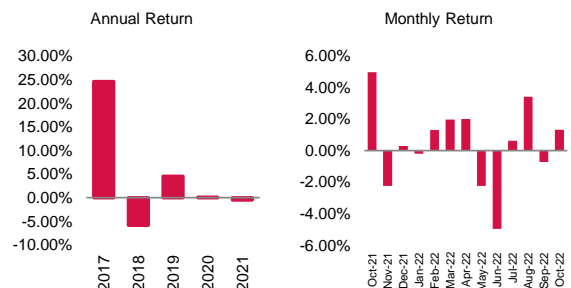
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

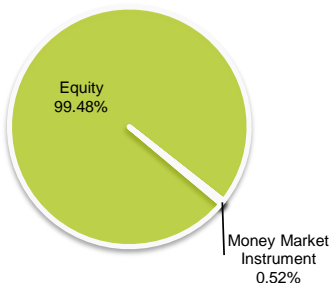
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.76%
Consumer Discretionary	9.87%
Consumer Staples	9.49%
Energy	6.48%
Financials	45.03%
Health Care	2.95%
Industrials	0.93%
Information Technology	2.91%
Materials	9.54%
Real Estate	0.05%
Utilities	0.46%
TD + Cash	0.52%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Charoen Pokphand Indonesia Tbk
PT Kalbe Farma Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Persero Tbk

FUND MANAGER COMMENTARY

In October 2022, IDR CII Equity Fund booked positive performance of +1.32% mom, above the fund benchmark. Last month, global equity market posted a rebound amid better-than-expected US GDP, except for China equity market which corrected due to lingering uncertainties, such as on the economic reopening expectations. Indonesia and India equity markets also posted positive performance last month, in line with the global equity market movement. Going forward, Indonesia, China & India equity markets will continue to be driven by various development of global and domestic factors, such as inflationary pressure and subsequent monetary policy reactions, economic growth, certainty of China economic reopening and geopolitical situation

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FUND FACT SHEET

IDR DANA BERKAH FUND

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31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 100% in sharia money market instruments	Fund Size (million)	: IDR 16,658.16
Launch Date	: 5 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,936.07	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,604,110.7816

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.06%	0.10%	0.44%	0.57%	1.57%	2.60%	4.09%
Benchmark*	0.03%	0.05%	0.25%	0.43%	1.63%	2.27%	3.71%

*Current benchmark is effective from 1 March 2022

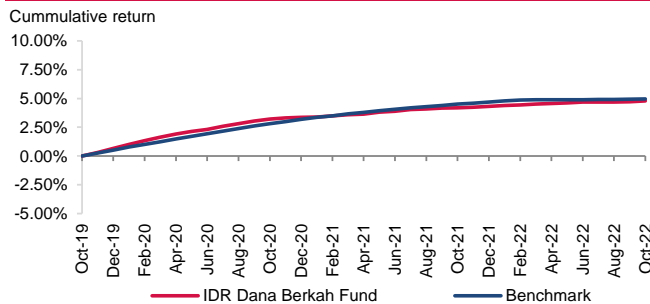
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

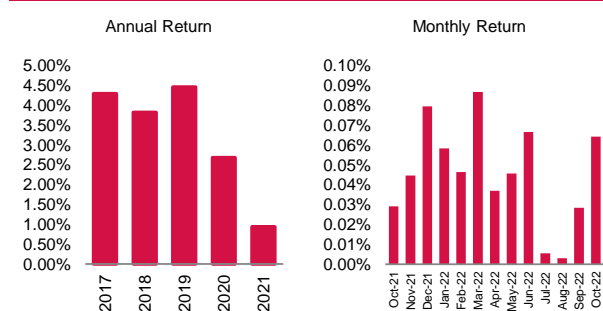
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	1.55%
TD + Cash	98.45%

TOP HOLDINGS

TD Bank CIMB Niaga Syariah
 TD Bank Danamon Syariah
 TD Bank Syariah Indonesia
 TD Bank Tabungan Negara Syariah
 TD Maybank Syariah Indonesia

FUND MANAGER COMMENTARY

Monthly inflation in September recorded at 1.17% mom (5.95% yoy) from -0.21% mom (4.69% yoy) in August, due to subsidized fuel price hike. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by 50bps more to 4.75%, as an anticipation to tackle higher inflation, which translated to slightly higher <1yr bond yield at 5.8% in October vs 5.5% in last month. Meanwhile, although banking sector still has ample liquidity, the equivalent rates of mudharabah returns have gradually increased to the range of 2.50%-4.50% p.a. and the IDR Dana Berkah Fund booked performance of +0.06% in October 2022.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested with a target of 0%-40% in sharia money market instruments, 30%-80% in sharia fixed income instruments and 30%-80% in sharia equity instruments	Fund Size (million)	: IDR 47,094.17
Launch Date	: 10 June 2015	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,112.10	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Government Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 42,347,092.4762

FUND PERFORMANCE

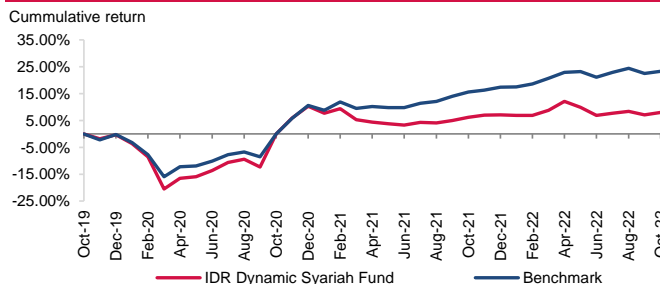
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.79%	0.29%	0.78%	1.71%	-0.70%	0.31%	1.45%
Benchmark*	0.64%	0.32%	5.01%	6.62%	5.04%	4.01%	4.63%

*Current benchmark is effective from 1 Jan 2020

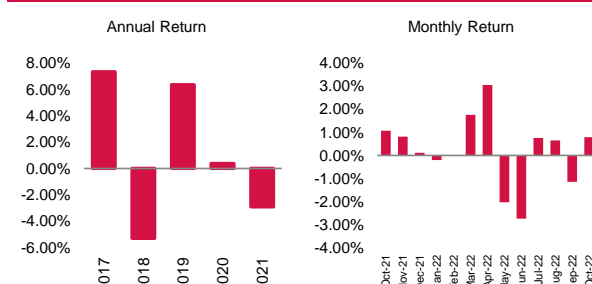
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

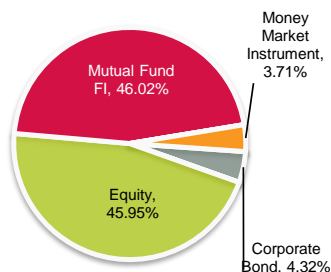
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.94%
Consumer Discretionary	2.32%
Consumer Staples	11.67%
Energy	8.54%
Financials	0.19%
Health Care	2.83%
Industrials	2.74%
Information Technology	0.30%
Materials	6.73%
Real Estate	1.54%
Utilities	1.15%
Industrials Bond	2.22%
Communication Services Bo	2.10%
MF Fixed Income	46.02%
TD + Cash	3.71%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Arwana Citramulia Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk
SBSN Seri PBS011
SBSN Seri PBS012
SBSN Seri PBS021
SBSN Seri PBS026
SBSN Seri PBS028
Sukuk Negara Ritel SR012

FUND MANAGER COMMENTARY

In October 2022, IDR Dynamic Syariah Fund booked performance of +0.79%. Last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Domestic market also posted positive performance in last month amid positive trade surplus data and monthly deflation. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation. In sharia bond market, the IBPA Indonesia Government Sukuk Index Total Return decreased by 0.32% on monthly basis. Sukuk market responded 50bps BI rate hike with a bearish movement, and to anticipate another The Fed rate hike.

