



FUND FACT SHEET

USD FIXED INCOME FUND

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

30 September 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 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 53.57 |
| Launch Date | : 7 November 2000 | Fund Management Fee | : 1.45% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 2.70 | 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 | : 6.98 |
| Risk Level | : Moderate | Custodian Bank | : Citibank, N.A |
| Fund Duration | : 6.73 | Total Unit | : 19,830,916.8455 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Fixed Income** | -5.92% | -3.65% | -16.55% | -15.22% | -3.23% | -0.21% | 4.64% |
| Benchmark* | -6.16% | -4.05% | -17.73% | -16.51% | -3.98% | -0.68% | 0.13% |

*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)

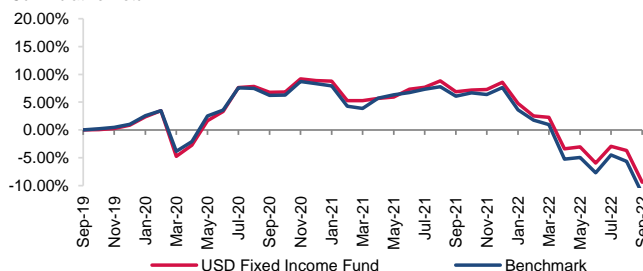
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

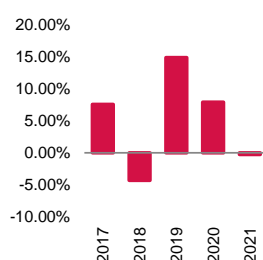
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

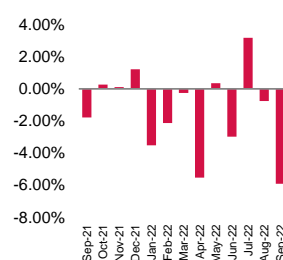


ANNUAL & MONTHLY RETURN

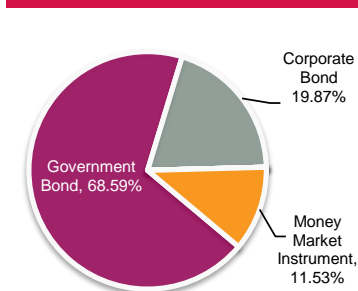
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------|--------|
| Government Bond | 68.59% |
| Materials | 4.48% |
| Financials | 9.23% |
| Utilities | 6.16% |
| Bond < 1 Year | 2.43% |
| TD + Cash | 9.10% |

TOP HOLDINGS

| |
|-------------------|
| INDOIS 2032 |
| INDON 2030 |
| INDON 2032 |
| INDON 2043 |
| Posco Pohang 2027 |

FUND MANAGER COMMENTARY

Indonesia USD sovereign bond market underwent steep correction in September 2022 with Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD went down by -6.73% on monthly basis, while the USD Fixed Income Fund performance reported -5.92% return in the same month. The Fed decided to aggressively hike its interest rate by 75 bps for the third times to 3.00-3.25% in the September FOMC meeting to get the US inflation under control.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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

30 September 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 998,995.06 |
| 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 4,477.02 | 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 | 5.35 |
| Risk Level | Moderate | Custodian Bank | Citibank, N.A |
| Fund Duration | 5.39 | Total Unit | 223,138,278.4432 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------|------------------|----------|--------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Fixed Income** | -1.24% | 0.04% | -1.45% | -0.74% | 4.54% | 4.05% | 7.09% |
| Benchmark * | -1.15% | 0.27% | -1.43% | -0.52% | 5.24% | 4.72% | 9.34% |

*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)

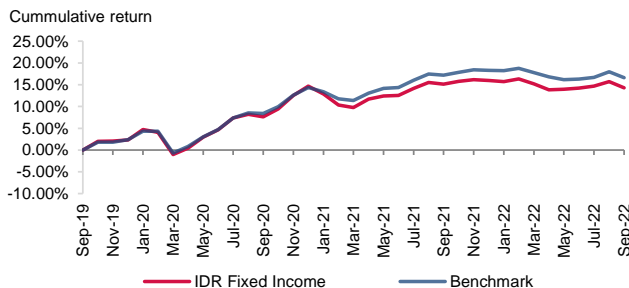
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

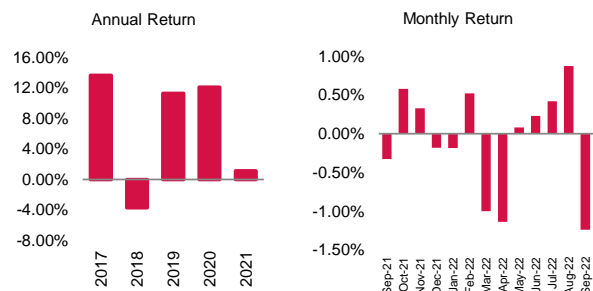
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

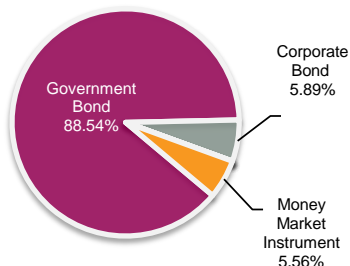
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Government Bond | 88.54% |
| Consumer Discretionary | 1.14% |
| Financials Bond | 1.32% |
| Industrial Bond | 3.44% |
| Bond < 1 Year | 1.02% |
| TD + Cash | 4.54% |

TOP HOLDINGS

| |
|------------------------|
| Government Bond FR0040 |
| Government Bond FR0068 |
| Government Bond FR0072 |
| Government Bond FR0073 |
| Government Bond FR0078 |

FUND MANAGER COMMENTARY

Indonesia local government bond market underwent correction in September 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -1.14% on monthly basis, while the IDR Fixed Income Fund performance reported -1.24% return in the same month. Bond yields increased after BI unexpectedly increased its policy rate (7DRRR) by +50 bps to 4.25% in September 2022, higher than market consensus and the highest hike since Jun-2018, as a pre-emptive and front-loading move to counter inflation expectation and to maintain IDR stability. This also in line with the aggressive Fed rate hike of 75 bps for the third times to 3.00-3.25% in September 2022.

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FUND FACT SHEET

IDR EQUITY FUND

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

30 September 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 12,807,354.81 |
| 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 14,670.29 | 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 | : 873,013,025.5265 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Equity** | -1.02% | 1.90% | 3.01% | 6.45% | -0.79% | -0.87% | 13.05% |
| Benchmark * | -2.03% | 1.55% | 7.66% | 12.45% | 4.79% | 3.89% | 14.27% |

*Current benchmark is effective from 1 May 2022

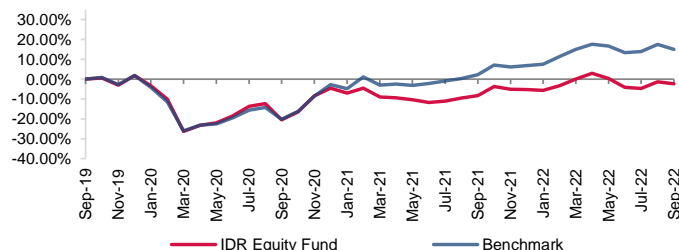
1 April 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

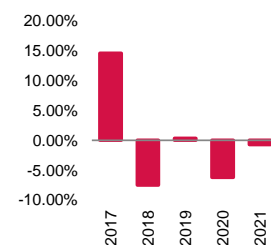
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

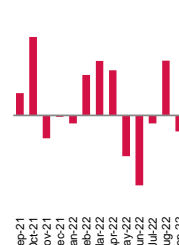


ANNUAL & MONTHLY RETURN

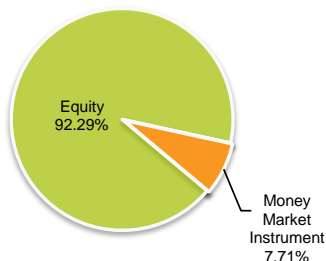
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 14.17% |
| Consumer Discretionary | 10.56% |
| Consumer Staples | 9.38% |
| Energy | 6.48% |
| Financials | 34.64% |
| Health Care | 3.31% |
| Industrials | 0.97% |
| Information Technology | 1.09% |
| Materials | 9.33% |
| Real Estate | 1.61% |
| Utilities | 0.78% |
| TD + Cash | 7.71% |

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 Gojek Tokopedia Tbk |
| PT Kalbe Farma Tbk |
| PT Merdeka Copper Gold Tbk |
| PT Telekomunikasi Indonesia Tbk |

FUND MANAGER COMMENTARY

In September 2022, IDR Equity Fund booked performance of -1% mom, better than the benchmark performance. Financial was the largest positive contributing sector (+0.7% mom), while consumer discretionary was the largest negative contributor (-1.6% mom). Last month, global equity market including Indonesia equity market posted a broad-based correction, driven by fear of recession, increased Fed hawkishness, and UK instability financial condition. Relatively, Indonesia equity market outperformed the global market on resilient big-cap stocks performance, supported by IDR3.2t net foreign inflows due to ongoing domestic economic recovery, Indonesia position as net commodity exporter, and better macro stability. Going forward, Indonesia Equity market may continue outperforming the global equity markets given stronger fundamentals currently. That said, the domestic market may not be fully immune too from global recession risk and geopolitical uncertainties globally.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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30 September 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 498,484.35 |
| 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 2,058.03 | Benchmark | : 100% IDR 1-Month Time Deposit Index (Net) |
| Fund Currency | : IDR | Custodian Bank | : Citibank, N.A |
| Risk Level | : Low | Total Unit | : 242,214,614.6530 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Money Market** | -0.13% | -0.04% | 0.45% | 0.70% | 2.02% | 3.01% | 4.50% |
| Benchmark* | 0.01% | 0.03% | 0.22% | 0.51% | 1.71% | 2.32% | 3.68% |

