



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 2023

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed 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	: Fixed Income	Fund Size (million)	: USD 56.84
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 2.94	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	: 7.38
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 7.83	Total Unit	: 19,334,924.8234
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	1.13%	1.33%	3.70%	2.09%	0.47%	2.33%	4.91%
Benchmark*	0.96%	1.00%	2.98%	1.42%	-0.58%	1.69%	0.56%

*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)

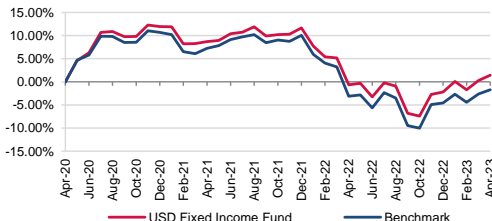
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net of 20% WHT)

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

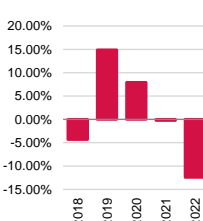
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

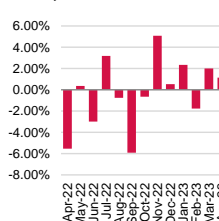


ANNUAL & MONTHLY RETURN

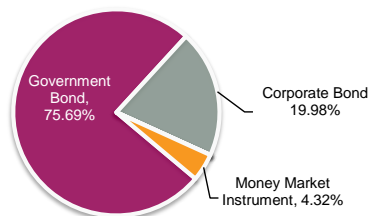
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government	75.69%
Materials	5.17%
Financials	8.98%
Utilities	5.84%
Bond < 1 Year	2.64%
TD + Cash	1.68%

TOP HOLDINGS

Bank Mandiri Bond 2024 - Non Affiliates	INDON 2037	Korea Housing Finance Corporation Bond 2033 - Non Affiliates
GACI First Investment Bond 2030 - Non Affiliates	INDON 2038	Korea National Oil Corp Bond 2028 - Non Affiliates
INDOIS 2027	INDON 2043	Mitsubishi UFJ Fin GRP Bond 2025 - Non Affiliates
INDOIS 2032	INDON 2045	Mitsubishi UFJ Fin GRP Bond 2026 - Non Affiliates
INDOIS 2051	INDON 2047	Posco Pohang Bond 2026 - Non Affiliates
INDON 2025	INDON 2048	Posco Pohang Bond 2028 - Non Affiliates
INDON 2028	INDON 2049	Standard Chartered Bond 2025 - Non Affiliates
INDON 2029	INDON 2050	
INDON 2030	Korea Electric Power Bond 2026 - Non Affiliates	
INDON 2032	Korea Housing Finance Corporation Bond 2028 - Non Affiliates	

FUND MANAGER COMMENTARY

Indonesia USD sovereign bond market reported positive return in April 2023 with Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD went up by +1.19% on monthly basis, while the USD Fixed Income Fund performance reported +1.13% return in the same month. The slowing US economy and the credit crunch rising concern after recent several global banks failures, along with rising emergency borrowing withdrawals from the Federal Reserve, have contributed to US dollar weakening trend in April. US inflation decelerated to 5.0% in March 2023 from 6.0% in the previous month, while the 10-year US Treasury yield went down marginally by -4 bps to 3.42% on monthly basis in April 2023.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with an attractive investment return through investing in selective IDR denominated fixed income instruments listed in Indonesia 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) adhered with latest regulations

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 1,030,782.40
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 4,762.66	Benchmark	: 90% Bloomberg EM Local Currency
Fund Currency	: IDR		: Indonesia Total Return Index Unhedged IDR
Risk Level	: Moderate		(10% IDR Deposit Rate Avg. 3-month)
Fund Duration	: 6.90		(Net of 20.0% WHT)
Managed By	: PT. AIA FINANCIAL Indonesia	Benchmark Duration	: 5.46
		Custodian Bank	: Citibank, N.A
		Total Unit	: 216,430,128.0857

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.99%	1.46%	3.00%	6.75%	6.57%	5.23%	7.19%
Benchmark *	0.93%	1.40%	2.72%	5.72%	7.00%	5.62%	9.45%

*Current benchmark is effective from 1 Mar 2023

1 May 2022 to 28 Feb 2023: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% IDR 1-Month Time Deposit Index (Net)

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)

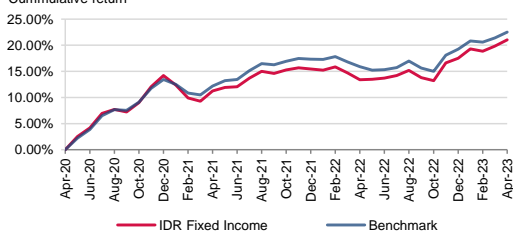
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

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

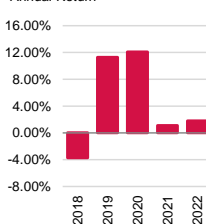
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

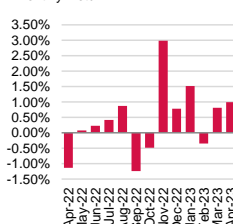


ANNUAL & MONTHLY RETURN

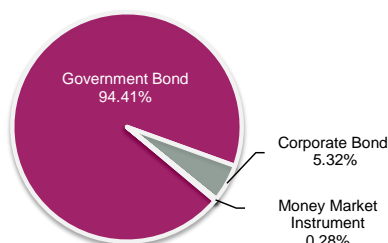
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government	94.41%
Consumer Discretionary	1.62%
Financials	0.49%
Industrials	2.45%
Materials	0.49%
Communication Services	0.26%
TD + Cash	0.28%

TOP HOLDINGS

FR0050	FR0073	FR0082	FR0096
FR0067	FR0074	FR0083	FR0097
FR0068	FR0078	FR0084	FR0098
FR0071	FR0079	FR0087	PBS012
FR0072	FR0080	FR0091	PBS025

FUND MANAGER COMMENTARY

Local government bond market reported positive return in April 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.17% on monthly basis, while the IDR Fixed Income Fund performance reported +0.99% return in the same month. The slowing US economy as seen in inflation's deceleration has contributed to a weakening USD trend and eventually contributed a positive sentiment to Indonesia government bond market movement. On monetary side, Bank Indonesia maintained the 7-day reverse repo rate at 5.75% while IDR strengthened by +2.17% to 14,670/USD.