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FUND FACT SHEET

IDR EQUITY FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity instruments	Fund Size (million)	: IDR 12,655,629.22
Launch Date	: 7 November 2000	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 14,761.73	Benchmark	: 98% Jakarta Composite Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 857,327,162.9989

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	0.62%	3.06%	3.65%	2.04%	-0.80%	-0.92%	13.03%
Benchmark *	0.75%	1.84%	8.47%	8.29%	4.76%	3.71%	14.36%

*Current benchmark is effective from 1 May 2022

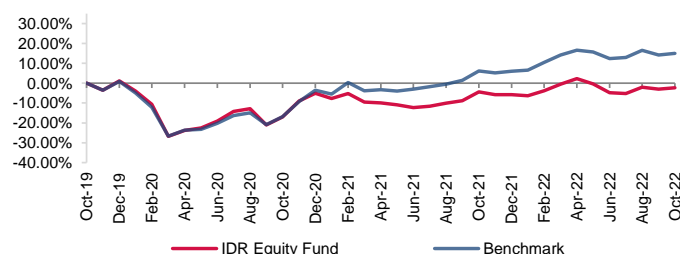
1 April 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

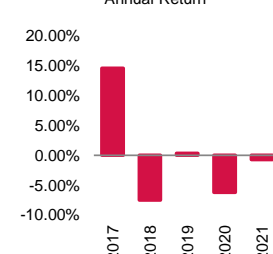
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

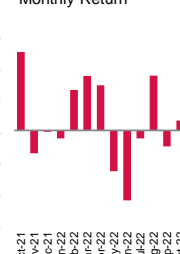


ANNUAL & MONTHLY RETURN

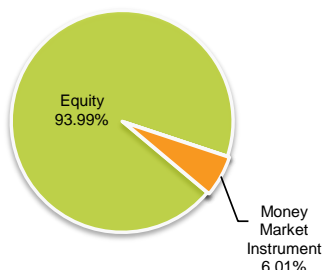
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.78%
Consumer Discretionary	10.58%
Consumer Staples	9.90%
Energy	6.66%
Financials	35.92%
Health Care	3.32%
Industrials	1.09%
Information Technology	0.39%
Materials	9.62%
Real Estate	1.65%
Utilities	1.07%
TD + Cash	6.01%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Astra International Tbk
PT Bank Central Asia Tbk
PT Bank Mandiri Tbk
PT Bank Negara Indonesia Tbk
PT Bank Rakyat Indonesia Tbk
PT Charoen Pokphand Indonesia Tbk
PT Gojek Tokopedia Tbk
PT Merdeka Copper Gold Tbk
PT Telekomunikasi Indonesia Tbk

FUND MANAGER COMMENTARY

In October 2022, IDR Equity Fund booked positive performance of +0.62% mom, in line with the benchmark performance. Financials sector was the largest positive contributor (+1.3% mom), while consumer discretionary was the largest negative contributor (-1.6% mom). Last month, global equity market posted a rebound amid better-than-expected US GDP, except for China equity market which corrected due to lingering uncertainties, such as on the economic reopening expectations. Domestic equity market also posted positive performance last month, in line with the global equity market movement, amid positive trade surplus data and monthly deflation. Going forward, Indonesia equity market will continue to be driven by various development of global and domestic factors, such as inflationary pressure and subsequent monetary policy reactions, economic growth, certainty of China economic reopening and geopolitical situation.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in sharia money market instruments and 80%-100% in sharia equity instruments	Fund Size (million)	: IDR 1,028,999.30
Launch Date	: 25 June 2010	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 954.59	Benchmark	: 98% Jakarta Islamic Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 1,077,945,190.6004

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	1.31%	2.71%	8.03%	8.79%	-5.55%	-4.63%	-0.38%
Benchmark*	1.18%	3.28%	11.28%	10.30%	-2.43%	-2.23%	3.16%

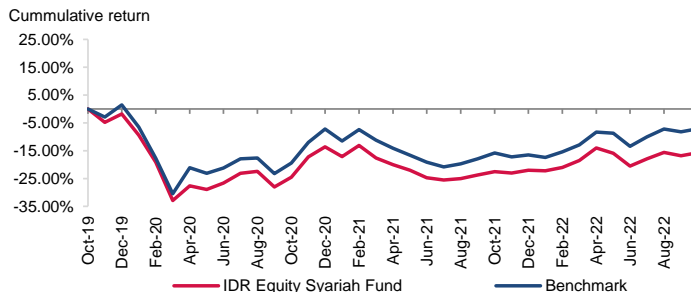
*Current benchmark is effective from 1 May 2022

1 Apr 2014 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

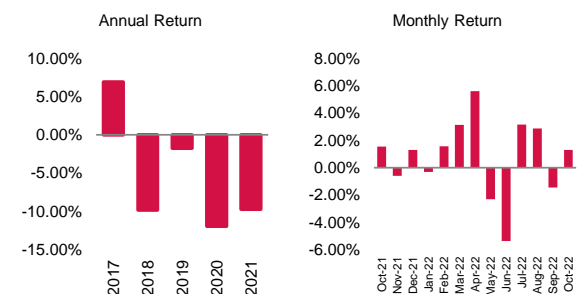
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

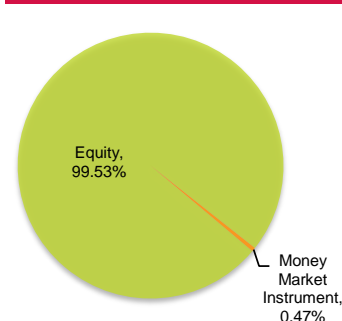
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	19.31%
Consumer Discretionary	1.83%
Consumer Staples	20.59%
Energy	23.18%
Financials	0.25%
Health Care	7.75%
Materials	23.06%
Utilities	3.56%
TD + Cash	0.47%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk
PT Chandra Asri Petrochemical Tbk
PT Charoen Pokphand Indonesia Tbk
PT Indofood CBP Sukses Makmur Tbk
PT Indofood Sukses Makmur Tbk
PT Kalbe Farma Tbk
PT Merdeka Copper Gold Tbk
PT Perusahaan Gas Negara Tbk
PT Telekomunikasi Indonesia Tbk
PT United Tractors Tbk

FUND MANAGER COMMENTARY

In October 2022, IDR Equity Syariah Fund booked performance of +1.31% mom, in line with the benchmark performance. By sector inside JII, healthcare was the largest positive contributor (0.5% mom), while communication services was the largest negative contributor (-0.1% mom). In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Domestic market also posted positive performance in last month amid positive trade surplus data and monthly deflation. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : IDR Fixed Income securities and/ or
IDR Fixed Income mutual fund(s)

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in fixed income instruments	Fund Size (million)	IDR 990,032.34
Launch Date	7 November 2000	Fund Management Fee	1.65% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 4,455.18	Benchmark	90% Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR 10% IDR 1-Month Time Deposit Index (Net of 20.0% WHT)
Fund Currency	IDR	Benchmark Duration	5.33
Risk Level	Moderate	Custodian Bank	Citibank, N.A
Fund Duration	5.47	Total Unit	222,220,535.0970

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-0.49%	-0.86%	-1.93%	-1.80%	3.69%	4.24%	7.03%
Benchmark *	-0.57%	-0.63%	-1.99%	-1.65%	4.41%	4.85%	9.36%

*Current benchmark is effective from 1 May 2022

1 Jan 2021 to 30 Apr 2022: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% Indonesia Deposit Rate Avg 3-Month IDR (Net)