*Current benchmark is effective from 1 March 2022

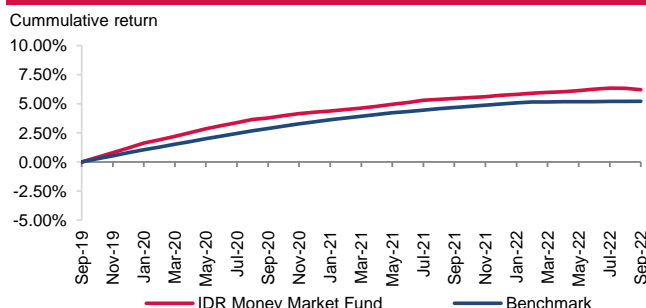
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

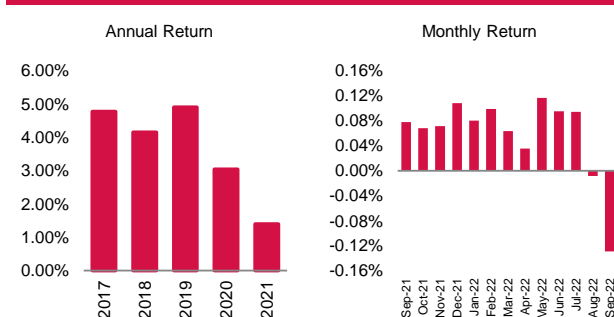
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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 | 40.83% |
| TD + Cash | 59.17% |

TOP HOLDINGS

Government Bond FR0046
Government Bond FR0063
SBSN Seri PBS027
TD Bank OCBC NISP
TD Bank Syariah Indonesia

FUND MANAGER COMMENTARY

Monthly inflation in August recorded deflation at -0.21% mom (+4.69% yoy) from +0.64% mom (+4.94% yoy) in July, due to lower volatile food prices as expenditure decreases. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by 50bps more to 4.25%, as the preemptive move to tackle higher inflation caused by fuel price hike, which immediately translated to higher <1yr bond yield at 5.5% in September vs 4.8% 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%-4.00% p.a. and the IDR Money Market Fund booked performance of -0.13% in September 2022.

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FUND FACT SHEET

IDR DANA BERKAH FUND

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

30 September 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 16,311.84 |
| 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 1,934.83 | Benchmark | : 100% IDR 1-Month Time Deposit Index (Net) |
| Fund Currency | : IDR | Custodian Bank | : Citibank, N.A |
| Risk Level | : Low | Total Unit | : 8,430,648.6630 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|-------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Dana Berkah** | 0.03% | 0.04% | 0.38% | 0.53% | 1.67% | 2.66% | 4.11% |
| Benchmark* | 0.01% | 0.03% | 0.22% | 0.51% | 1.71% | 2.32% | 3.62% |

*Current benchmark is effective from 1 March 2022

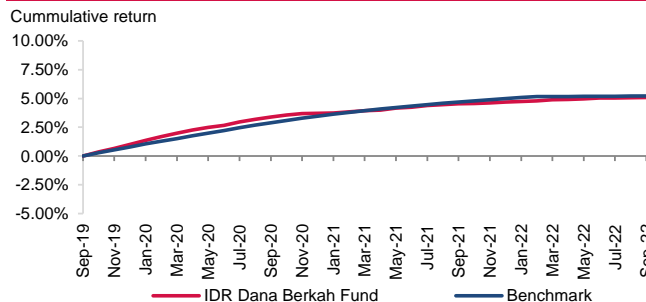
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

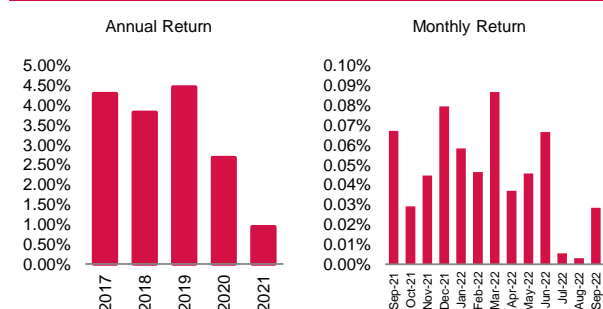
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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 | 1.57% |
| TD + Cash | 98.43% |

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 August recorded deflation at -0.21% mom (+4.69% yoy) from +0.64% mom (+4.94% yoy) in July, due to lower volatile food prices as expenditure decreases. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by 50bps more to 4.25%, as the preemptive move to tackle higher inflation caused by fuel price hike, which immediately translated to higher <1yr bond yield at 5.5% in September vs 4.8% in last month. Meanwhile, although banking sector still has ample liquidity, the equivalent rates of mudharabah returns have gradually increased to the range of 2.25%-4.00% p.a. and the IDR Dana Berkah Fund booked performance of +0.03% in September 2022.

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FUND FACT SHEET

IDR BALANCED FUND

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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 299,509.97 |
| 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 2,270.32 | 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 | : 131,924,220.8908 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|----------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Balanced** | -0.03% | 3.50% | 5.57% | 8.32% | 2.68% | 2.80% | 5.98% |
| Benchmark* | 0.23% | 4.93% | 5.82% | 9.32% | 4.87% | 3.90% | 4.77% |

*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)

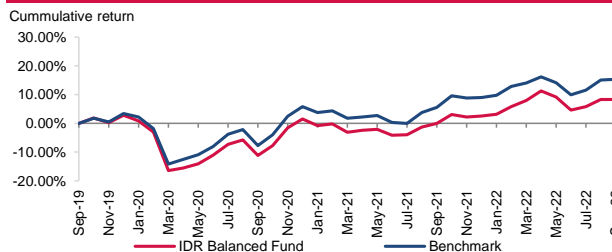
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

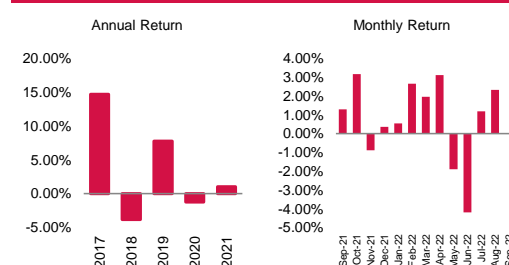
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

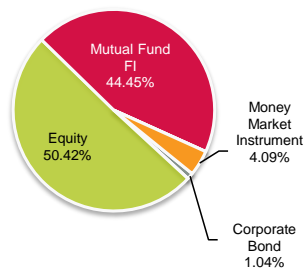
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 6.49% |
| Consumer Discretionary | 3.05% |
| Consumer Staples | 2.81% |
| Energy | 3.52% |
| Financials | 27.66% |
| Health Care | 1.28% |
| Industrials | 0.83% |
| Information Technology | 0.68% |
| Materials | 3.23% |
| Real Estate | 0.87% |
| Industrials Bond | 1.04% |
| MF Fixed Income | 44.45% |
| Bond < 1 Year | 2.03% |
| TD + Cash | 2.06% |

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 September 2022, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. In the other hand, domestic market outperformed the global market with resilient big cap stock performance, supported by IDR3.2t net inflow due to ongoing domestic economic recovery, Indonesia position as commodity producer, and better macro stability. Indonesia local government bond market underwent correction in September 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -1.14% on monthly basis. Bond yields increased after Bank Indonesia unexpectedly increased its policy rate (7DRRR) by +50 bps to 4.25% in September 2022.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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

30 September 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 13,379.74 |
| 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 1,602.78 | Benchmark | : 100% IDR 1-Month Time Deposit Index (Net) |
| Fund Currency | : IDR | Custodian Bank | : Citibank, N.A |
| Risk Level | : Low | Total Unit | : 8,347,828.4910 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Cash Syariah** | -0.15% | -0.03% | 0.46% | 0.64% | 1.87% | 2.80% | 3.72% |
| Benchmark* | 0.01% | 0.03% | 0.22% | 0.51% | 1.71% | 2.32% | 3.08% |

*Current benchmark is effective from 1 March 2022

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

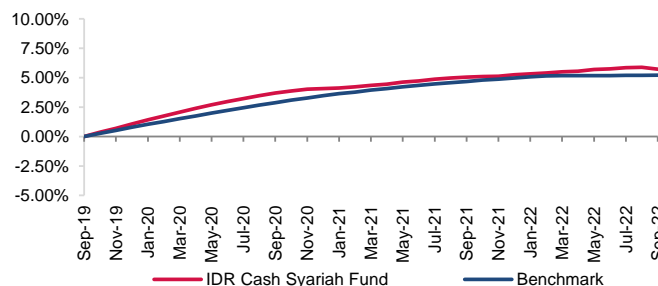
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