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FUND FACT SHEET

IDR EQUITY FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 10,795,192.92
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 14,251.71	Benchmark	: 98% Jakarta Composite Index
Fund Currency	: IDR		: 2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL Indonesia	Total Unit	: 757,466,449.5368

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	1.87%	1.86%	2.18%	-7.85%	7.33%	-0.92%	12.55%
Benchmark *	1.93%	2.24%	2.12%	-2.83%	14.09%	3.45%	13.95%

*Current benchmark is effective from 1 Mar 2023

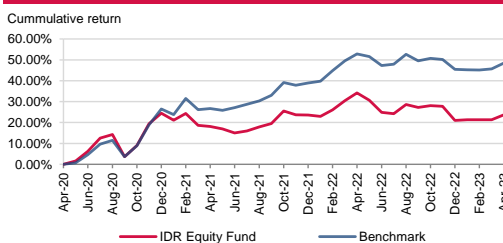
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

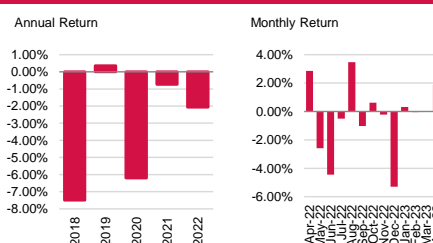
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

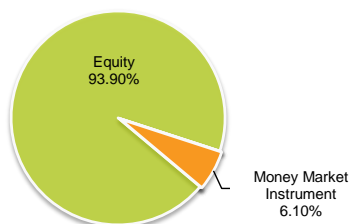
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.14%
Consumer Discretionary	5.07%
Consumer Staples	10.54%
Energy	5.60%
Financials	34.22%
Health Care	4.98%
Industrials	7.08%
Materials	9.50%
Real Estate	3.00%
Utilities	0.77%
TD + Cash	6.10%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Chaoren Pokphand Indonesia - Non Affiliates	Prodia Widyahusada - Non Affiliates
Adaro Minerals Indonesia - Non Affiliates	Ciputra Development - Non Affiliates	Saratoga Investama Sedaya - Non Affiliates
Aneka Tambang Persero - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Astra International - Non Affiliates	HM Sampoerna - Non Affiliates	TD Bank CIMB Niaga - Non Affiliates
Bank Central Asia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	TD Bank Negara Indonesia - Non Affiliates
Bank Mandiri - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	TD Bank Rakyat Indonesia - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Indosat - Non Affiliates	Telekom Indonesia - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Jasa Marga Persero - Non Affiliates	Trimegah Bangun Persada - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	United Tractors - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Medco Energi Internasional - Non Affiliates	
Bukalapak.com - Non Affiliates	Merdeka Copper Gold - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2023, IDR Equity Fund booked positive return of +1.87% mom, in line with benchmark performance. Financials was the largest positive contributing sector (+1% MoM). Last month, global equity market including Indonesia equity market generally closed higher due to expectation of moderating Fed rate policy and for Indonesia equity market particularly, on expectations of positive earnings announcement (especially in Financial and Consumer Staples sectors) and healthy macroeconomic data, including continuously positive trade balance and higher foreign reserves. IDR also strengthened against USD by 2.2% MoM to IDR14,670/USD, and net foreign inflows was positive and reached healthy level of IDR12.1t. Going forward, we believe the potentially sustainable structural improvement that is underway in Indonesian economy with rising GDP/capita is a key booster for a positive long-term return of Indonesian equities and this fund in medium-to-long-run.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Investment Strategy	: Money Market	Fund Size (million)	: IDR 469,577.85
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 2,089.43	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 224,740,183.4917
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.27%	0.79%	1.01%	1.70%	1.69%	2.82%	4.43%
Benchmark*	0.08%	0.23%	0.29%	0.44%	1.26%	2.05%	3.67%

*Current benchmark is effective from 1 Mar 2023

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

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

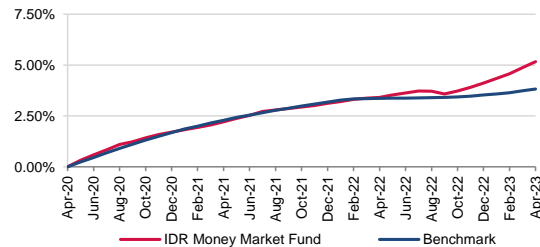
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

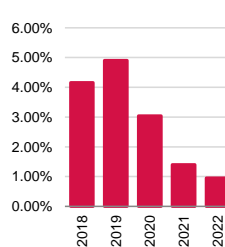
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

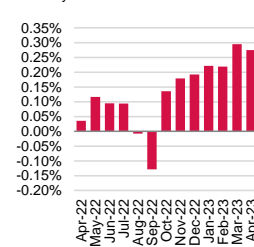


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	39.84%
TD + Cash	60.16%

TOP HOLDINGS

CIMB Niaga Auto Finance Bond 2024 - Non Affiliates	TD Bank Bukopin - Non Affiliates
FR0039	TD Bank Rakyat Indonesia - Non Affiliates
FR0046	TD Bank Syariah Indonesia - Non Affiliates
ORI017	TD Bank Tabungan Negara Syariah - Non Affiliates
PBS019	TD Maybank Syariah Indonesia - Non Affiliates
SR-013	

FUND MANAGER COMMENTARY

Monthly inflation in April recorded lower at 4.33% YoY from 4.97% YoY in March, while the core inflation recorded higher at 0.25% MoM from 0.16% previously due to high seasonal demand but remained in the range of BI target at 3.0% YoY \pm 1%. Having the inflation under control, Bank Indonesia kept the 7-Day RRR policy rate at 5.75%. Meanwhile, banking sector still has ample liquidity, and the IDR time deposit rates were at the range of 2.25%-6.25% p.a. The IDR Money Market Fund booked performance of +0.27% in April 2023.

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FUND FACT SHEET

IDR DANA BERKAH FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective IDR Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 16,205.20
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 1,958.25	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,275,348.8355
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.23%	0.66%	0.88%	1.36%	1.31%	2.43%	4.04%
Benchmark*	0.08%	0.23%	0.29%	0.44%	1.26%	2.05%	3.62%

*Current benchmark is effective from 1 Mar 2023

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

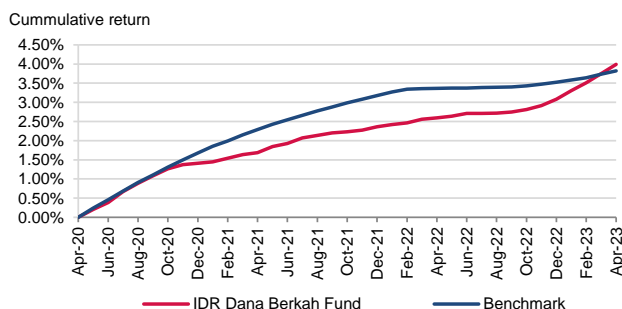
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

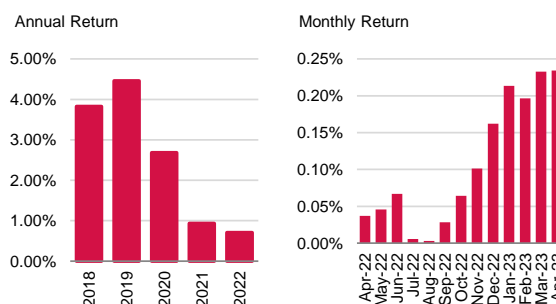
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	9.43%
TD + Cash	90.57%

TOP HOLDINGS

TD Bank BTPN Syariah - Non Affiliates
 TD Bank CIMB Niaga Syariah - Non Affiliates
 TD Bank Tabungan Negara Syariah - Non Affiliates
 TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

Monthly inflation in April recorded lower at 4.33% YoY from 4.97% YoY in March, while the core inflation recorded higher at 0.25% MoM from 0.16% due to high seasonal demand but remained in the range of BI target at 3.0% YoY \pm 1%. Having the inflation under control, Bank Indonesia kept the 7-Day RRR policy rate at 5.75%. Meanwhile, banking sector still has ample liquidity, and the equivalent rates of mudharabah were kept at the range of 2.75%-5.50% p.a. The IDR Dana Berkah Fund booked performance of +0.23% in April 2023.