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

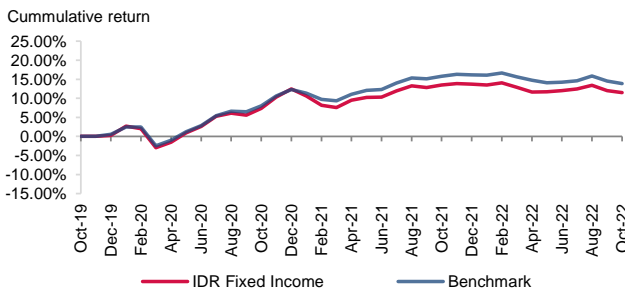
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

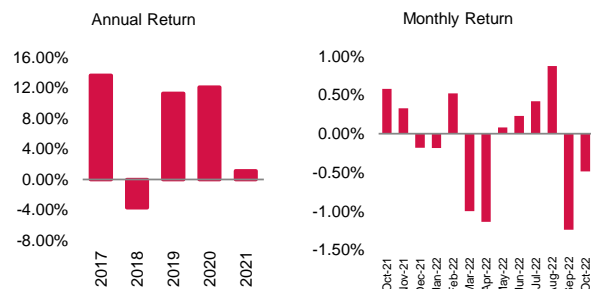
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

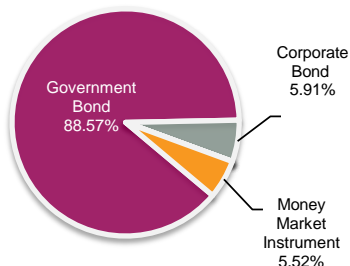
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	88.57%
Consumer Discretionary	1.14%
Financials Bond	1.31%
Industrial Bond	3.45%
Bond < 1 Year	1.04%
TD + Cash	4.49%

TOP HOLDINGS

Government Bond FR0040
Government Bond FR0072
Government Bond FR0073
Government Bond FR0087
Government Bond FR0096

FUND MANAGER COMMENTARY

Indonesia local government bond market underwent correction in October 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.50% on monthly basis, while the IDR Fixed Income Fund performance reported -0.49% return in the same month. The movement was in line with US Fed hiking its key policy rates by 75bps in October 2022 to counter persistent high inflation. On domestic side, IDR depreciated by -2.4% to 15,598 against US dollar despite declining USD DXY Index by -0.5% to 111.5 in October. Bank Indonesia also raised its policy rate by 50 bps to 4.75% as a pre-emptive and forward-looking measure to lower inflation expectation and to stabilize depreciating Rupiah.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in sharia money market instruments and 80%-100% in sharia equity instruments	Fund Size (million)	IDR 64,180.54
Launch Date	10 June 2015	Fund Management Fee	2.10% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 906.93	Benchmark	98% Indonesia Sharia Stock Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	IDR	Custodian Bank	Citibank, N.A
Risk Level	High	Total Unit	70,767,042.64

FUND PERFORMANCE

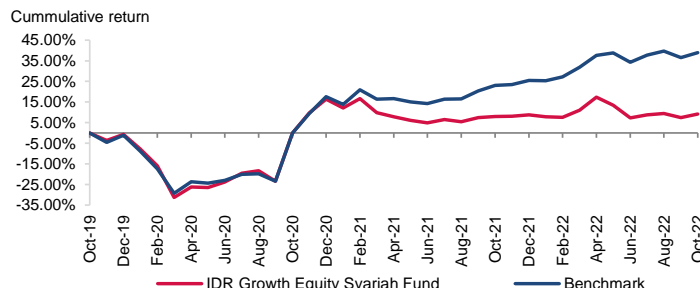
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	1.67%	0.43%	0.43%	1.13%	-4.16%	-2.93%	-1.31%
Benchmark*	1.69%	0.82%	10.74%	12.87%	3.56%	2.72%	4.14%

*Current benchmark is effective from 1 May 2022

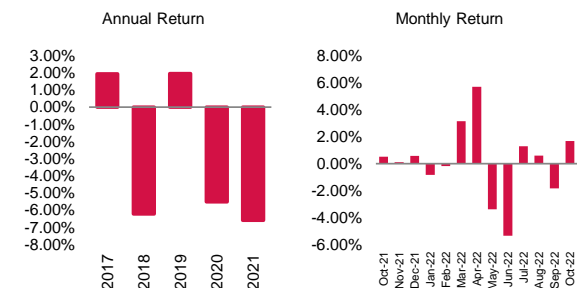
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

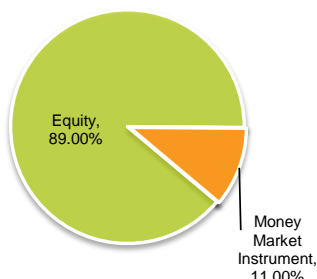
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	15.46%
Consumer Discretionary	4.90%
Consumer Staples	22.30%
Energy	15.31%
Financials	0.35%
Health Care	5.43%
Industrials	5.44%
Information Technology	0.66%
Materials	13.80%
Real Estate	3.03%
Utilities	2.32%
TD + Cash	11.00%

TOP HOLDINGS

PT Adaro Energy Indonesia Tbk	15.46%
PT Arwana Citramulia Tbk	4.90%
PT Charoen Pokphand Indonesia Tbk	22.30%
PT Cisarua Mountain Dairy Tbk	15.31%
PT Indofood CBP Sukses Makmur Tbk	0.35%
PT Indofood Sukses Makmur Tbk	5.43%
PT Kalbe Farma Tbk	5.44%
PT Merdeka Copper Gold Tbk	0.66%
PT Telekomunikasi Indonesia Tbk	13.80%
PT United Tractors Tbk	3.03%

FUND MANAGER COMMENTARY

In October 2022, IDR Growth Equity Syariah Fund booked performance of +1.67% mom, in line with the benchmark performance. By sector inside ISSI, energy was the largest positive contributor (+0.7% mom), while communication services was the largest negative contributor (-0.2% mom). In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Domestic market also posted positive performance in last month amid positive trade surplus data and monthly deflation. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth rate with high degree of principal safety and low risk tolerance through investment in high quality IDR money market instruments in Indonesia.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 100% in money market instruments	Fund Size (million)	: IDR 503,750.87
Launch Date	: 05 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,060.81	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 244,443,395.6505

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.14%	0.00%	0.58%	0.76%	1.94%	2.96%	4.48%
Benchmark*	0.03%	0.05%	0.25%	0.43%	1.63%	2.27%	3.76%

*Current benchmark is effective from 1 March 2022

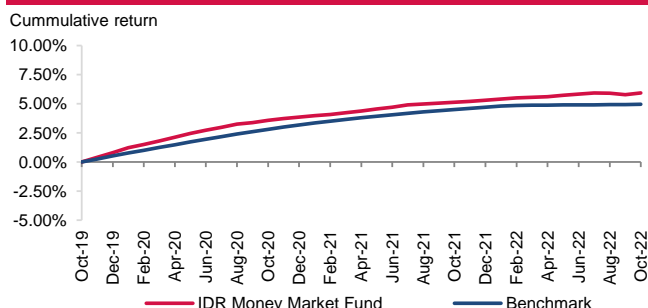
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