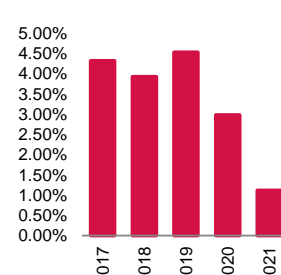
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

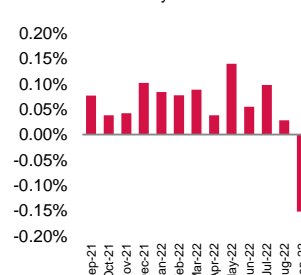


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|---------------|--------|
| Bond < 1 Year | 36.18% |
| TD + Cash | 63.82% |

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 August recorded deflation at -0.21% mom (+4.69% yoy) from +0.64% mom (+4.94% yoy) in July, due to lower volatile food prices as expenditure decreases. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by 50bps more to 4.25%, as the preemptive move to tackle higher inflation caused by fuel price hike, which immediately translated to higher <1yr bond yield at 5.5% in September vs 4.8% in last month. Meanwhile, although banking sector still has ample liquidity, the equivalent rates of mudharabah returns have gradually increased to the range of 2.25%-4.00% p.a. and the IDR Cash Syariah Fund booked performance of +0.15% in September 2022.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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

30 September 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 1,068,711.80 |
| 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 942.26 | 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 | : 1,134,200,152.9507 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|----------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Equity Syariah** | -1.45% | 4.57% | 6.63% | 9.05% | -5.92% | -4.99% | -0.48% |
| Benchmark* | -1.06% | 6.00% | 9.99% | 11.87% | -2.76% | -2.58% | 2.91% |

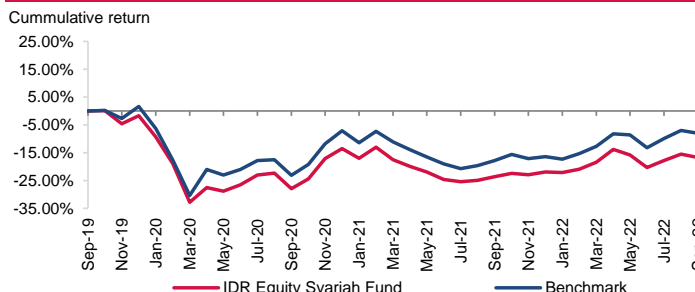
*Current benchmark is effective from 1 May 2022

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

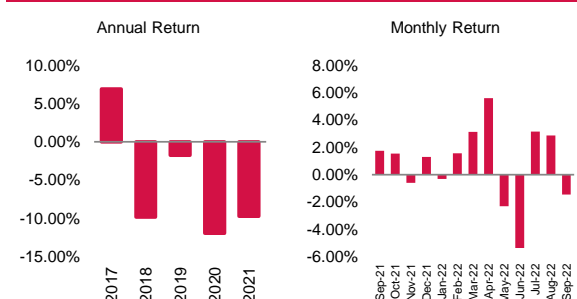
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

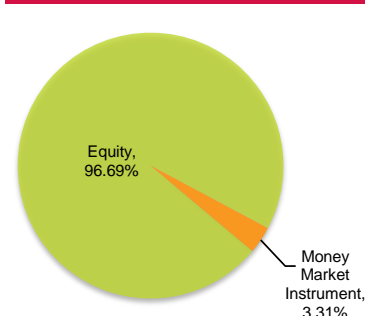
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 19.77% |
| Consumer Discretionary | 0.82% |
| Consumer Staples | 18.57% |
| Energy | 23.99% |
| Financials | 0.25% |
| Health Care | 6.22% |
| Information Technology | 1.11% |
| Materials | 22.91% |
| Utilities | 3.04% |
| TD + Cash | 3.31% |

TOP HOLDINGS

| |
|-----------------------------------|
| PT Adaro Energy Indonesia Tbk |
| PT Chandra Asri Petrochemical Tbk |
| PT Charoen Pokphand Indonesia Tbk |
| PT Indo Tambangraya Megah Tbk |
| PT Indofood CBP Sukses Makmur Tbk |
| PT Indofood Sukses Makmur Tbk |
| PT Kalbe Farma Tbk |
| PT Merdeka Copper Gold Tbk |
| PT Telekomunikasi Indonesia Tbk |
| PT United Tractors Tbk |

FUND MANAGER COMMENTARY

In September 2022, IDR Equity Syariah Fund booked performance of -1.45% mom, slightly below the benchmark performance. By sector inside JII, energy was the largest positive contributor (+0.7% mom), while communication services was the largest negative contributor (-1.6% mom). In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. In the other hand, domestic market outperformed the global market with resilient big cap stock performance, supported by IDR3.2t net inflow due to ongoing domestic economic recovery, Indonesia position as commodity producer, and better macro stability. 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 BALANCED SYARIAH FUND

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

30 September 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 412,442.12 |
| 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 1,535.40 | 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 | : 268,622,214.9313 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|------------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Balanced Syariah** | -1.13% | 2.21% | 3.35% | 5.09% | -1.29% | -0.81% | 3.56% |
| Benchmark* | -0.94% | 3.29% | 4.92% | 6.78% | 1.96% | 1.40% | 4.21% |

*Current benchmark is effective from 1 Jan 2020

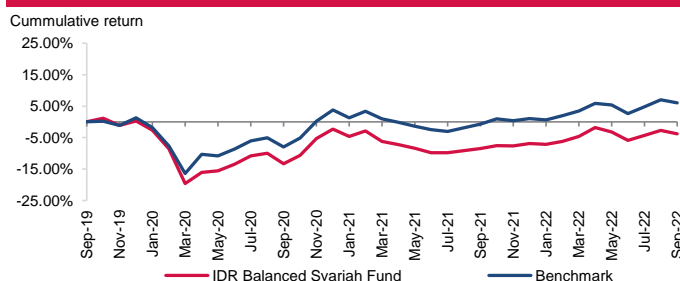
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

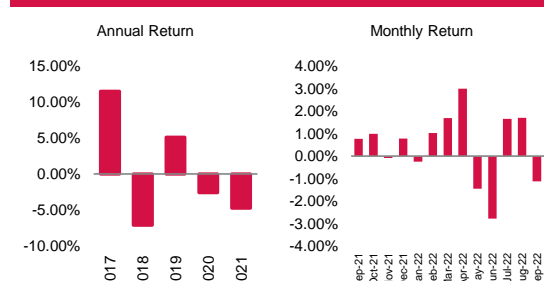
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

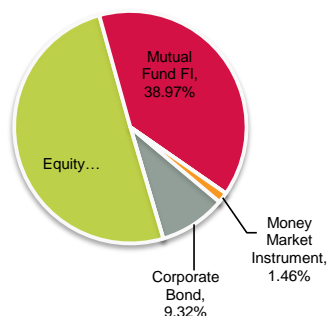
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------------------|--------|
| Communication Services | 10.03% |
| Consumer Discretionary | 0.76% |
| Consumer Staples | 10.03% |
| Energy | 12.26% |
| Financials | 0.14% |
| Health Care | 3.36% |
| Information Technology | 0.57% |
| Materials | 11.54% |
| Utilities | 1.58% |
| Communication Services Bond | 1.69% |
| Industrials Bond | 7.62% |
| MF Fixed Income | 38.97% |
| TD + Cash | 1.46% |

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 September 2022, IDR Balanced Syariah Fund booked performance of -1.13%. In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. In the other hand, domestic market outperformed the global market with resilient big cap stock performance, supported by IDR3.2t net inflow due to ongoing domestic economic recovery, Indonesia position as commodity producer, and better macro stability. In sharia bond market, the IBPA Indonesia Government Sukuk Index Total Return decreased by -0.68% on monthly basis. Sukuk market responded on the 75bps US Fed hike and 50bps Bank Indonesia rate hike with a bearish movement.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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

30 September 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 6,273,592.27 |
| 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 1,897.60 | 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 | : 3,306,068,396.8007 |

FUND PERFORMANCE

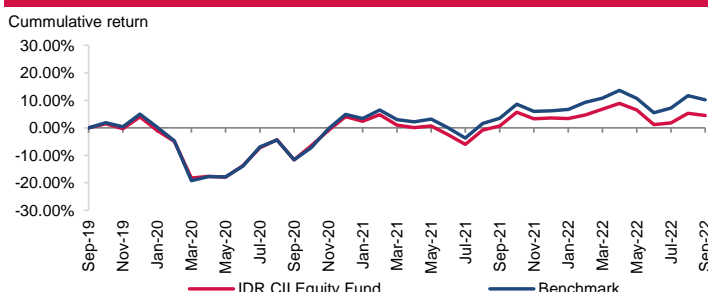
| Fund | Fund Performance | | | | | | |
|------------------------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR China-India-Indonesia Equity** | -0.72% | 3.30% | 0.90% | 3.84% | 1.48% | 1.39% | 5.61% |
| Benchmark* | -1.31% | 4.45% | 3.78% | 6.47% | 3.47% | 2.46% | 5.15% |