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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% - 79% : IDR Fixed Income securities and/ or Fixed Income Mutual Fund(s) adhered with latest regulations
30% - 79% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: IDR 325,405.75
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 2,390.61	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL Indonesia	Total Unit	: 136,118,492.8682

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	1.61%	3.07%	3.23%	2.45%	10.51%	4.02%	6.11%
Benchmark*	2.57%	4.04%	4.42%	4.60%	11.58%	5.10%	5.07%

*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)

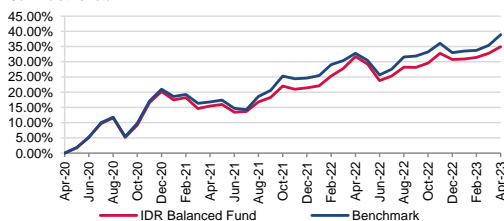
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

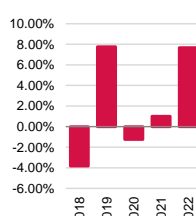
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

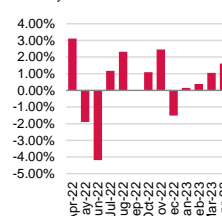


ANNUAL & MONTHLY RETURN

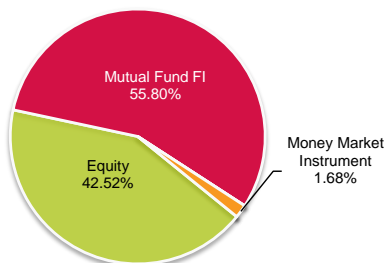
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.88%
Consumer Discretionary	1.29%
Consumer Staples	2.17%
Energy	1.09%
Financials	26.66%
Health Care	2.16%
Industrials	2.56%
Materials	1.86%
Real Estate	0.83%
MF Fixed Income	55.80%
Bond < 1 Year	0.95%
TD + Cash	0.73%

TOP HOLDINGS

Bank Central Asia - Non Affiliates	FR0068	FR0078	PBS012
Bank Mandiri - Non Affiliates	FR0071	FR0079	Telekom Indonesia Persero - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	FR0072	FR0081	
BFI Finance Indonesia - Non Affiliates	FR0073	FR0095	
FR0056	FR0074	FR0096	
FR0058	FR0077	Indofood CBP Sukses Makmur - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2023, IDR Balanced Fund booked performance of +1.61%. In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. Domestic market also posted a rally, supported by generally positive earnings announcement and healthy macro data including positive trade balance and increasing foreign reserve. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Local government bond market reported positive return in April 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.17% on monthly basis. Slowing US economy and inflation have contributed to weaker USD trend and eventually improved the sentiment of Indonesia government bond market. On domestic monetary side, Bank Indonesia maintained the 7-day reverse repo rate at 5.75% while IDR strengthened by +2.17% to 14,670/USD.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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30 April 2023

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 13,158.94
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 1,626.04	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,092,623.1412
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.23%	0.73%	0.97%	1.62%	1.56%	2.64%	3.67%
Benchmark*	0.08%	0.23%	0.29%	0.44%	1.26%	2.05%	3.10%

*Current benchmark is effective from 1 Mar 2023

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

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

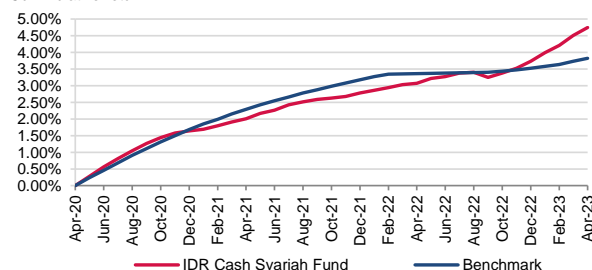
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

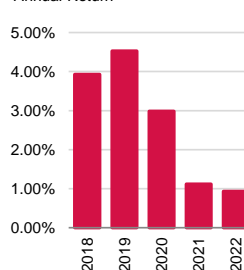
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

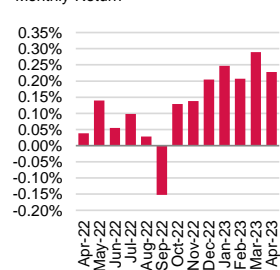


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1Year	32.72%
TD + Cash	67.28%

TOP HOLDINGS

PBS027
SR014
TD Bank Syariah Indonesia - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

Monthly inflation in April recorded lower at 4.33% YoY from 4.97% YoY in March, while the core inflation recorded higher at 0.25% MoM from 0.16% due to high seasonal demand but remained in the range of BI target at 3.0% YoY \pm 1%. Having the inflation under control, Bank Indonesia kept the 7-Day RRR policy rate at 5.75%. Meanwhile, banking sector still has ample liquidity, and the equivalent rates of mudharabah returns were kept at the range of 2.75%-5.50% p.a. The IDR Cash Syariah Fund booked performance of +0.23% in April 2023.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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30 April 2023

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instrument
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 735,216.09
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 908.92	Benchmark	: 98% Jakarta Islamic Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 808,893,570.5806
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	3.09%	2.33%	0.53%	-6.75%	3.50%	-4.34%	-0.74%
Benchmark*	2.66%	1.30%	-0.11%	-3.63%	3.85%	-2.18%	2.63%

*Current benchmark is effective from 1 Mar 2023

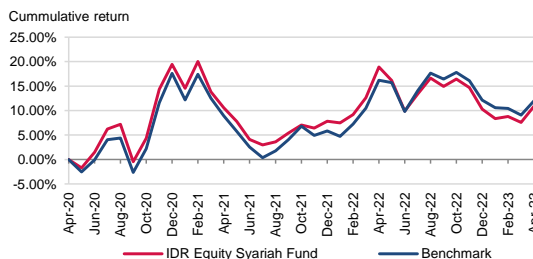
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

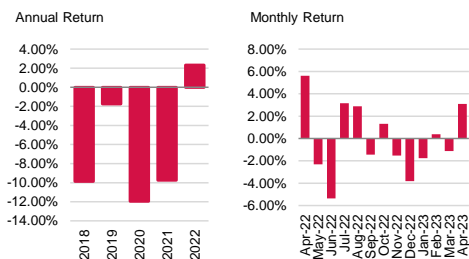
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

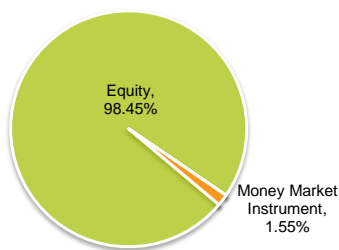
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	18.75%
Consumer Discretionary	2.37%
Consumer Staples	19.33%
Energy	22.35%
Financials	3.03%
Health Care	11.63%
Industrials	1.03%
Materials	18.96%
Utilities	1.00%
TD + Cash	1.55%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Chandra Asri Petrochemical - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
AKR Corporindo - Non Affiliates	Charoen Pokphand Indonesia - Non Affiliates	Semen Indonesia Persero - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indo Tambangraya Megah - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Unilever Indonesia - Non Affiliates
Barito Pacific - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates
Bukit Asam - Non Affiliates	Kalbe Farma - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2023, IDR Equity Syariah Fund booked performance of +3.09% mom, slightly above the benchmark performance. By sector inside JII, Energy was the largest positive contributor (+2.2% mom), while Consumer Staples were the least positive contributor (0% mom). In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. Domestic market also posted a rally, supported by generally positive earnings announcement and healthy macro data including positive trade balance and increasing foreign reserve. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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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) adhered with latest regulations
30% - 80% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Balanced	Fund Size (million)	: IDR 264,555.14
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 1,536.40	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 172,191,031.4372
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	1.81%	2.01%	1.41%	-2.01%	4.66%	-0.18%	3.40%
Benchmark*	1.72%	1.37%	1.04%	-0.22%	5.61%	1.73%	4.14%

