



FUND FACT SHEET

IDR DANA BERKAH 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 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

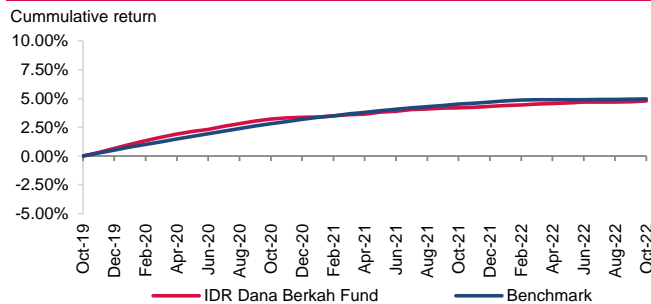
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

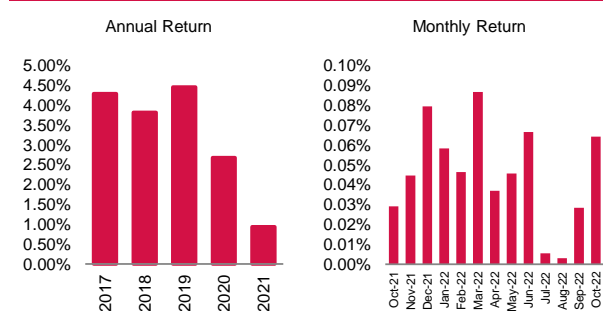
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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.

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.