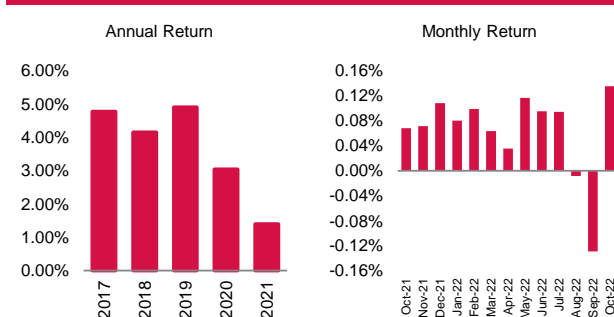
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	25.98%
TD + Cash	74.02%

TOP HOLDINGS

Protelindo Bond 2022
 TD Bank OCBC NISP
 TD Bank Syariah Indonesia
 TD Bank Tabungan Negara Syariah
 TD Maybank Indonesia

FUND MANAGER COMMENTARY

Monthly inflation in September recorded at 1.17% mom (5.95% yoy) from -0.21% mom (4.69% yoy) in August, due to subsidized fuel price hike. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by 50bps more to 4.75%, as an anticipation to tackle higher inflation, which translated to slightly higher <1yr bond yield at 5.8% in October vs 5.5% in last month. Meanwhile, although banking sector still has ample liquidity, the IDR time deposit rates have gradually increased to the range of 1.90%-4.50% p.a. and the IDR Money Market Fund booked performance of 0.14% in October 2022.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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

31 October 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

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity mutual funds	Fund Size (million)	IDR 922,296.21
Launch Date	08 October 2014	Fund Management Fee	1.00% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 1,187.46	Benchmark	90% Jakarta Composite Index 10% IDR 1-Month Time Deposit Index (Net)
Fund Currency	IDR	Custodian Bank	Citibank, N.A
Risk Level	High	Total Unit	776,694,798.4970

FUND PERFORMANCE

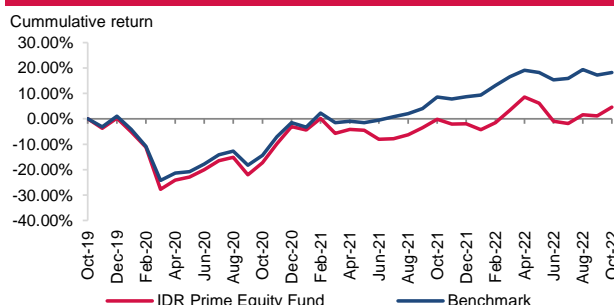
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	3.38%	6.55%	6.69%	4.87%	1.52%	0.53%	2.15%
Benchmark*	0.78%	1.96%	8.76%	8.79%	5.72%	4.77%	5.85%

*Current benchmark is effective from 1 May 2022

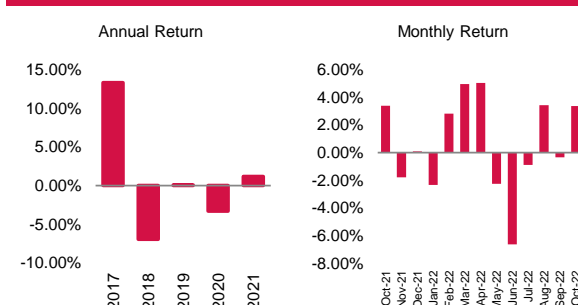
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

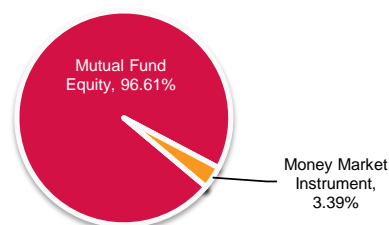
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF	16.55%
Schroder Dana Istimewa MF	25.97%
Schroder Dana Prestasi MF	54.09%
TD + Cash	3.39%

FUND MANAGER COMMENTARY

In October 2022, IDR Prime Equity Fund booked performance of +3.38% mom, above the benchmark performance. By sector inside JCI, financials was the largest positive contributor (+1.3% mom), while consumer discretionary was the largest negative contributor (-1.6% mom). In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Domestic market also posted positive performance in last month amid positive trade surplus data and monthly deflation. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio is a fixed income investment option that aims to provide investor a superior investment return.

TARGET ALLOCATION

0% - 15% : Money Market Instruments
85% - 100% : IDR Fixed Income mutual fund(s)

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-15% in money market instruments and 85%-100% in IDR fixed income mutual fund(s)	Fund Size (million)	: IDR 149,380.96
Launch Date	: 21 October 2014	Fund Management Fee	: 0.60% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,566.49	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.04
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 4.98	Total Unit	: 95,360,563.9412

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	-0.57%	-1.11%	-2.51%	-2.31%	3.95%	4.65%	5.75%
Benchmark*	-0.45%	-0.33%	-1.00%	-0.50%	5.39%	5.83%	7.06%

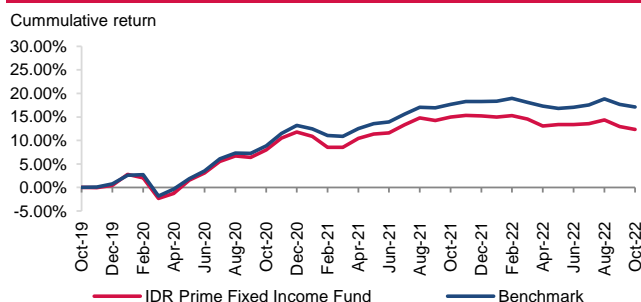
*Current benchmark is effective since 1 May 2022

1 May 2016 to 30 Apr 2022: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% 3-Month IDR Avg Time Deposit (Net)

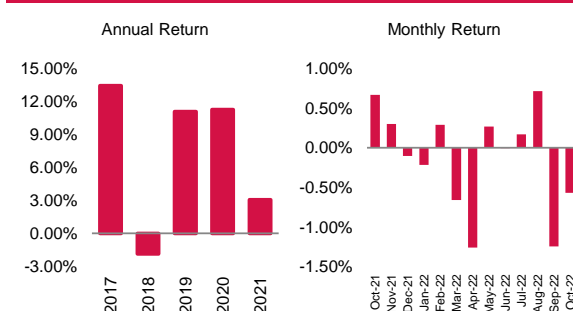
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

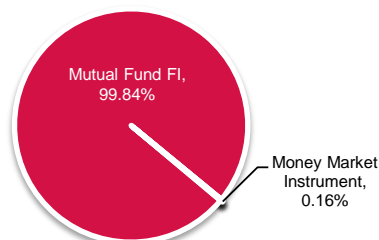
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II MF	43.75%
Schroder Dana Mantap Plus II MF	56.09%
TD + Cash	0.16%

FUND MANAGER COMMENTARY

Indonesia local government bond market underwent correction in October 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.50% on monthly basis, while the IDR Prime Fixed Income Fund performance reported -0.57% return in the same month. The movement was in line with US Fed hiking its key policy rates by 75bps in October 2022 to counter persistent high inflation. On domestic side, IDR depreciated by -2.4% to 15,598 against US dollar despite declining USD DXY Index by -0.5% to 111.5 in October. Bank Indonesia also raised its policy rate by 50 bps to 4.75% as a pre-emptive and forward-looking measure to lower inflation expectation and to stabilize depreciating Rupiah.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to obtain optimal, long-term investment growth with high risk tolerance through equity mutual fund selection having investment diversifications on companies listed in the Indonesian Stock Exchange.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity instruments	Fund Size (million)	IDR 243,063.47
Launch Date	26 October 2018	Fund Management Fee	2.40% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 1,058.04	Benchmark	98% Jakarta Composite Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	IDR	Custodian Bank	Citibank, N.A
Risk Level	High	Total Unit	229,729,221.0144

