



FUND FACT SHEET

IDR 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 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)

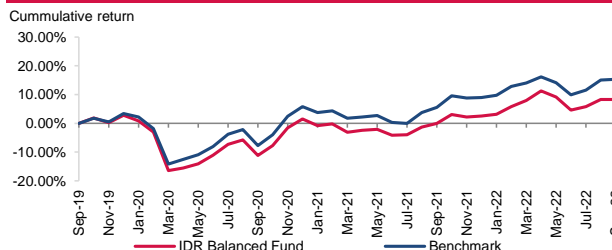
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

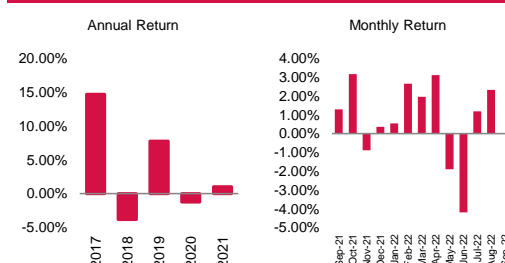
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

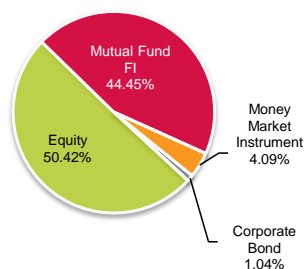
LAST 3 YEARS CUMULATIVE RETURN



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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