*Current benchmark is effective since 1 Jan 2018

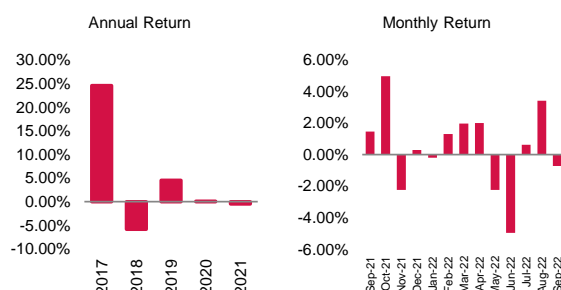
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

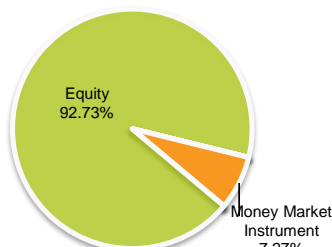
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 12.05% |
| Consumer Discretionary | 10.20% |
| Consumer Staples | 8.37% |
| Energy | 5.57% |
| Financials | 41.18% |
| Health Care | 2.63% |
| Industrials | 0.82% |
| Information Technology | 3.01% |
| Materials | 8.52% |
| Real Estate | 0.08% |
| Utilities | 0.31% |
| TD + Cash | 7.27% |

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 September 2022, IDR CII Equity Fund booked performance of -0.72% mom, better than its benchmark performance. Last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. On the other hand, Indonesia equity market outperformed the global market supported by resilient big-cap stock performance, supported by IDR3.2t net foreign inflows given ongoing domestic economic recovery, Indonesia position as commodity exporter, and better macro stability. Going forward, Indonesia Equity market may continue outperforming other equity markets globally given stronger fundamentals currently. That said, the domestic market may not be fully immune too from global recession risk and geopolitical uncertainties globally.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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

30 September 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% : 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 891,517.89 |
| 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 1,148.62 | 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 | 776,161,231.0374 |

FUND PERFORMANCE

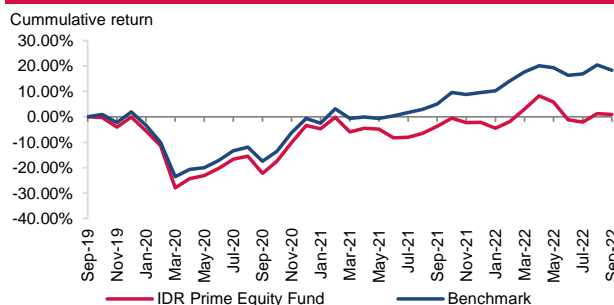
| Fund | Fund Performance | | | | | | |
|--------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Prime Equity** | -0.35% | 2.16% | 3.21% | 4.88% | 0.30% | 0.06% | 1.75% |
| Benchmark* | -1.78% | 1.70% | 7.92% | 12.65% | 5.75% | 4.95% | 5.67% |

*Current benchmark is effective from 1 May 2022

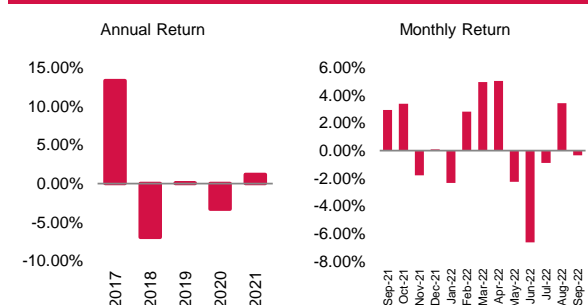
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

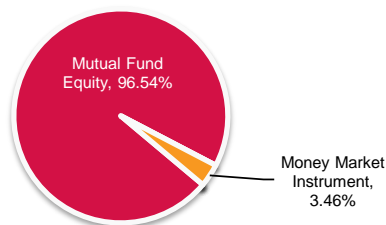
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|---------------------------------|--------|
| BNP Paribas IDX30 Filantropi MF | 17.18% |
| Schroder Dana Istimewa MF | 25.80% |
| Schroder Dana Prestasi MF | 53.56% |
| TD + Cash | 3.46% |

FUND MANAGER COMMENTARY

In September 2022, IDR Prime Equity Fund booked performance of -0.35% mom, above the benchmark performance. By sector inside JCI, financials was the largest positive contributor (+0.7% mom), while consumer discretionary was the largest negative contributor (-1.6% mom). In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. In the other hand, domestic market outperformed the global market with resilient big cap stock performance, supported by IDR3.2t net inflow due to ongoing domestic economic recovery, Indonesia position as commodity producer, and better macro stability. 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 geopolitic situation.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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

30 September 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 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 151,643.93 |
| 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 1,575.47 | Benchmark | : 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR 1-Month Time Deposit Index (Net) |
| Fund Currency | : IDR | Benchmark Duration | : 5.06 |
| Risk Level | : Moderate | Custodian Bank | : Citibank, N.A |
| Fund Duration | : 5.15 | Total Unit | : 96,253,331.4046 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------------|------------------|----------|--------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Prime Fixed Income** | -1.25% | -0.37% | -1.95% | -1.10% | 4.81% | 4.53% | 5.89% |
| Benchmark* | -1.00% | 0.52% | -0.56% | 0.58% | 6.18% | 5.71% | 7.12% |

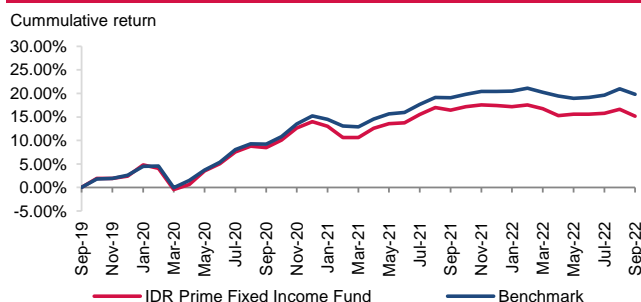
*Current benchmark is effective since 1 May 2022

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

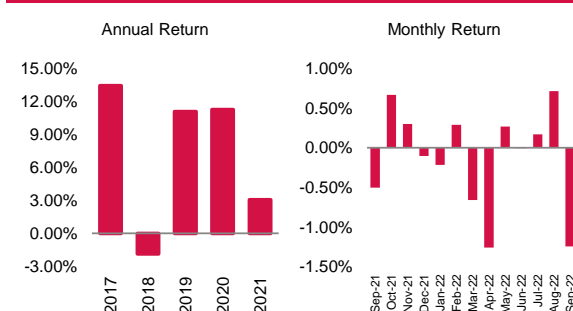
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

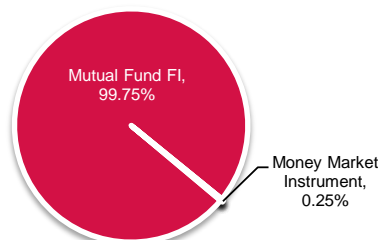
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|---------------------------------|--------|
| BNP Paribas Prima II MF | 44.05% |
| Schroder Dana Mantap Plus II MF | 55.70% |
| TD + Cash | 0.25% |

FUND MANAGER COMMENTARY

Indonesia local government bond market underwent correction in September 2022 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -1.14% on monthly basis, while the IDR Prime Fixed Income Fund performance reported -1.25% return in the same month. Bond yields increased after BI unexpectedly increased its policy rate (7DRRR) by +50 bps to 4.25% in September 2022, higher than market consensus and the highest hike since Jun-2018, as a pre-emptive and front-loading move to counter inflation expectation and to maintain IDR stability. This also in line with the aggressive Fed rate hike of 75 bps for the third times to 3.00-3.25% in September 2022.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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

30 September 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 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 64,197.24 |
| 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 891.99 | 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 | 71,970,613.64 |

FUND PERFORMANCE

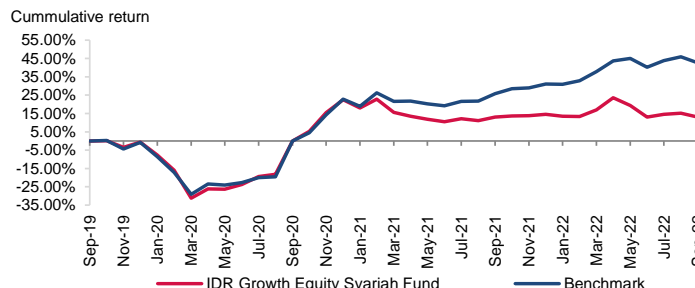
| Fund | Fund Performance | | | | | | |
|-----------------------------|------------------|----------|--------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Growth Equity Syariah** | -1.82% | 0.04% | -1.22% | -0.03% | -4.66% | -3.18% | -1.55% |
| Benchmark* | -2.23% | 1.69% | 8.90% | 13.41% | 3.07% | 2.55% | 3.66% |