FUND PERFORMANCE

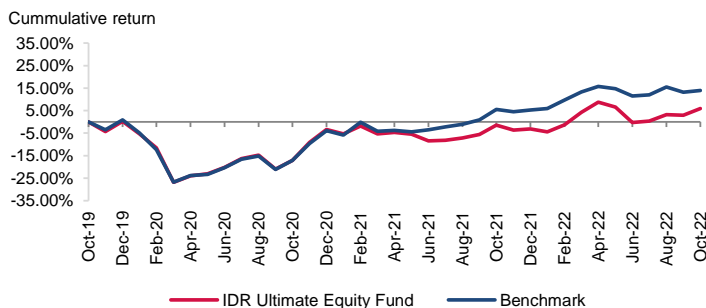
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	2.89%	5.59%	9.31%	7.49%	1.94%	N/A	1.42%
Benchmark*	0.73%	1.76%	8.21%	7.97%	4.45%	N/A	5.79%

*Current benchmark is effective from 1 May 2022

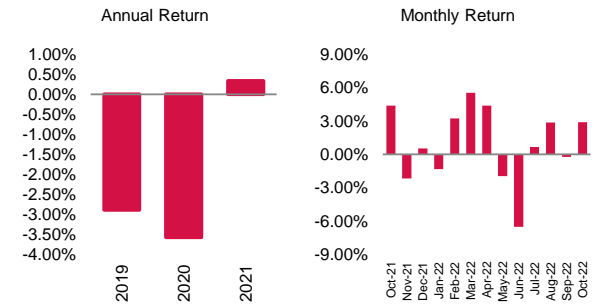
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

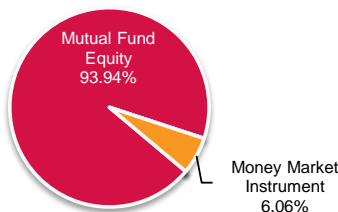
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	93.94%
Bond < 1 Year	6.06%

TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF	21.69%
Batavia Dana Saham MF	27.41%
Schroder Dana Prestasi MF	20.31%
Schroder Dana Prestasi Plus MF	24.54%

FUND MANAGER COMMENTARY

In October 2022, IDR Ultimate Equity Fund booked performance of +2.89% mom, above the benchmark performance. By sector inside JCI, financials was the largest positive contributor (+1.3% mom), while consumer discretionary was the largest negative contributor (-1.6% mom). In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Domestic market also posted positive performance in last month amid positive trade surplus data and monthly deflation. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio aims to achieve long-term total return with the appropriate level of capital risk by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
0% - 30% : Mutual Funds - Fixed Income
70% - 100% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents, 0%-30% in fixed income mutual funds and 70%-100% in equity mutual funds	Fund Size (million)	: USD 1.10
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7871	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Aggregate TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 1,401,830.5963

FUND PERFORMANCE

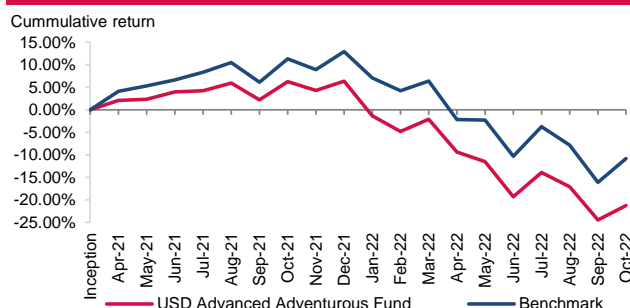
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	4.19%	-8.59%	-26.00%	-25.91%	N/A	N/A	-14.02%
Benchmark*	6.28%	-7.35%	-21.05%	-19.90%	N/A	N/A	-6.14%

*Current benchmark is effective since inception

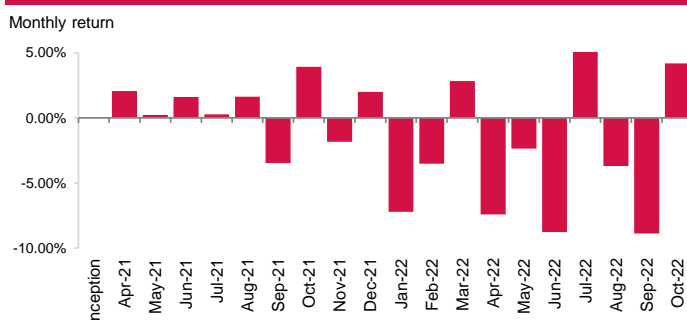
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

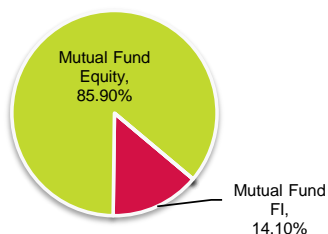
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	85.90%
MF Fixed Income	14.10%

TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	1.07%
AIA Diversified Fixed Income MF	14.10%
AIA Global Multi Factor Equity MF	25.35%
AIA Global Quality Growth MF	4.58%
AIA Global Select Equity MF	12.90%
AIA New Multinationals MF	42.01%

FUND MANAGER COMMENTARY

Downside risks continue to dominate the global economic outlook with increasing risk of recession. Investors is expected to continue to place attention to rising inflation and potentially further interest rate hikes. Another 75-bps rate hike would demonstrate that the Fed remains committed to tame inflation despite the potential near term cost to the economy. The Advanced portfolios continue to stay diversified in equity asset class. We continue to advocate a neutral position towards Investment Grade credits.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio aims to achieve long-term total return with the appropriate level of capital risk by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
20% - 60% : Mutual Funds - Fixed Income
40% - 80% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents, 20%-60% in fixed income mutual funds and 40%-80% in equity mutual funds	Fund Size (million)	: USD 1.17
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7850	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Aggregate TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 1,487,343.0410

FUND PERFORMANCE

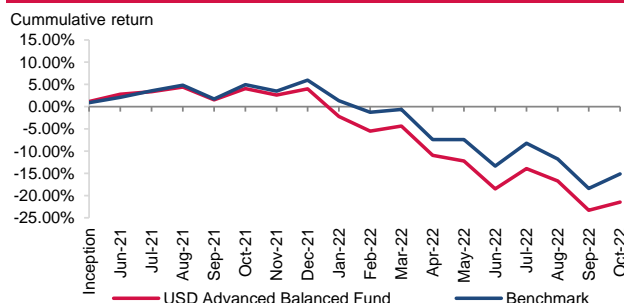
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	2.36%	-8.81%	-24.54%	-24.56%	N/A	N/A	-15.00%
Benchmark*	3.97%	-7.57%	-19.93%	-19.17%	N/A	N/A	-9.70%

*Current benchmark is effective since inception

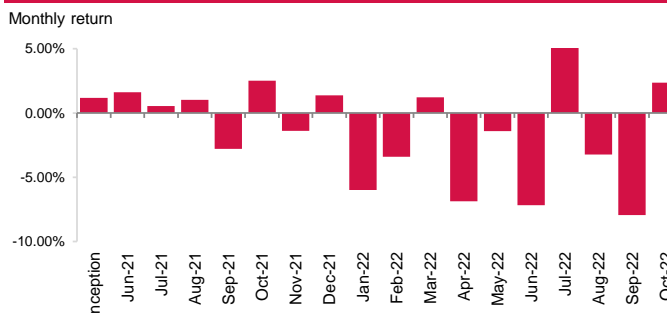
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

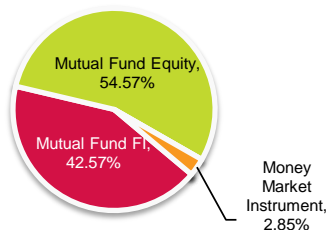
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	54.57%
MF Fixed Income	42.57%
TD + Cash	2.85%

TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	0.80%
AIA Diversified Fixed Income MF	42.57%
AIA Global Multi Factor Equity MF	16.11%
AIA Global Quality Growth MF	2.44%
AIA Global Select Equity MF	8.13%
AIA New Multinationals MF	27.09%

FUND MANAGER COMMENTARY

Downside risks continue to dominate the global economic outlook with increasing risk of recession. Investors is expected to continue to place attention to rising inflation and potentially further interest rate hikes. Another 75-bps rate hike would demonstrate that the Fed remains committed to tame inflation despite the potential near term cost to the economy. The Advanced portfolios continue to stay diversified in equity asset class. We continue to advocate a neutral position towards Investment Grade credits.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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

31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

The Portfolio aims to achieve long-term total return with the appropriate level of capital risk by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
50% - 90% : Mutual Funds - Fixed Income
10% - 50% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents, 50%-90% in fixed income mutual funds and 10%-50% in equity mutual funds	Fund Size (million)	: USD 0.44
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7568	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Aggregate TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 582,301.5778

FUND PERFORMANCE

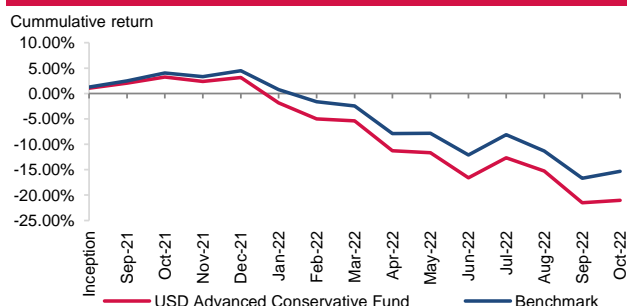
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	0.64%	-9.54%	-23.41%	-23.48%	N/A	N/A	-21.21%
Benchmark*	1.66%	-7.85%	-18.94%	-18.59%	N/A	N/A	-15.99%

*Current benchmark is effective since inception

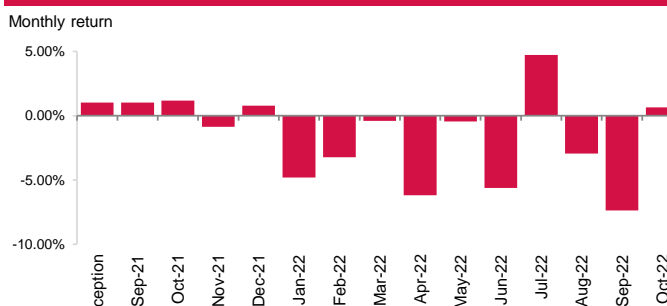
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

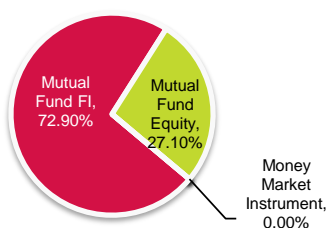
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	27.10%
MF Fixed Income	72.90%
TD + Cash	0.00%

TOP HOLDINGS

AIA Asia (Ex. Japan) Equity MF	0.96%
AIA Diversified Fixed Income MF	72.90%
AIA Global Multi Factor Equity MF	8.02%
AIA Global Quality Growth MF	1.88%
AIA Global Select Equity MF	3.54%
AIA New Multinationals MF	12.70%

FUND MANAGER COMMENTARY

Downside risks continue to dominate the global economic outlook with increasing risk of recession. Investors is expected to continue to place attention to rising inflation and potentially further interest rate hikes. Another 75-bps rate hike would demonstrate that the Fed remains committed to tame inflation despite the potential near term cost to the economy. The Advanced portfolios continue to stay diversified in equity asset class. We continue to advocate a neutral position towards Investment Grade credits.

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FUND FACT SHEET

USD FIXED INCOME FUND

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

31 October 2022

INVESTMENT MANAGER

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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

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in fixed income securities	Fund Size (million)	: USD 53.49
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 2.68	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 Currency	: USD	Benchmark Duration	: 6.90
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 6.57	Total Unit	: 19,930,994.4383

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-0.65%	-7.24%	-17.09%	-16.00%	-3.47%	-0.41%	4.59%
Benchmark*	-0.63%	-7.86%	-18.24%	-17.49%	-4.26%	-0.87%	0.17%

*Current benchmark is effective from 1 Jan 2019

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

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

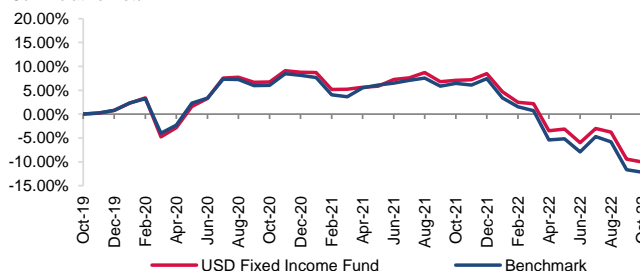
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

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

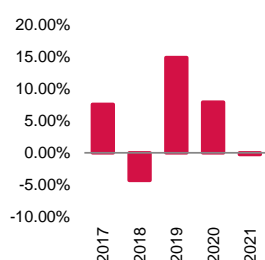
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

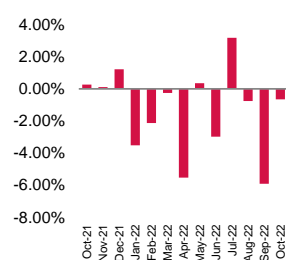


ANNUAL & MONTHLY RETURN

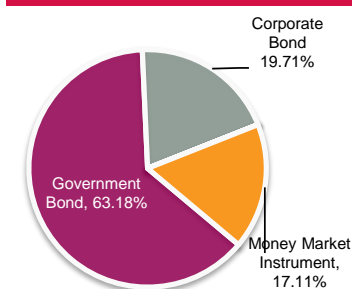
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	63.18%
Materials	4.41%
Financials	9.15%
Utilities	6.15%
Bond < 1 Year	10.70%
TD + Cash	6.41%

TOP HOLDINGS

INDOIS 2032
INDON 2032
INDON 2043
Posco Pohang 2027
Treasury Bill 2023

FUND MANAGER COMMENTARY

Indonesia USD sovereign bond market underwent correction in October 2022 with Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD went down by -0.57% on monthly basis, while the USD Fixed Income Fund performance reported -0.65% return in the same month. The correction was in line with US Federal Reserve decision to aggressively hike interest rate by 75 bps to 3.25% in the October FOMC meeting, in order to get the US inflation under control. On the other hand, slowing global economy signal was seen from the softening global trades and PMI Manufacture indexes.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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31 October 2022

INVESTMENT MANAGER

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

FUND INFORMATION

Investment Strategy : To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in global equity instruments
Launch Date : 23 September 2016
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.03
Fund Currency : USD
Risk Level : High

Fund Size (million) : USD 41.97
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Custodian Bank : Citibank, N.A
Total Unit : 40,893,085.56

FUND PERFORMANCE

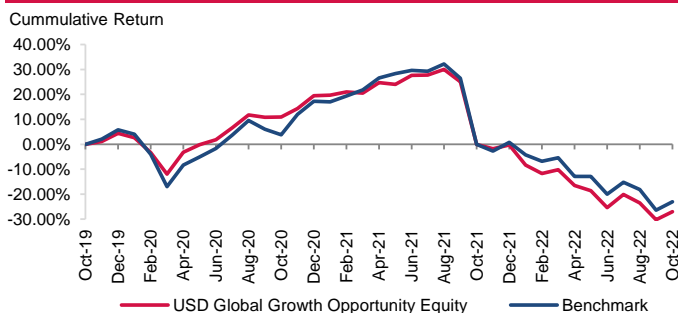
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	4.67%	-8.54%	-26.84%	-27.00%	-1.68%	-1.07%	0.43%
Benchmark*	4.64%	-9.15%	-23.56%	-23.00%	1.79%	2.22%	4.89%