*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)

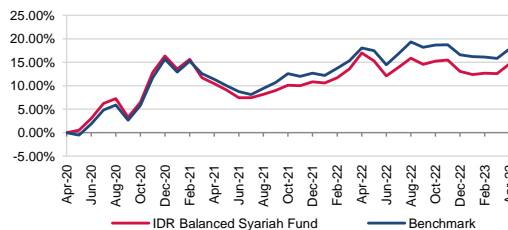
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

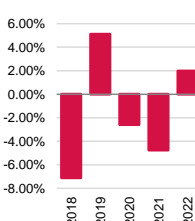
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

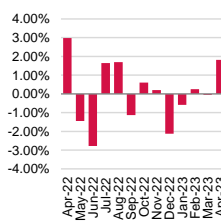


ANNUAL & MONTHLY RETURN

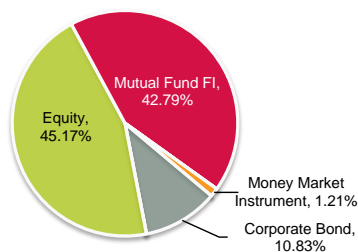
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.49%
Consumer Discretionary	1.72%
Consumer Staples	9.31%
Energy	10.54%
Financials	1.53%
Health Care	5.43%
Industrials	0.51%
Materials	7.47%
Utilities	0.17%
Communication Services (Bond)	2.72%
Industrials (Bond)	8.11%
MF Fixed Income	42.79%
TD + Cash	1.21%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Charoen Pokphand Indonesia - Non Affiliates	PBS012	Telekom Indonesia Persero - Non Affiliates
AKR Corporindo - Non Affiliates	Indo Tambangraya Megah - Non Affiliates	PBS021	United Tractors - Non Affiliates
Angkasa Pura I Bond 2026 - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	PBS026	
Bank Syariah Indonesia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	PBS028	
Bukit Asam - Non Affiliates	Kalbe Farma - Non Affiliates	PBS033	
Chandra Asri Petrochemical - Non Affiliates	PBS011		Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates

FUND MANAGER COMMENTARY

In April 2023, IDR Balanced Syariah Fund booked performance of +1.81%. In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. Domestic market also posted a rally, supported by generally positive earnings announcement and healthy macro data including positive trade balance and increasing foreign reserve. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Local government bond market reported positive return in April 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.17% on monthly basis. Slowing US economy and inflation have contributed to weaker USD trend and eventually improved the sentiment of Indonesia government bond market. On domestic monetary side, Bank Indonesia maintained the 7-day reverse repo rate at 5.75% while IDR strengthened by +2.17% to 14,670/USD. IBPA Indonesia Government Sukuk Index Total Return performance recorded +0.85% on monthly basis. The sharia bond market continued to rally amidst the expectations that US Federal Reserve would end its tightening plan. In the meantime, Indonesia experienced economic strengthening with Rupiah appreciated by +2.17% to 14,670/USD and Bank Indonesia maintained the 7-day reverse repo rate at 5.75%.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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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	: Equity	Fund Size (million)	: IDR 6,010,407.64
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 1,933.15	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	: 3,109,131,481.0927
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

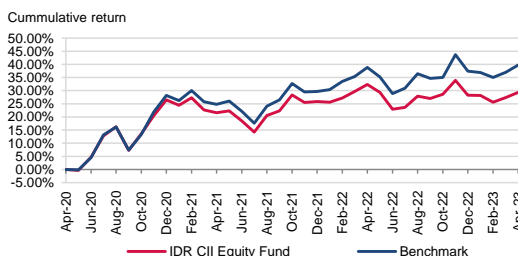
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	1.53%	0.89%	0.83%	-2.24%	8.96%	1.55%	5.50%
Benchmark*	2.01%	2.09%	1.67%	0.68%	11.80%	2.88%	5.39%

*Current benchmark is effective since 1 Jan 2018

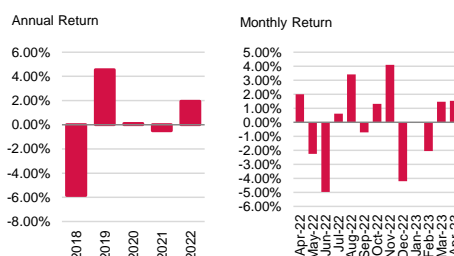
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

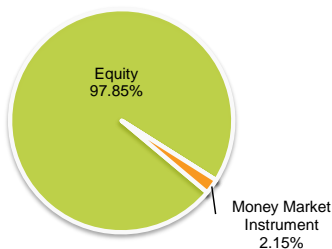
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.06%
Consumer Discretionary	5.50%
Consumer Staples	8.61%
Energy	5.49%
Financials	45.31%
Health Care	3.60%
Industrials	6.77%
Information Technology	2.04%
Materials	6.95%
Real Estate	0.27%
Utilities	0.25%
TD + Cash	2.15%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Housing Development Finance - Non Affiliates	Sarana Menara Nusantara - Non Affiliates
Alibaba Group Holding Ltd - Non Affiliates	Indah Kiat Pulp and Paper - Non Affiliates	Semen Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Central Asia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	Kalbe Farma - Non Affiliates	Tencent Holding Ltd - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Kweichow Moutai Co Ltd-A - Non Affiliates	United Tractors - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Reliance Industries Ltd - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2023, IDR CII Equity Fund booked positive return of +1.53% MoM, largely in line with its benchmark performance. Last month, global equity market including India and Indonesia equity market generally closed higher due to expectation of moderating Fed rate policy and for Indonesia equity market particularly, on expectations of positive earnings announcement (especially in Financial and Consumer Staples sectors) and healthy macroeconomic data, including continuously positive trade balance and higher foreign reserves. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Meanwhile, China equity market saw a correction due to concern on sustainability of China economic recovery. Going forward, we believe the potentially sustainable structural improvement that is underway in Indonesia, India and China economy with rising respective GDP/capita is a key booster for a positive long-term return of this fund in medium-to-long-run.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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30 April 2023

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INVESTMENT OBJECTIVE

The Portfolio aims to provide investor with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX).