*Current benchmark is effective from 1 May 2022

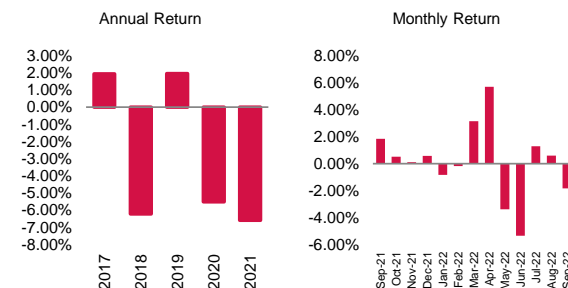
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

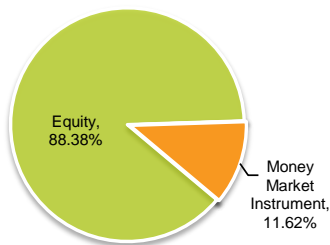
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 16.67% |
| Consumer Discretionary | 2.97% |
| Consumer Staples | 18.97% |
| Energy | 17.24% |
| Financials | 0.37% |
| Health Care | 5.28% |
| Industrials | 4.68% |
| Information Technology | 3.12% |
| Materials | 13.96% |
| Real Estate | 3.06% |
| Utilities | 2.06% |
| TD + Cash | 11.62% |

TOP HOLDINGS

| |
|-----------------------------------|
| PT Adaro Energy Indonesia Tbk |
| PT Arwana Citramulia 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 Telekomunikasi Indonesia Tbk |
| PT United Tractors Tbk |
| PT XL Axiata Tbk |

FUND MANAGER COMMENTARY

In September 2022, IDR Growth Equity Syariah Fund booked performance of -1.82% mom, above the benchmark performance. By sector inside ISSI, energy was the largest positive contributor (+0.9% mom), while communication services was the largest negative contributor (-1.4% mom). In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. In the other hand, domestic market outperformed the global market with resilient big cap stock performance, supported by IDR3.2t net inflow due to ongoing domestic economic recovery, Indonesia position as commodity producer, and better macro stability. 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 geopolitic situation.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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

30 September 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 47,478.30 |
| 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 1,103.41 | 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 | : 43,028,772.8710 |

FUND PERFORMANCE

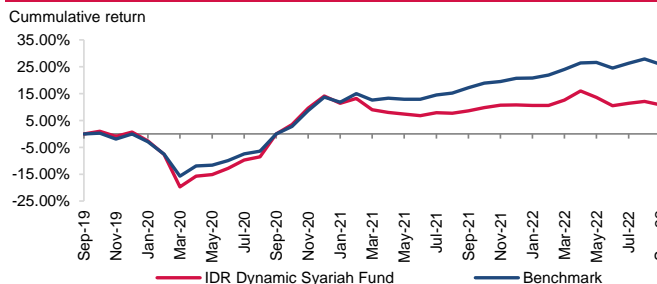
| Fund | Fund Performance | | | | | | |
|-----------------------|------------------|----------|--------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Dynamic Syariah** | -1.14% | 0.25% | -0.01% | 2.00% | -0.64% | 0.03% | 1.36% |
| Benchmark* | -1.54% | 1.11% | 4.35% | 7.48% | 4.91% | 3.99% | 4.33% |

*Current benchmark is effective from 1 Jan 2020

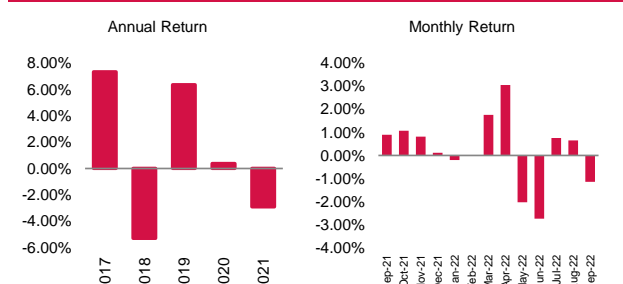
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

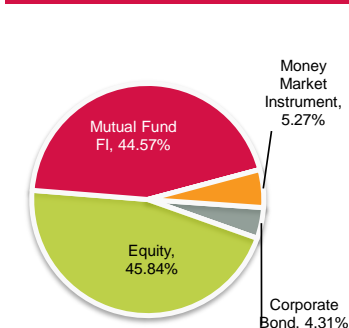
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|---------------------------|--------|
| Communication Services | 8.72% |
| Consumer Discretionary | 1.45% |
| Consumer Staples | 9.90% |
| Energy | 9.49% |
| Financials | 0.20% |
| Health Care | 2.80% |
| Industrials | 2.34% |
| Information Technology | 1.51% |
| Materials | 6.87% |
| Real Estate | 1.55% |
| Utilities | 1.01% |
| Industrials Bond | 2.21% |
| Communication Services Bo | 2.10% |
| MF Fixed Income | 44.57% |
| TD + Cash | 5.27% |

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 September 2022, IDR Dynamic Syariah Fund booked performance of -1.14%. In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. In the other hand, domestic market outperformed the global market with resilient big cap stock performance, supported by IDR3.2t net inflow due to ongoing domestic economic recovery, Indonesia position as commodity producer, and better macro stability. In sharia bond market, the IBPA Indonesia Government Sukuk Index Total Return decreased by -0.68% on monthly basis. Sukuk market responded on the 75bps US Fed hike and 50bps Bank Indonesia rate hike with a bearish movement.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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

30 September 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 | Fund Size (million) | : USD 39.44 |
| Launch Date | : 23 September 2016 | Fund Management Fee | : 2.10% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 0.98 | Benchmark | : 90% MSCI World Index + 10% MSCI Asia Ex. Japan |
| Fund Currency | : USD | Custodian Bank | : Citibank, N.A |
| Risk Level | : High | Total Unit | : 40,223,863.60 |

FUND PERFORMANCE

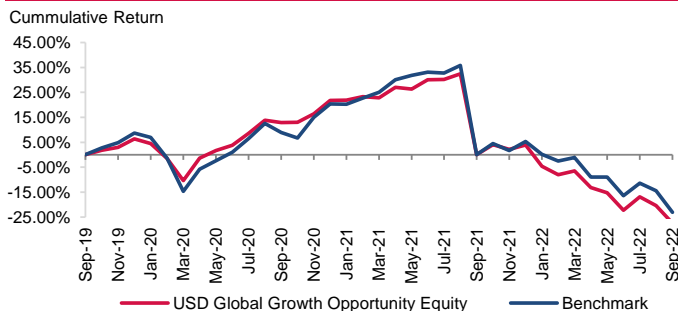
| Fund | Fund Performance | | | | | | |
|--|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Global Growth Opportunity Equity** | -8.88% | -6.57% | -30.11% | -27.41% | -2.57% | -1.52% | -0.32% |
| Benchmark* | -10.05% | -7.99% | -26.95% | -23.07% | 1.17% | 1.79% | 3.82% |

*Current benchmark is effective since 1 Jan 2018

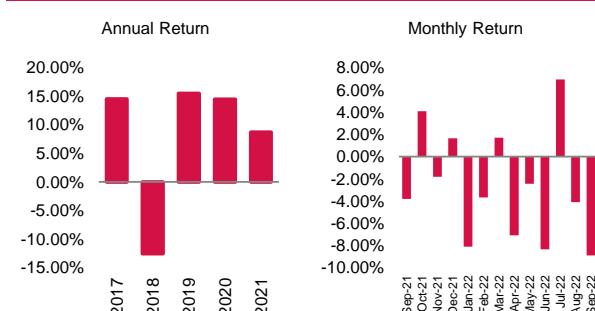
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

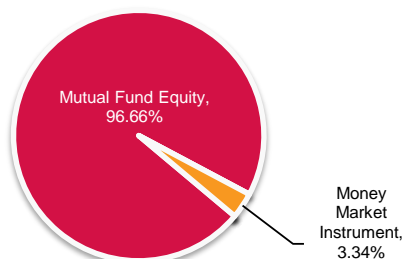
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|--|--------|
| AIA Global Multi-Factor Equity MF | 13.53% |
| AIA Global Quality Growth MF | 6.87% |
| AIA Global Select Equity MF | 7.67% |
| AIA New Multinationals MF | 20.17% |
| CIMB Principal Islamic Asia Pacific Equity | 5.45% |
| Mandiri Global Sharia Equity Dollar MF | 18.34% |
| Schroder Global Syariah Equity MF | 24.63% |
| TD + Cash | 3.34% |

FUND MANAGER COMMENTARY

In September 2022, USD Global Growth Opp. Equity Fund booked performance of -8.88% mom, above the benchmark performance. In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. 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 ONSHORE EQUITY FUND

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

30 September 2022

INVESTMENT MANAGER

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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 4.40 |
| Launch Date | : 21 April 2017 | Fund Management Fee | : 2.10% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 1.0031 | 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 | : 4,383,823.9160 |

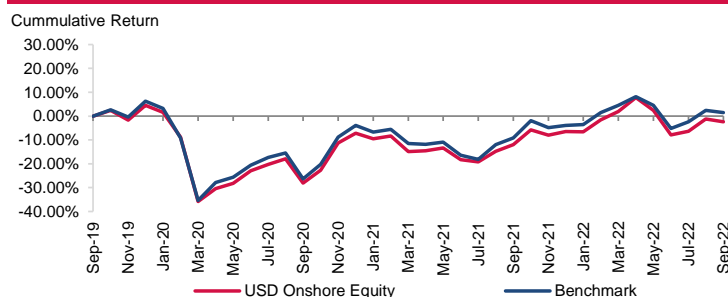
FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|----------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Onshore Equity** | -1.20% | 5.94% | 4.39% | 10.89% | -0.80% | -0.42% | 0.06% |
| Benchmark* | -0.86% | 7.06% | 5.64% | 11.72% | 0.49% | -0.48% | 0.15% |

