



FUND FACT SHEET

USD ADVANCED 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 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

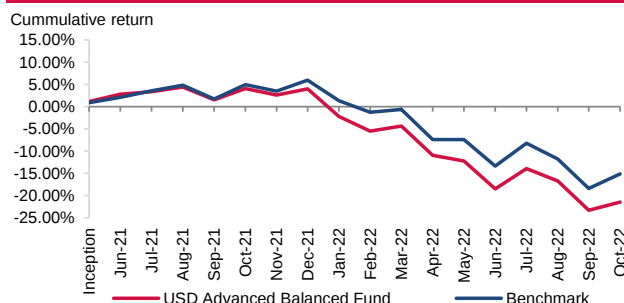
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	2.36%	-8.81%	-24.54%	-24.56%	N/A	N/A	-15.00%
Benchmark*	3.97%	-7.57%	-19.93%	-19.17%	N/A	N/A	-9.70%

*Current benchmark is effective since inception

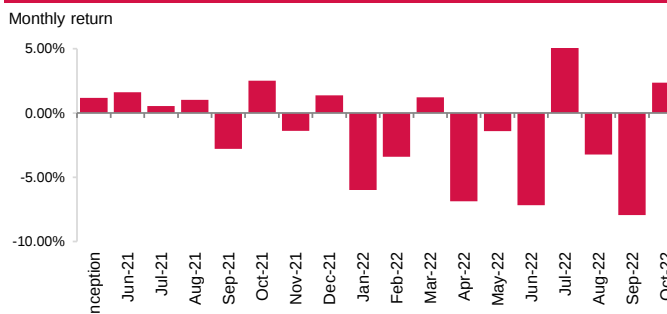
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

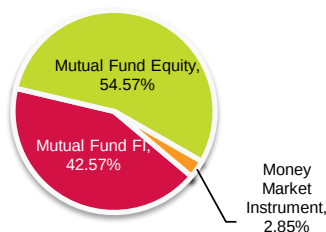
LAST 1 YEAR CUMULATIVE RETURN



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.

DISCLAIMER: USD Advanced Balanced Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.