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 872,768.59
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 1,185.09	Benchmark	: 90% Jakarta Composite Index 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 736,459,033.6573
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	0.62%	1.96%	2.33%	-3.83%	11.22%	0.71%	2.00%
Benchmark*	1.86%	2.35%	2.33%	-1.53%	14.24%	4.51%	5.40%

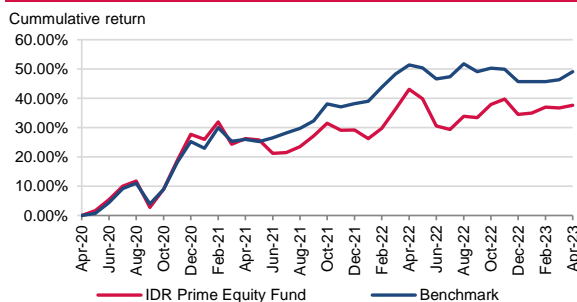
*Current benchmark is effective from 1 Mar 2023

1 May 2022 to 28 Feb 2023: 90% Jakarta Islamic Index + 10% IDR 1-Month Time Deposit Index (Net)

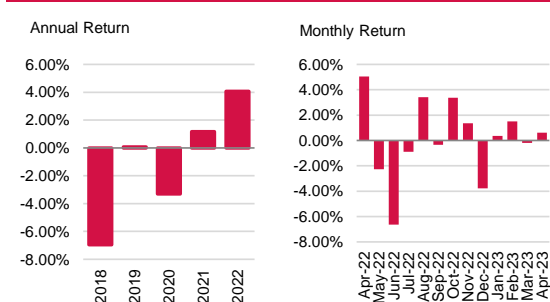
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

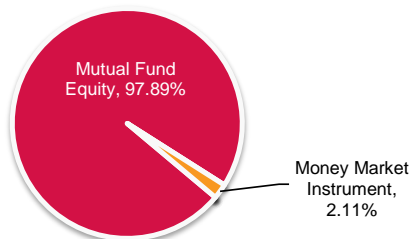
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- BNP Paribas IDX30 Filantropi MF
- Schroder Dana Istimewa MF
- Schroder Dana Prestasi MF
- TD + Cash

FUND MANAGER COMMENTARY

In April 2023, IDR Prime Equity Fund booked performance of +0.62% mom, below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (+1% mom), while Consumer Discretionary was the largest negative contributor (-0.2% mom). In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. Domestic market also posted a rally, supported by generally positive earnings announcement and healthy macro data including positive trade balance and increasing foreign reserve. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investor with an attractive investment return through investment in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

TARGET ALLOCATION

0% - 15% : Money Market Instruments
85% - 100% : IDR Fixed Income mutual fund(s) adhered with latest regulations

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 149,328.23
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 1,667.85	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.17
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.14	Total Unit	: 89,533,404.1228
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	0.81%	1.36%	2.59%	5.75%	6.60%	5.56%	6.19%
Benchmark*	0.97%	1.60%	2.94%	6.53%	7.84%	6.55%	7.46%

*Current benchmark is effective since 1 Mar 2023

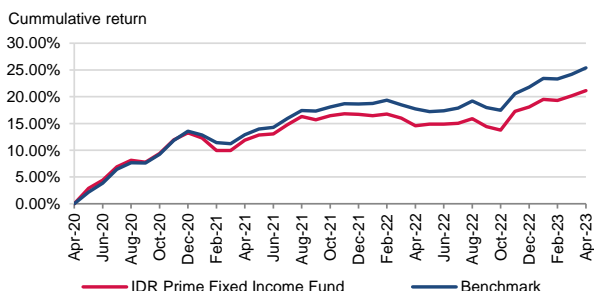
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

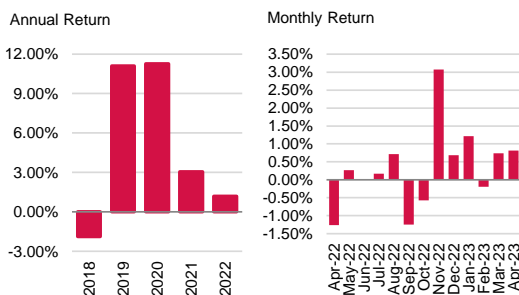
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

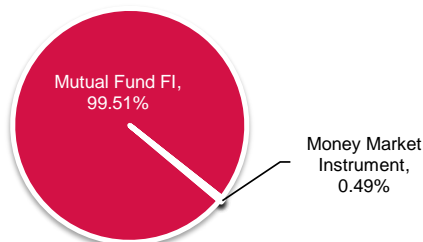
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II Kelas RK1 MF
Schroder Dana Mantap Plus II MF
TD + Cash

FUND MANAGER COMMENTARY

Local government bond market reported positive return in April 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.17% on monthly basis, while the IDR Prime Fixed Income Fund performance reported +0.81% return in the same month. The slowing US economy as seen in inflation's deceleration has contributed to a weakening USD trend and eventually contributed a positive sentiment to Indonesia government bond market movement. On monetary side, Bank Indonesia maintained the 7-day reverse repo rate at 5.75% while IDR strengthened by +2.17% to 14,670/USD.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instruments
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 52,326.00
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 883.03	Benchmark	: 98% Indonesia Sharia Stock Index
Fund Currency	: IDR		2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL Indonesia	Total Unit	: 59,257,131.31

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	1.28%	1.71%	0.91%	-9.41%	5.11%	-2.43%	-1.56%
Benchmark*	2.07%	1.10%	-1.12%	4.83%	14.76%	4.10%	4.37%

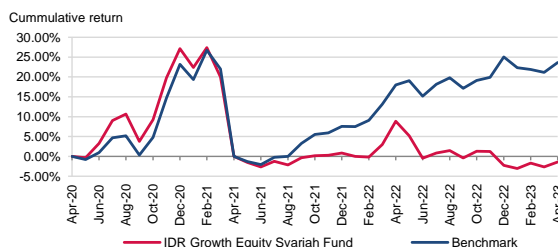
*Current benchmark is effective from 1 Mar 2022

1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

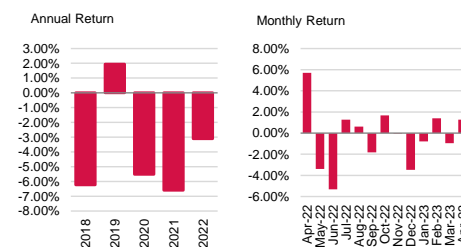
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

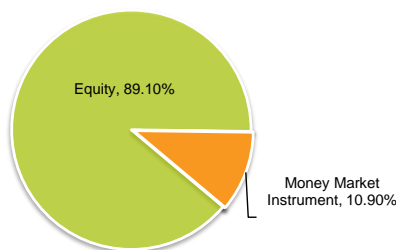
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.75%
Consumer Discretionary	7.96%
Consumer Staples	22.17%
Energy	12.72%
Financials	4.81%
Health Care	7.93%
Industrials	5.08%
Materials	10.34%
Real Estate	3.78%
Utilities	0.56%
TD + Cash	10.90%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Erajaya Swasembada - Non Affiliates	Mitra Adiperkasa - Non Affiliates
AKR Corporindo - Non Affiliates	Indah Kiat Pulp and Paper - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
Arwana Citramulia - Non Affiliates	Indo Tambangraya Megah - Non Affiliates	Mitra Pinasthika Musti - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Prodia Widyahusada - Non Affiliates
Bukit Asam - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Semen Indonesia Persero - Non Affiliates
Chandra Asri Petrochemical - Non Affiliates	Indosat - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	Trimegah Bangun Persada - Non Affiliates
Ciputra Development - Non Affiliates	Mayora Indah - Non Affiliates	United Tractors - Non Affiliates
Cisarua Mountain Dairy - Non Affiliates	Merdeka Battery Materials - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2023, IDR Growth Equity Syariah Fund booked performance of +1.28% mom, below the benchmark performance. By sector inside ISSI, Energy was the largest positive contributor (+1.6% mom), while Consumer Discretionary was the largest negative contributor (-0.1% mom). In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. Domestic market also posted a rally, supported by generally positive earnings announcement and healthy macro data including positive trade balance and increasing foreign reserve. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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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)
adhered with latest regulations
30% - 80% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Balanced	Fund Size (million)	: IDR 40,261.65
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 1,112.78	Benchmark	: 50% Indonesia Sharia Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 36,181,024.9415
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.99%	1.59%	1.50%	-3.65%	5.48%	0.61%	1.36%
Benchmark*	1.41%	1.26%	0.52%	4.12%	11.08%	4.93%	4.83%