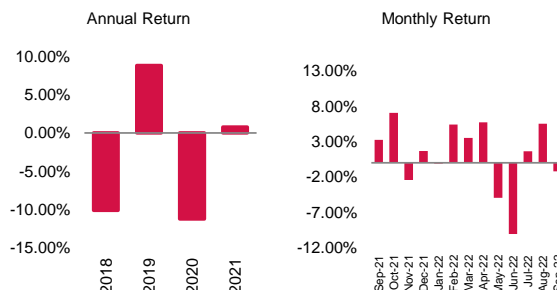
*Current benchmark is effective since inception

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

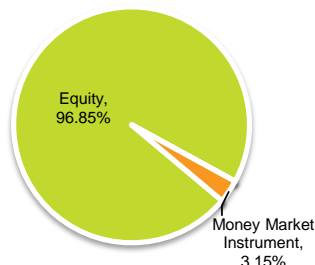
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|------------------------|--------|
| Communication Services | 12.34% |
| Consumer Discretionary | 6.38% |
| Consumer Staples | 6.35% |
| Energy | 6.04% |
| Financials | 53.79% |
| Health Care | 1.09% |
| Materials | 10.87% |
| TD + Cash | 3.15% |

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 September 2022, USD Onshore Equity Fund booked performance of -1.20% mom, below the MXID performance (in USD). By sector inside MXID, financials was the largest positive contributor (+1.9% mom), while consumer discretionary was the largest negative contributor (-0.4% mom). In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. In the other hand, domestic market outperformed the global market with resilient big cap stock performance, supported by IDR3.2t net inflow due to ongoing domestic economic recovery, Indonesia position as commodity producer, and better macro stability. 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 geopolitic situation.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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

30 September 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) | : USD 44.61 |
| Launch Date | : 19 January 2018 | Fund Management Fee | : 2.10% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 1.0107 | Custodian Bank | : Citibank, N.A |
| Fund Currency | : USD | Total Unit | : 44,133,744.7135 |
| Risk Level | : High | | |

FUND PERFORMANCE

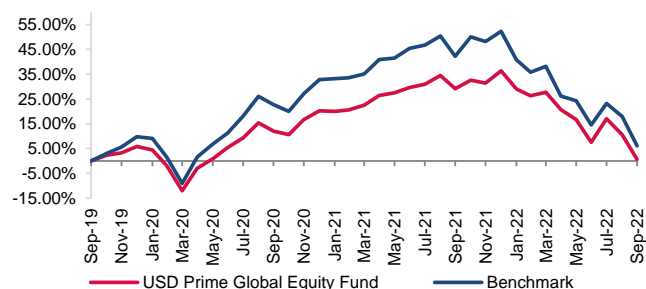
| Fund | Fund Performance | | | | | | |
|---------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Prime Global Equity** | -9.04% | -6.37% | -26.17% | -22.03% | 0.23% | N/A | 0.23% |
| Benchmark* | -10.12% | -7.37% | -30.23% | -25.32% | 3.26% | N/A | 1.90% |

*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

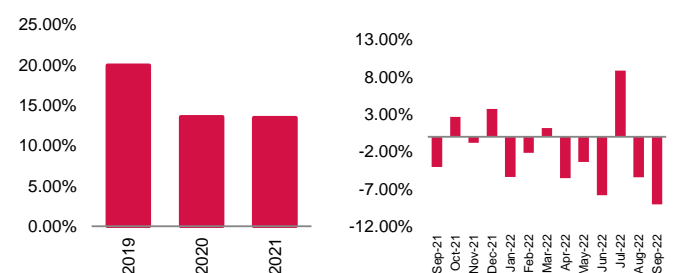
Cummulative return



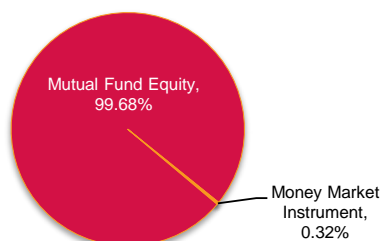
ANNUAL & MONTHLY RETURN

Annual Return

Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|--|--------|
| BNP Paribas Cakra Syariah MF | 92.08% |
| Schroder Asian Equity Yield Class A MF | 7.60% |
| TD + Cash | 0.32% |

FUND MANAGER COMMENTARY

In September 2022, USD Prime Global Equity Fund booked performance of -9.04% mom, above the benchmark performance. In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. 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 EMERGING MARKET EQUITY FUND

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

30 September 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) | : USD 46.94 |
| Launch Date | : 18 January 2018 | Fund Management Fee | : 2.10% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 0.7059 | Benchmark | : 100% MSCI Emerging Market |
| Fund Currency | : USD | Custodian Bank | : Citibank, N.A |
| Risk Level | : High | Total Unit | : 66,496,935.9477 |

FUND PERFORMANCE

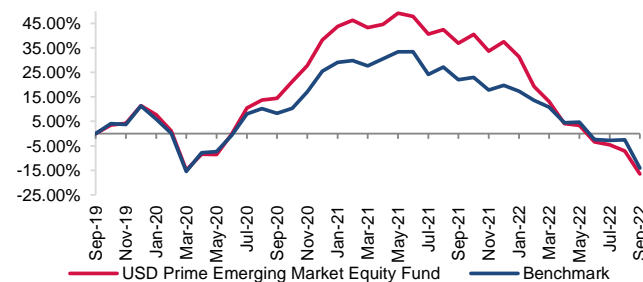
| Fund | Fund Performance | | | | | | |
|------------------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Prime Emerging Market Equity** | -10.04% | -13.58% | -39.24% | -39.01% | -5.82% | N/A | -7.14% |
| Benchmark* | -11.88% | -12.03% | -28.29% | -29.60% | -4.08% | N/A | -6.58% |

*Current benchmark is effective since inception

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

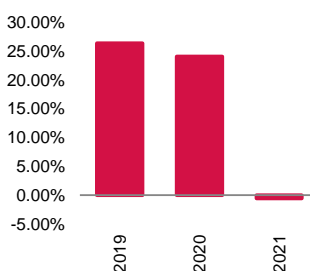
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

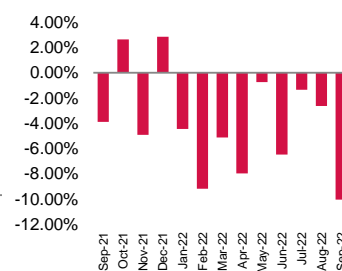


ANNUAL & MONTHLY RETURN

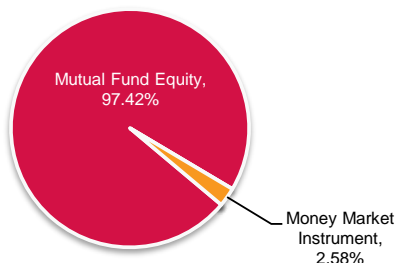
Annual Return



Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In September 2022, USD Prime Emerging Market Equity Fund booked performance of -10.04% mom, above the benchmark performance. In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. 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

IDR ULTIMATE EQUITY FUND

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

30 September 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 235,800.15 |
| 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 1,028.37 | 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 | 229,295,539.4581 |

FUND PERFORMANCE

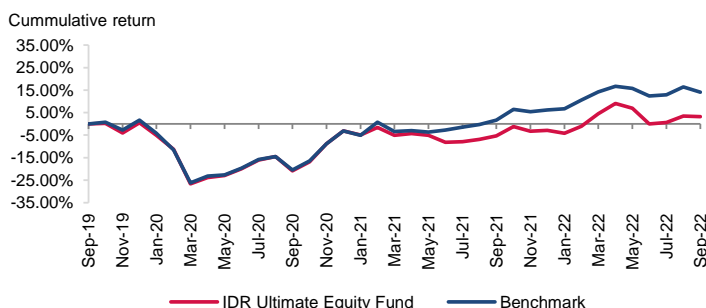
| Fund | Fund Performance | | | | | | |
|-----------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Ultimate Equity** | -0.24% | 3.31% | 6.25% | 9.05% | 1.07% | N/A | 0.71% |
| Benchmark* | -2.05% | 1.48% | 7.43% | 12.12% | 4.48% | N/A | 5.08% |

*Current benchmark is effective from 1 May 2022

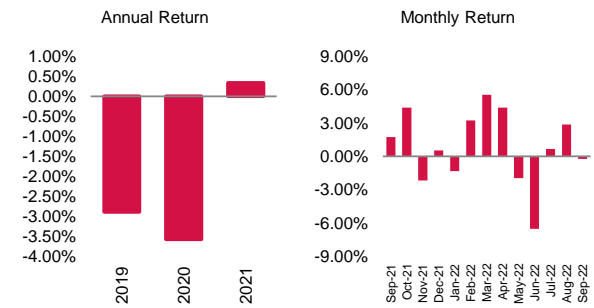
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