*Current benchmark is effective since 1 Jan 2018

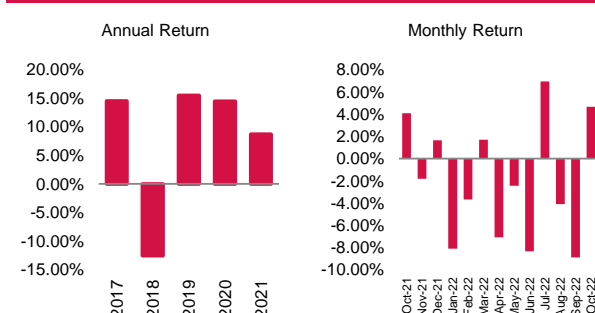
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

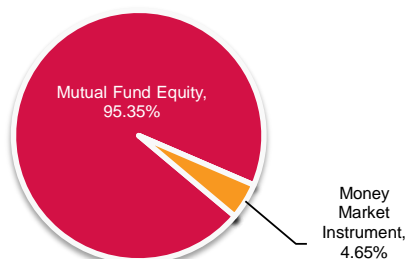
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

AIA Global Multi-Factor Equity MF	13.48%
AIA Global Quality Growth MF	6.50%
AIA Global Select Equity MF	7.41%
AIA New Multinationals MF	20.06%
CIMB Principal Islamic Asia Pacific Equity	5.14%
Mandiri Global Sharia Equity Dollar MF	18.20%
Schroder Global Syariah Equity MF	24.55%
TD + Cash	4.65%

FUND MANAGER COMMENTARY

In October 2022, USD Global Growth Opp. Equity Fund booked performance of +4.67% mom, below the benchmark performance. In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitic situation

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX and/ or Equity mutual funds incl. ETF

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity instruments listed in IDX, in USD	Fund Size (million)	: USD 4.59
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0017	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 4,578,599.4965

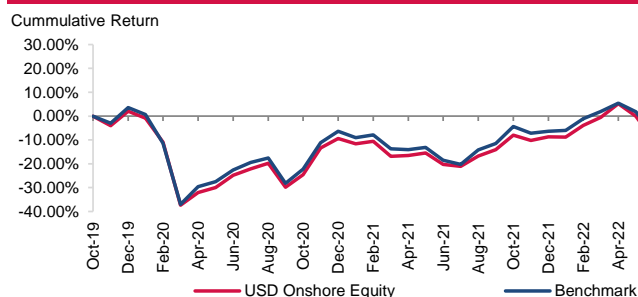
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	-0.13%	4.11%	4.25%	3.44%	-1.64%	-0.39%	0.03%
Benchmark*	0.16%	4.17%	5.81%	3.62%	-0.31%	-0.43%	0.56%

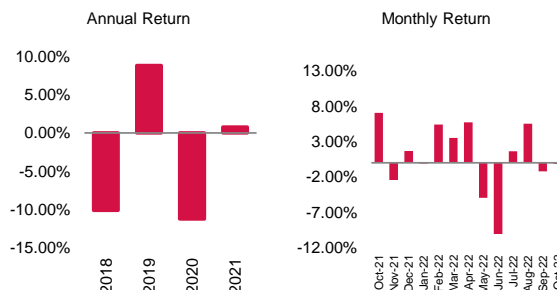
*Current benchmark is effective since inception

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

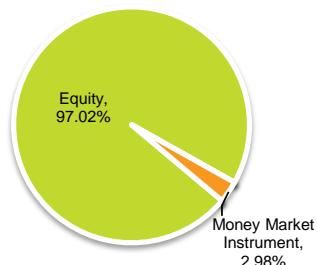
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.95%
Consumer Discretionary	6.52%
Consumer Staples	7.41%
Energy	6.96%
Financials	54.11%
Health Care	1.93%
Materials	8.15%
TD + Cash	2.98%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In October 2022, USD Onshore Equity Fund booked performance of -0.13% mom, in line with the MXID performance (in USD). By sector inside MXID, financials was the largest positive contributor (+2.2% mom), while communication services was the largest negative contributor (-0.4% mom). In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Domestic market also posted positive performance in last month amid positive trade surplus data and monthly deflation. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity mutual funds	Fund Size (million)	: USD 46.40
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.6898	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 67,262,222.0887

FUND PERFORMANCE

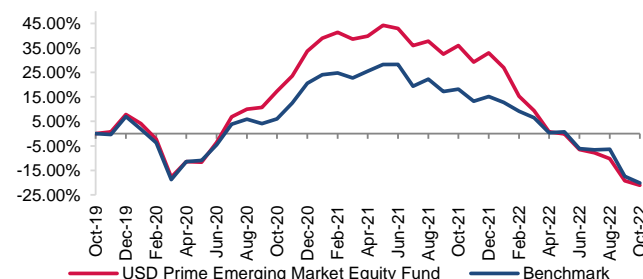
Fund	Fund Performance					
	1 Month	3 Months	YTD	1 Year	Annualised	
					3 Years	5 Years
USD Prime Emerging Market Equity**	-2.28%	-14.41%	-40.63%	-41.94%	-7.58%	N/A
Benchmark*	-3.27%	-14.55%	-30.63%	-32.45%	-6.39%	N/A

*Current benchmark is effective since inception

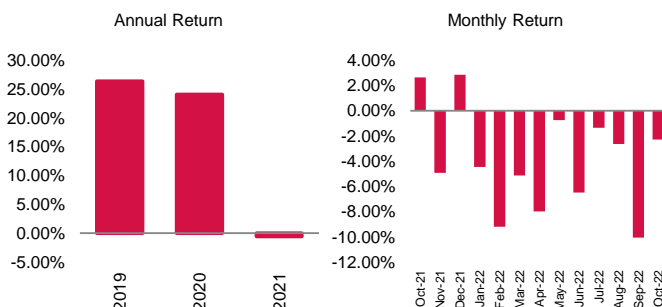
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

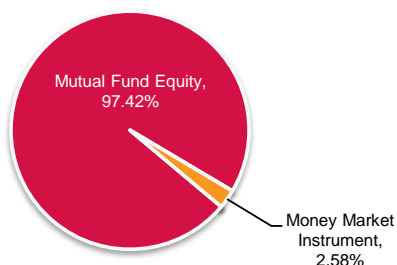
Cummulative return



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF	97.42%
TD + Cash	2.58%

FUND MANAGER COMMENTARY

In October 2022, USD Prime Emerging Market Equity Fund booked performance of -2.28% mom, above the benchmark performance. In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-20% in money market instruments and 80%-100% in equity mutual funds	Fund Size (million)	: USD 45.64
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0793	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 42,289,741.2916
Risk Level	: High		

FUND PERFORMANCE

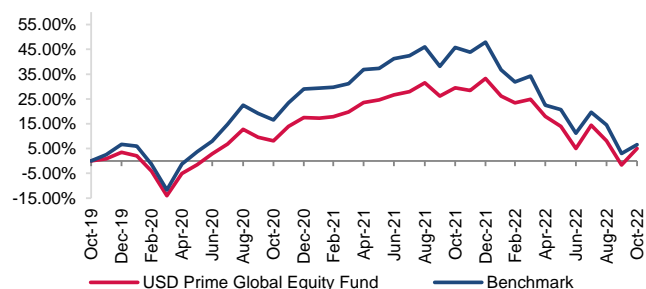
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	6.79%	-8.13%	-21.16%	-18.88%	1.66%	N/A	1.61%
Benchmark*	3.43%	-10.95%	-27.84%	-26.75%	3.42%	N/A	3.03%