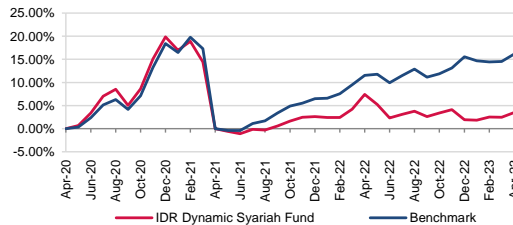
*Current benchmark is effective from 1 Jan 2020

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

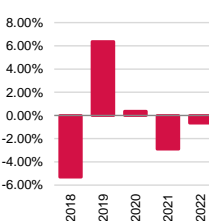
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

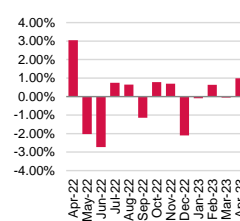


ANNUAL & MONTHLY RETURN

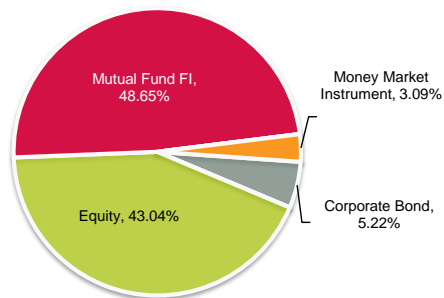
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.65%
Consumer Discretionary	3.68%
Consumer Staples	10.86%
Energy	6.08%
Financials	2.48%
Health Care	3.97%
Industrials	2.63%
Materials	4.66%
Real Estate	1.83%
Utilities	0.19%
Industrials (Bond)	2.66%
Communication Services (Bond)	2.56%
MF Fixed Income	48.65%
TD + Cash	3.09%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	PBS012	Telekom Indonesia Persero - Non Affiliates
Angkasa Pura I Bond 2026 - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	PBS021	United Tractors - Non Affiliates
Arwana Citramulia - Non Affiliates	Indosat - Non Affiliates	PBS026	
Bank Syariah Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	PBS028	
Ciputra Development - Non Affiliates	Mayora Indah - Non Affiliates	PBS033	
Cisarua Mountain Dairy - Non Affiliates	Mitra Pinasthika Musti - Non Affiliates	Prodia Widyahusada - Non Affiliates	
Erajaya Swasembada - Non Affiliates	PBS011	Sukuk Ijarah Brklnjt III XL Axiata I TH22B - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2023, IDR Dynamic Syariah Fund booked performance of +0.99%. In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. Domestic market also posted a rally, supported by generally positive earnings announcement and healthy macro data including positive trade balance and increasing foreign reserve. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Local government bond market reported positive return in April 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.17% on monthly basis. Slowing US economy and inflation have contributed to weaker USD trend and eventually improved the sentiment of Indonesia government bond market. On domestic monetary side, Bank Indonesia maintained the 7-day reverse repo rate at 5.75% while IDR strengthened by +2.17% to 14,670/USD. IBPA Indonesia Government Sukuk Index Total Return performance recorded +0.85% on monthly basis. The sharia bond market continued to rally amidst the expectations that US Federal Reserve would end its tightening plan. In the meantime, Indonesia experienced economic strengthening with Rupiah appreciated by +2.17% to 14,670/USD and Bank Indonesia maintained the 7-day reverse repo rate at 5.75%.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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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	: Equity	Fund Size (million)	: USD 47.46
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.15	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 41,441,042.11
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

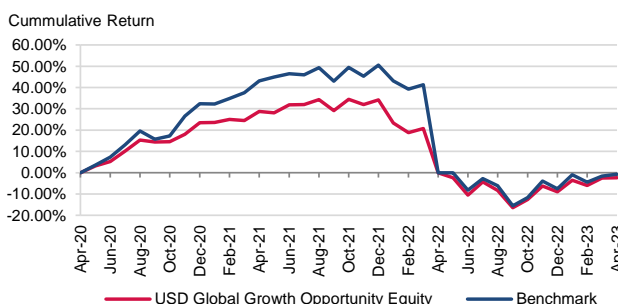
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	0.10%	1.19%	7.19%	-2.42%	3.07%	0.69%	2.07%
Benchmark*	0.91%	0.32%	7.43%	-0.68%	8.95%	4.14%	6.38%

*Current benchmark is effective since 1 Jan 2018

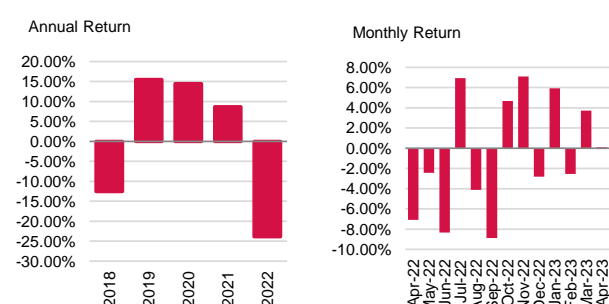
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

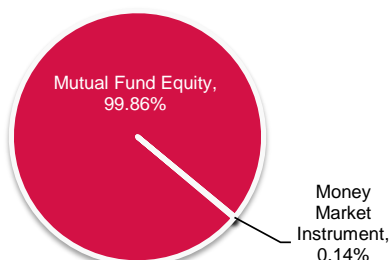
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- AIA Global Multi-Factor Equity MF
- AIA Global Quality Growth MF
- AIA Global Select Equity MF
- AIA New Multinationals MF
- Mandiri Global Sharia Equity Dollar MF
- Principal Islamic Asia Pacific Equity Syariah MF
- Schroder Global Syariah Equity MF
- TD + Cash

FUND MANAGER COMMENTARY

In April 2023, USD Global Growth Opp. Equity Fund booked performance of +0.10% mom, below the benchmark performance. In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. 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

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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

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 4.56
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0757	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	: 4,243,678.3770
Managed By	: PT. AIA FINANCIAL Indonesia		

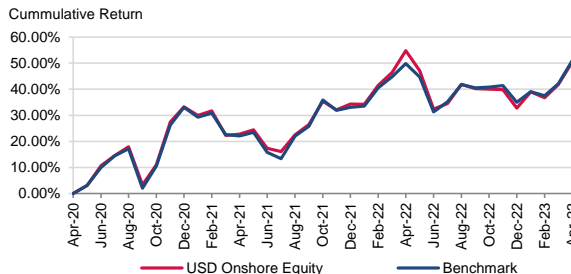
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	6.08%	8.20%	13.26%	-2.86%	14.57%	1.89%	1.22%
Benchmark*	6.24%	8.61%	11.88%	0.79%	14.72%	2.04%	1.68%

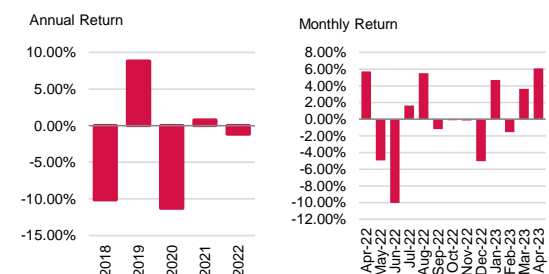
*Current benchmark is effective since inception