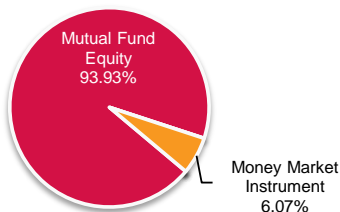
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|---------------|--------|
| MF Equity | 93.93% |
| Bond < 1 Year | 6.07% |

TOP HOLDINGS

| | |
|-------------------------------------|--------|
| Ashmore Dana Progresif Nusantara MF | 21.90% |
| Batavia Dana Saham MF | 27.76% |
| Schroder Dana Prestasi MF | 20.03% |
| Schroder Dana Prestasi Plus MF | 24.24% |

FUND MANAGER COMMENTARY

In September 2022, IDR Ultimate Equity Fund booked performance of -0.24% mom, above the benchmark performance. By sector inside JCI, financials was the largest positive contributor (+0.7% mom), while consumer discretionary was the largest negative contributor (-1.6% mom). In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. In the other hand, domestic market outperformed the global market with resilient big cap stock performance, supported by IDR3.2t net inflow due to ongoing domestic economic recovery, Indonesia position as commodity producer, and better macro stability. 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 geopolitic situation.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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

30 September 2022

INVESTMENT MANAGER

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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

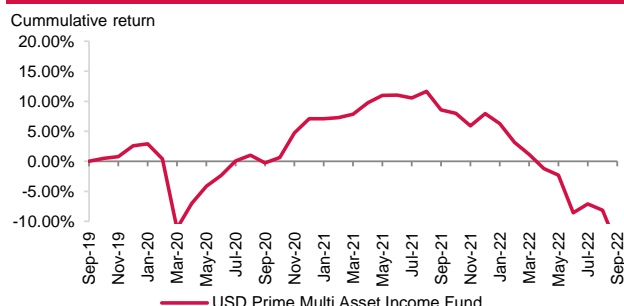
| | | | |
|---------------------|---|---------------------|-------------------|
| Investment Strategy | : To achieve the investment objective, this fund shall be invested 0%-5% in cash & cash equivalents and 95%-100% in balanced mutual funds | Fund Size (million) | : USD 3.59 |
| Launch Date | : 30 January 2019 | Fund Management Fee | : 1.85% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 0.9002 | Custodian Bank | : Citibank, N.A |
| Fund Currency | : USD | Total Unit | : 3,992,305.7512 |
| Risk Level | : Moderate to High | | |

FUND PERFORMANCE

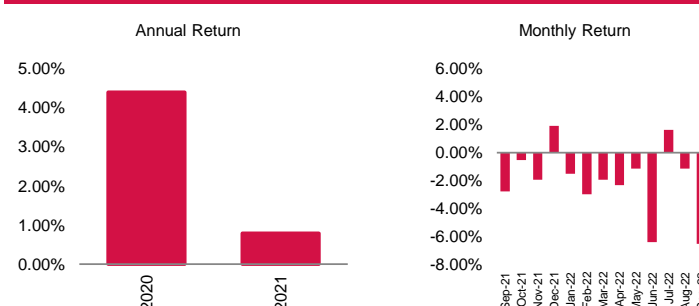
| Fund | Fund Performance | | | | | | |
|--------------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Prime Multi Asset Income** | -6.52% | -6.09% | -20.45% | -20.91% | -4.96% | N/A | -2.83% |

**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

FUND MANAGER COMMENTARY

The latest macroeconomic indicators reinforce conviction on a hard landing, driven by the possibility of an imminent recession in Europe and the US, as well as weaker growth in China. While peak policy hawkishness might be close at hand, the managers think that central banks will find it difficult to meaningfully support growth or markets with elevated inflation levels. Consequently, the managers retain a defensive stance while looking for relative valuation support. They are cautious on risk assets and are making dynamic use of equity hedges to manage portfolio beta, rather than investing in cash. They continue to prefer high quality dividend equities, which should provide a more defensive exposure with strong cashflow and high dividend cover. In fixed income, the allocation to Asian high yield bonds was reduced following recent gains in favour of opportunities in Chinese real estate equities, as well as in US equities and high yield bonds. Global hybrid bonds were also trimmed amid rising recessionary risks in Europe. In Defensive assets, the managers have been adding high quality duration assets following the rise in yields and to enhance the portfolio's defensiveness.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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

30 September 2022

INVESTMENT MANAGER

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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 15.61 |
| Launch Date | : 22 July 2019 | Fund Management Fee | : 2.10% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 0.9649 | Benchmark | : 100% MSCI Golden Dragon Index |
| Fund Currency | : USD | Custodian Bank | : Citibank, N.A |
| Risk Level | : High | Total Unit | : 16,172,386.8595 |

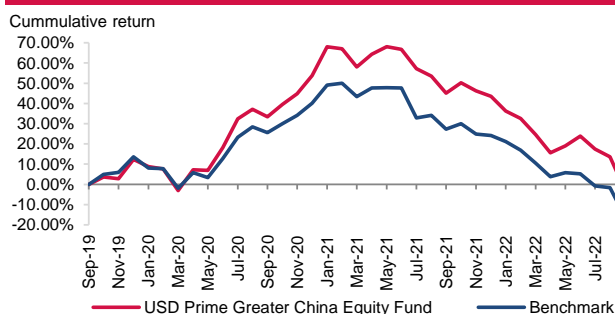
FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|----------------------------------|------------------|----------|---------|---------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| USD Prime Greater China Equity** | -14.46% | -21.49% | -32.26% | -32.98% | -0.93% | N/A | -1.11% |
| Benchmark* | -14.59% | -20.20% | -32.36% | -33.99% | -5.08% | N/A | -6.47% |

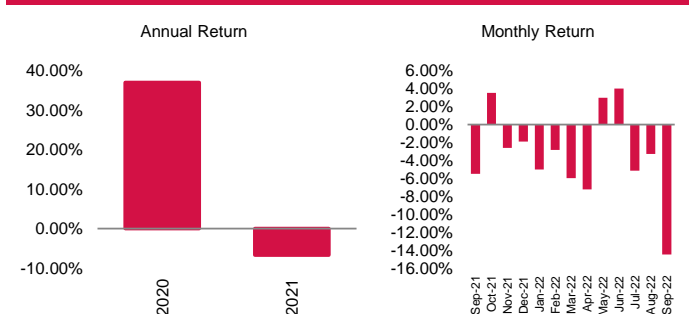
*Current benchmark is effective since inception

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

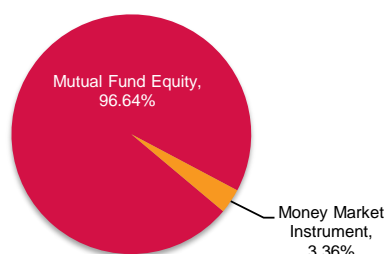
LAST 2 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

| | |
|------------------------------------|--------|
| Schroder Int. Greater China AAC MF | 96.64% |
| TD + Cash | 3.36% |

FUND MANAGER COMMENTARY

In September 2022, USD Prime Greater China Equity Fund booked performance of -14.46% mom, slightly below the benchmark performance. In last month, global equity market posted a significant correction, driven by fear of recession, increased Fed hawkishness, and instability of UK financial condition. 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 ADVANCED ADVENTUROUS FUND

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

30 September 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 1.11 |
| Launch Date | : 31 March 2021 | Fund Management Fee | : 2.10% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 0.7555 | 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 | : 1,474,664.0875 |

FUND PERFORMANCE

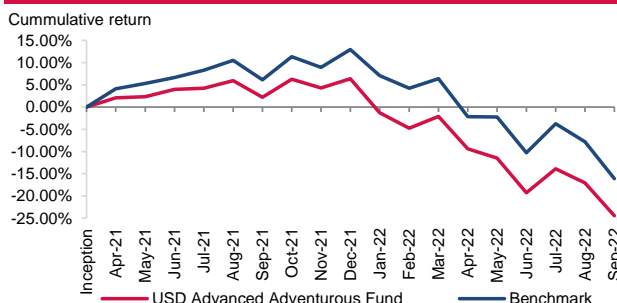
| Fund | Fund Performance | | | | | | |
|----------------------------|------------------|----------|---------|---------|------------|---------|--------------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception*** |
| USD Advanced Adventurous** | -8.89% | -6.42% | -28.97% | -26.10% | N/A | N/A | -17.05% |
| Benchmark* | -8.97% | -6.47% | -25.72% | -20.93% | N/A | N/A | -11.05% |

*Current benchmark is effective since inception

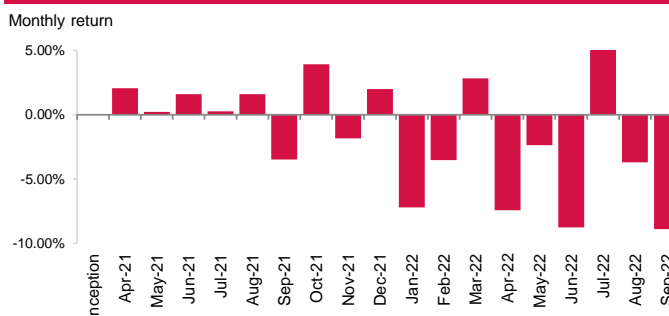
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

