



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)

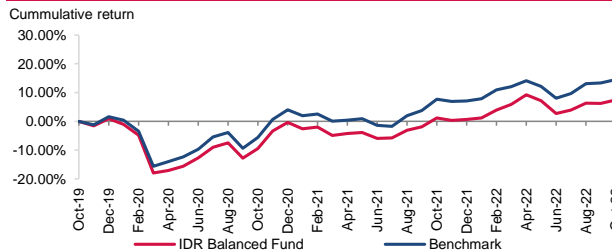
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

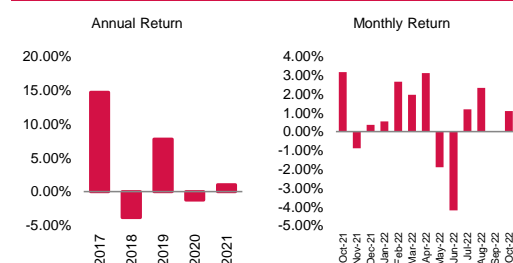
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

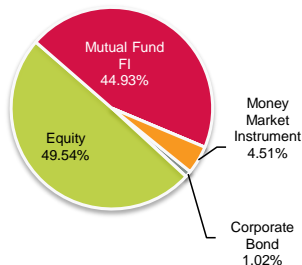
LAST 3 YEARS CUMULATIVE RETURN



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.

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.