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

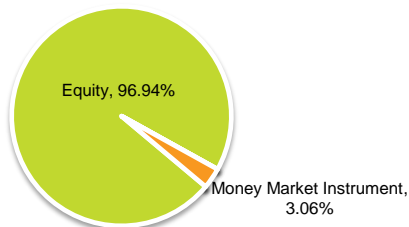
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.29%
Consumer Discretionary	1.72%
Consumer Staples	7.43%
Energy	4.31%
Financials	55.61%
Health Care	2.11%
Industrials	7.04%
Materials	7.42%
TD + Cash	3.06%

TOP HOLDINGS

Astra International - Non Affiliates	Merdeka Copper Gold - Non Affiliates
Bank Central Asia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Mandiri - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Negara Indonesia - Non Affiliates	United Tractors - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2023, USD Onshore Equity Fund booked performance of +6.08% mom, slightly below the MXID performance (in USD). By sector inside MXID, Financials were the largest positive contributor (+2.3% mom), while Materials was the largest negative contributor (-0.1% mom). Last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. Domestic market also posted a rally, supported by generally positive earnings announcement and healthy macro data including positive trade balance and increasing foreign reserve. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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30 April 2023

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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% : Global Equity

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 41.12
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2230	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 33,622,986.9519
Managed By	: PT. BNP Paribas Asset Management		

FUND PERFORMANCE

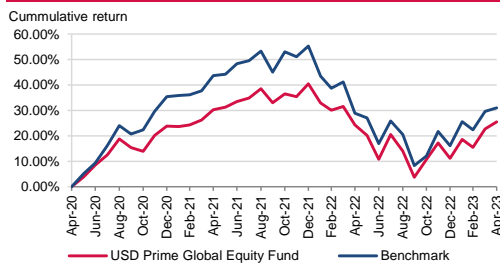
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	2.28%	5.80%	12.88%	0.94%	7.86%	4.92%	3.89%
Benchmark*	1.02%	4.28%	12.77%	1.61%	9.40%	6.91%	5.83%

*Current benchmark is effective since 10 January 2023 onwards

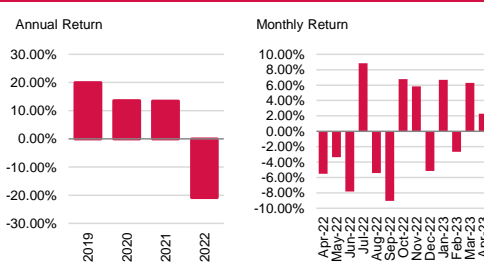
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

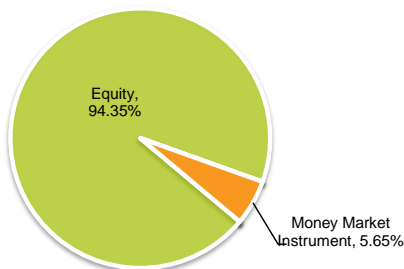
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.15%
Consumer Discretionary	11.56%
Consumer Staples	7.68%
Energy	2.26%
Financials	3.66%
Health Care	17.14%
Industrials	11.62%
Information Technology	30.93%
Materials	4.40%
Utilities	0.95%
TD + Cash	5.65%

TOP HOLDINGS

Abbott Laboratories - Non Affiliates	Danaher Corp - Non Affiliates	Procter & Gamble Co/The PG - Non Affiliates
Accenture - Non Affiliates	DSM-Firmenich AG - Non Affiliates	Reckitt Benckiser Group Plc - Non Affiliates
Air Products & Chemicals Inc - Non Affiliates	Ecolab Inc - Non Affiliates	Relx Plc - Non Affiliates
Alphabet Inc - Non Affiliates	Eli Lilly & Co - Non Affiliates	Roche Holding AG - Non Affiliates
Amazon.com Inc - Non Affiliates	Fortive Corp - Non Affiliates	Schneider Electric SE - Non Affiliates
Apple Inc - Non Affiliates	Home Depot Inc - Non Affiliates	Secom Co Ltd - Non Affiliates
ASML Holding NV - Non Affiliates	Keysight Technologies in Keys-W - Non Affiliates	Terumo Corp - Non Affiliates
Astrazeneca Plc - Non Affiliates	L'oreal - Non Affiliates	Texas Instruments Inc - Non Affiliates
Biogen Inc - Non Affiliates	Merck & Co. - Non Affiliates	TJX Companies Plc - Non Affiliates
Boston Scientific Corp - Non Affiliates	Microsoft Corp - Non Affiliates	Trane Technologies Plc - Non Affiliates
Chevron Corp - Non Affiliates	Mondelez International Inc - Non Affiliates	Union Pacific Corp - Non Affiliates
Ciena Corp Com - Non Affiliates	Nvidia Corp - Non Affiliates	Visa Inc - Non Affiliates
Cisco System Inc - Non Affiliates	Palo Alto Networks Plc - Non Affiliates	Xylem Inc - Non Affiliates
Daikin Industries Ltd - Non Affiliates	Pepsico Inc - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2023, USD Prime Global Equity Fund booked performance of +2.28% mom, above the benchmark performance. In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. 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

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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	: Equity	Fund Size (million)	: USD 48.52
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7856	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 61,767,024.9902
Managed By	: PT. AIA FINANCIAL Indonesia		

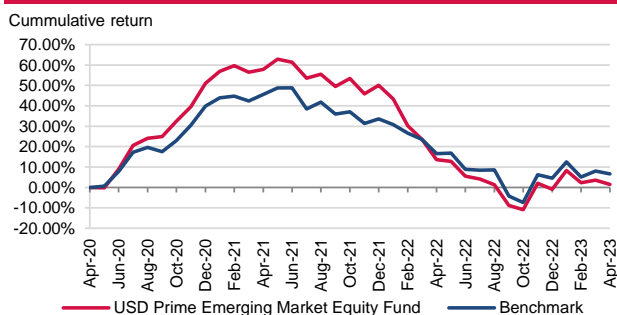
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-2.00%	-6.34%	2.34%	-10.72%	0.49%	-3.28%	-4.47%
Benchmark*	-1.30%	-5.24%	2.07%	-8.44%	2.18%	-3.08%	-3.56%

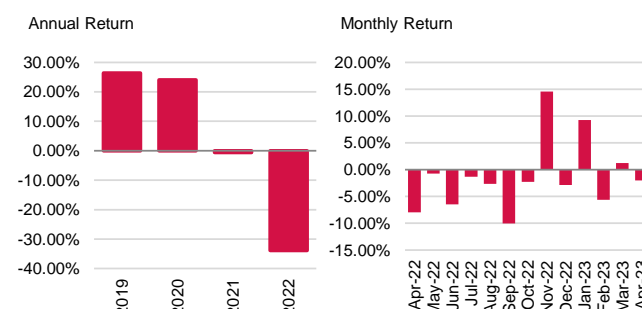
*Current benchmark is effective since inception

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

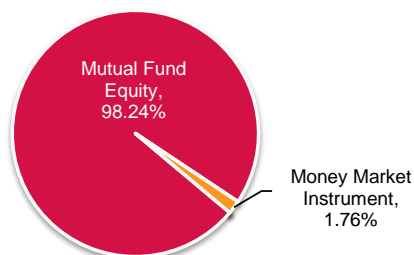
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In April 2023, USD Prime Emerging Market Equity Fund booked performance of -2.00% mom, below the benchmark performance. In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. 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

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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	: Equity	Fund Size (million)	: IDR 259,424.62
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 1,045.95	Benchmark	: 98% Jakarta Composite Index
Fund Currency	: IDR		2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL Indonesia	Total Unit	: 248,028,824.1788