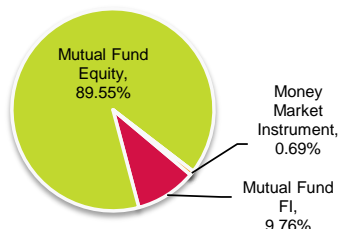
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------|--------|
| MF Equity | 89.55% |
| MF Fixed Income | 9.76% |
| TD + Cash | 0.69% |

TOP HOLDINGS

| | |
|-----------------------------------|--------|
| AIA Asia (Ex. Japan) Equity MF | 1.77% |
| AIA Diversified Fixed Income MF | 9.76% |
| AIA Global Multi Factor Equity MF | 26.54% |
| AIA Global Quality Growth MF | 8.75% |
| AIA Global Select Equity MF | 9.03% |
| AIA New Multinationals MF | 43.46% |

FUND MANAGER COMMENTARY

Global equities continued its decline in the month of September in response to continuing hawkish central bank comments and rising recession fears. The Fed raised rates by another three-quarters of a percentage point (75bps) in September and is expected to keep interest rates higher for longer in its fight to control inflation. The Fed signaled its intention to continue hiking rates to a terminal rate of 4.6% in 2023. Moving into the fourth quarter of 2022, there is a growing risk that the US economy could slip into a recession. Corporate earnings expectations remain too optimistic and have started and should continue to fall, adding to downside risk. The Advanced portfolios continue to underweight equities with increased allocation towards Investment Grade adopting a more defensive tilt. We have also put in place a tactical exposure to Asia Ex-Japan equities on the back of the reopening of ASEAN economies as well as ongoing policy easing and low valuations of Chinese stocks.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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

30 September 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 1.14 |
| Launch Date | : 05 May 2021 | Fund Management Fee | : 1.85% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 0.7669 | 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 | : 1,486,594.0428 |

FUND PERFORMANCE

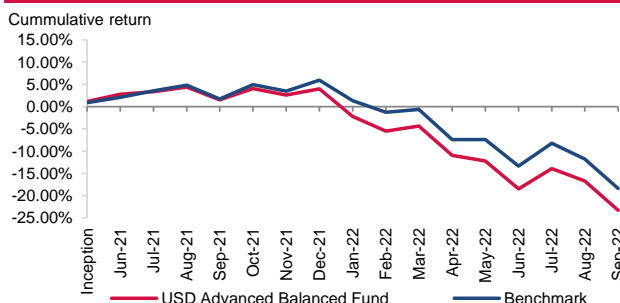
| Fund | Fund Performance | | | | | | |
|----------------------------|------------------|----------|---------|---------|------------|---------|--------------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception*** |
| USD Advanced Balanced** | -7.93% | -5.88% | -26.28% | -24.44% | N/A | N/A | -17.22% |
| Benchmark* | -7.51% | -5.82% | -22.99% | -19.76% | N/A | N/A | -13.48% |

*Current benchmark is effective since inception

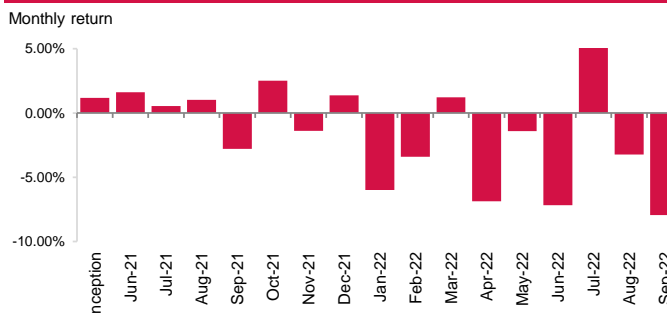
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

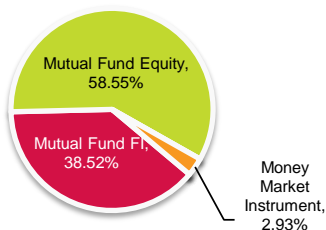
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------|--------|
| MF Equity | 58.55% |
| MF Fixed Income | 38.52% |
| TD + Cash | 2.93% |

TOP HOLDINGS

| | |
|-----------------------------------|--------|
| AIA Asia (Ex. Japan) Equity MF | 1.54% |
| AIA Diversified Fixed Income MF | 38.52% |
| AIA Global Multi Factor Equity MF | 17.14% |
| AIA Global Quality Growth MF | 5.64% |
| AIA Global Select Equity MF | 5.86% |
| AIA New Multinationals MF | 28.36% |

FUND MANAGER COMMENTARY

Global equities continued its decline in the month of September in response to continuing hawkish central bank comments and rising recession fears. The Fed raised rates by another three-quarters of a percentage point (75bps) in September and is expected to keep interest rates higher for longer in its fight to control inflation. The Fed signaled its intention to continue hiking rates to a terminal rate of 4.6% in 2023. Moving into the fourth quarter of 2022, there is a growing risk that the US economy could slip into a recession. Corporate earnings expectations remain too optimistic and have started and should continue to fall, adding to downside risk. The Advanced portfolios continue to underweight equities with increased allocation towards Investment Grade adopting a more defensive tilt. We have also put in place a tactical exposure to Asia Ex-Japan equities on the back of the reopening of ASEAN economies as well as ongoing policy easing and low valuations of Chinese stocks.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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

30 September 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 | : 1.60% per annum |
| Launch Price | : USD 1.00 | Pricing Frequency | : Daily |
| Unit Price (NAV) | : USD 0.7520 | 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 | : 582,369.5897 |

FUND PERFORMANCE

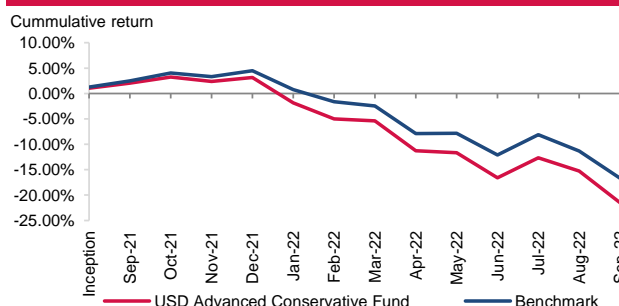
| Fund | Fund Performance | | | | | | |
|-----------------------------|------------------|----------|---------|---------|------------|---------|--------------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception*** |
| USD Advanced Conservative** | -7.38% | -5.87% | -23.90% | -23.08% | N/A | N/A | -23.12% |
| Benchmark* | -6.05% | -5.20% | -20.26% | -18.71% | N/A | N/A | -19.16% |

*Current benchmark is effective since inception

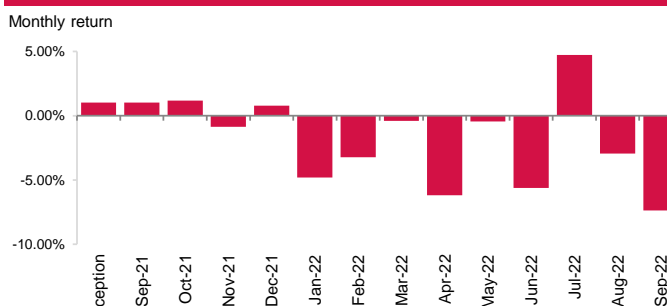
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

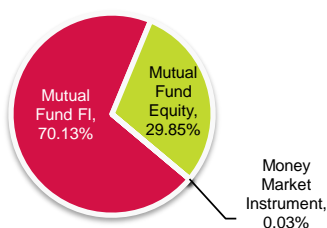
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|-----------------|--------|
| MF Equity | 29.85% |
| MF Fixed Income | 70.13% |
| TD + Cash | 0.03% |

TOP HOLDINGS

| | |
|-----------------------------------|--------|
| AIA Asia (Ex. Japan) Equity MF | 1.41% |
| AIA Diversified Fixed Income MF | 70.13% |
| AIA Global Multi Factor Equity MF | 8.48% |
| AIA Global Quality Growth MF | 3.02% |
| AIA Global Select Equity MF | 3.13% |
| AIA New Multinationals MF | 13.80% |

FUND MANAGER COMMENTARY

Global equities continued its decline in the month of September in response to continuing hawkish central bank comments and rising recession fears. The Fed raised rates by another three-quarters of a percentage point (75bps) in September and is expected to keep interest rates higher for longer in its fight to control inflation. The Fed signaled its intention to continue hiking rates to a terminal rate of 4.6% in 2023. Moving into the fourth quarter of 2022, there is a growing risk that the US economy could slip into a recession. Corporate earnings expectations remain too optimistic and have started and should continue to fall, adding to downside risk. The Advanced portfolios continue to underweight equities with increased allocation towards Investment Grade adopting a more defensive tilt. We have also put in place a tactical exposure to Asia Ex-Japan equities on the back of the reopening of ASEAN economies as well as ongoing policy easing and low valuations of Chinese stocks.

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