*Current benchmark is effective since inception

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

LAST 3 YEARS CUMULATIVE RETURN

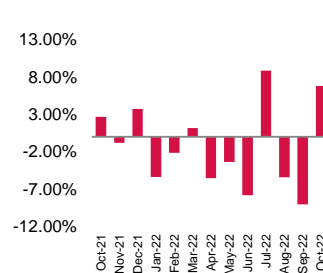
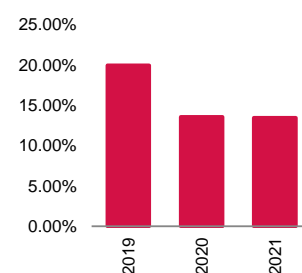
Cummulative return



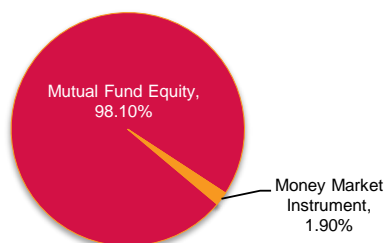
ANNUAL & MONTHLY RETURN

Annual Return

Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Cakra Syariah MF	96.47%
Schroder Asian Equity Yield Class A MF	1.63%
TD + Cash	1.90%

FUND MANAGER COMMENTARY

In October 2022, USD Prime Global Equity Fund booked performance of +6.79% mom, above the benchmark performance. In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio aims to provide capital growth through investment in Offshore-based Mutual Fund(s) which invest in equity and equity related securities of People's Republic of China, Hong Kong SAR and Taiwan companies.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents and 95%-100% in equity mutual funds	Fund Size (million)	: USD 13.82
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8533	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 16,192,702.8406

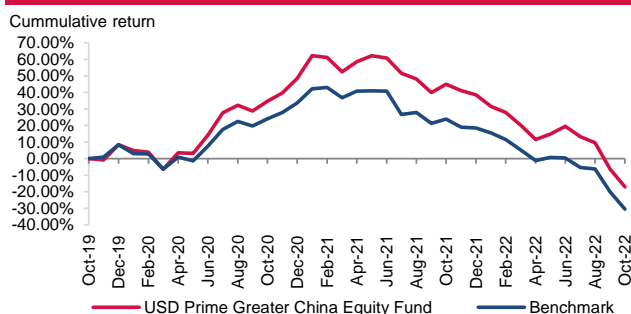
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-11.57%	-26.82%	-40.10%	-42.75%	-6.04%	N/A	-4.73%
Benchmark*	-13.25%	-26.53%	-41.33%	-43.92%	-10.90%	N/A	-9.72%

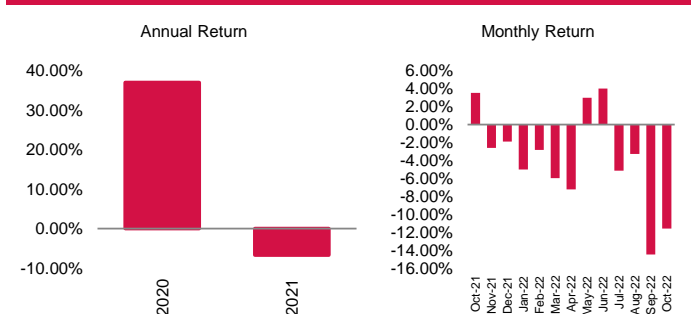
*Current benchmark is effective since inception

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

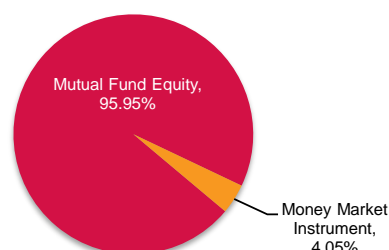
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF	95.95%
TD + Cash	4.05%

FUND MANAGER COMMENTARY

In October 2022, USD Prime Greater China Equity Fund booked performance of -11.57% mom, above the benchmark performance. In last month, global equity posted a rebound amid better-than-expected US GDP, except for China which was corrected due to uncertainty such as in reopening expectation. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Balanced

FUND INFORMATION

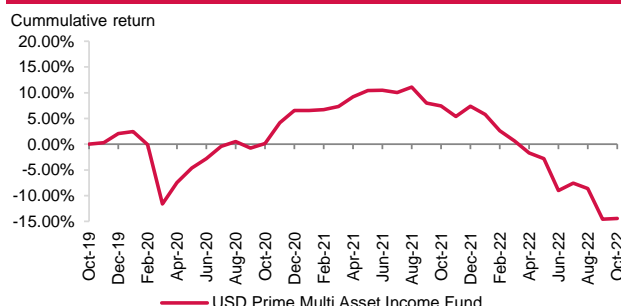
Investment Strategy	: To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents and 95%-100% in balanced mutual funds	Fund Size (million)	: USD 3.53
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9014	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 3,919,090.7270
Risk Level	: Moderate to High		

FUND PERFORMANCE

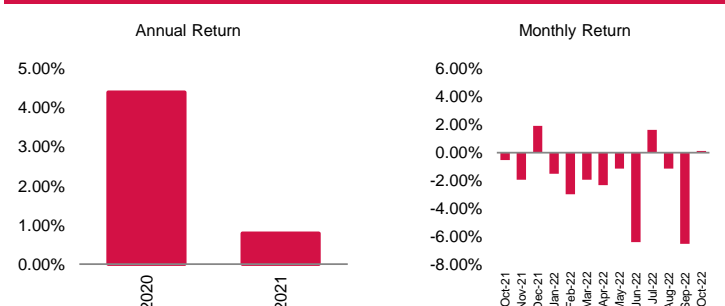
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	0.13%	-7.47%	-20.35%	-20.38%	-5.07%	N/A	-2.73%

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

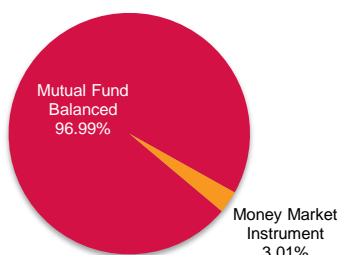
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF	96.99%
TD + Cash	3.01%

FUND MANAGER COMMENTARY

The latest macroeconomic indicators reinforce our conviction on a hard landing, driven by the likelihood of an imminent recession in Europe and the US, as well as weaker growth in China. While peak hawkishness might be near, we think that central banks will find it difficult to meaningfully support growth or markets given that inflation levels are still high. The managers remain cautious on equities, with a preference for high quality defensives, and are cautious on high-risk credit assets. They continue to engage in high quality duration assets where yields are a lot more attractive. The exposure to Defensive assets was increased and that to Yield and Growth assets was lowered over the quarter. The managers increased the allocation to investment grade (IG) and longer-term US Treasury bonds, and added to Japanese yen exposure in the portfolio. They added a new position in European IG bonds while taking profits from Chinese government bonds. Within Yield assets, the managers trimmed the exposure to hybrid bonds and sold some positions in business development companies. They trimmed Asian high yield (HY) bonds and added to US HY bonds. Among Growth assets, they took profits in Chinese equity holdings and added to US equities, given its low reliance on energy from Russia and fund's low exposure to the US historically. To increase equity hedges, they added short positions in Australian and Korean equities, as well as in European industrials.

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