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	0.88%	1.64%	2.08%	-3.70%	11.28%	N/A	1.00%
Benchmark*	1.90%	2.17%	2.02%	-3.12%	13.76%	N/A	4.76%

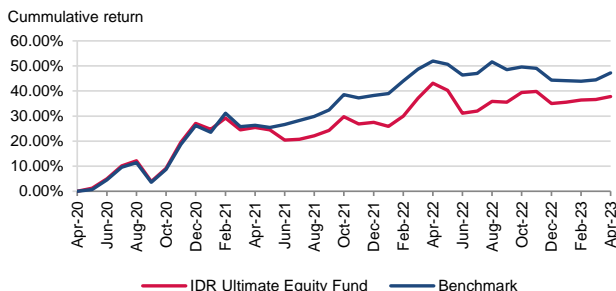
*Current benchmark is effective from 1 Mar 2023

1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

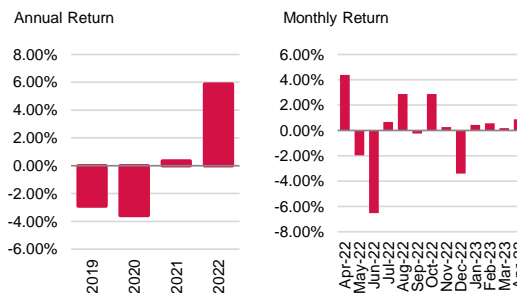
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

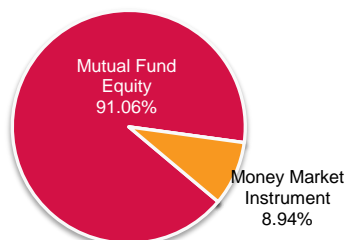
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	91.06%
TD + Cash	8.94%

TOP HOLDINGS

Batavia Dana Saham MF
Schroder Dana Prestasi MF
Schroder Dana Prestasi Plus MF

FUND MANAGER COMMENTARY

In April 2023, IDR Ultimate Equity Fund booked performance of +0.88% mom, below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (+1% mom), while Consumer Discretionary was the largest negative contributor (-0.2% mom). In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. Domestic market also posted a rally, supported by generally positive earnings announcement and healthy macro data including positive trade balance and increasing foreign reserve. IDR strengthened against USD by 2.2% MoM to IDR14,670/USD. Net foreign inflow reached healthy level of IDR12.1t. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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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

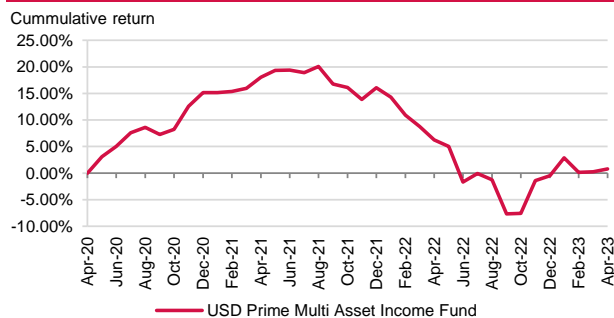
Investment Strategy	: Balanced	Fund Size (million)	: USD 4.10
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9825	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 4,170,994.4024
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

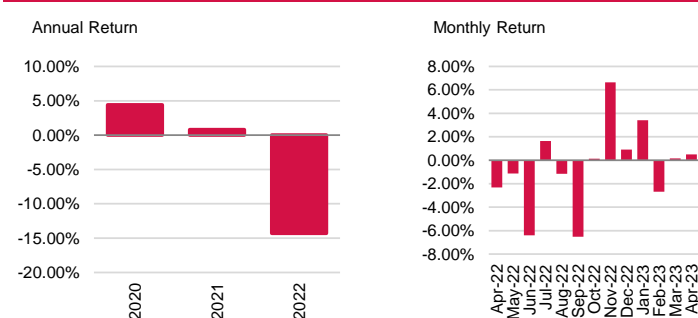
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	0.50%	-2.04%	1.29%	-5.15%	0.26%	N/A	-0.41%

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

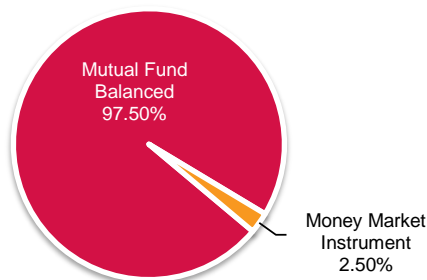
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF
TD + Cash

FUND MANAGER COMMENTARY

Within Defensive assets, the investment grade credit exposure was rotated into government bonds, and managers dynamically managed their long-dated US Treasuries exposure. They also took profits and sold Asian investment grade bond position. Within Yield assets, they rotated proceeds from emerging market hard currency to local currency debt. A new position was purchased in South African local government bonds. Within Growth assets, they bought a new position in energy, with a focus on European companies, complementing the existing US energy exposure. They also added new positions in European and Japanese banks.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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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	: Equity	Fund Size (million)	: USD 19.37
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0831	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 17,885,755.3105
Managed By	: PT. AIA FINANCIAL Indonesia		

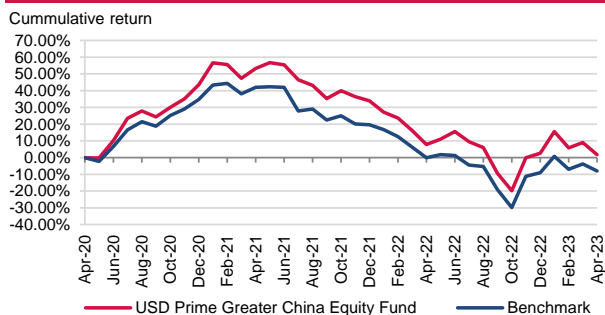
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-6.70%	-11.93%	-0.74%	-5.62%	0.59%	N/A	2.14%
Benchmark*	-4.40%	-8.65%	1.21%	-7.82%	-2.73%	N/A	-1.67%

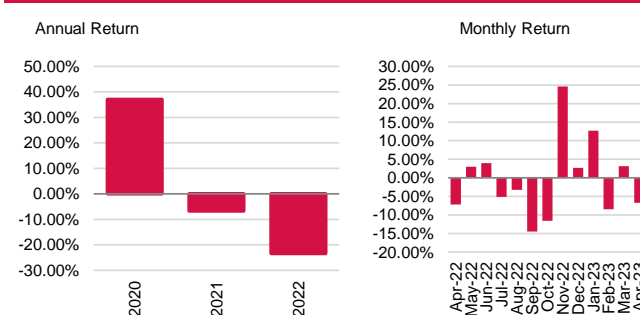
*Current benchmark is effective since inception

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

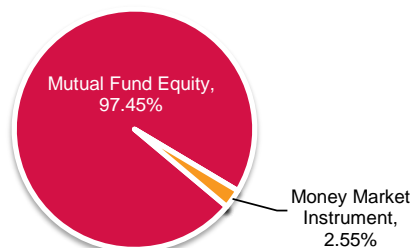
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

■ Schroder Int. Greater China AAC MF
■ TD + Cash

FUND MANAGER COMMENTARY

In April 2023, USD Prime Greater China Equity Fund booked performance of -6.70% mom, below the benchmark performance. In last month, global equity market generally closed higher due to expectation on moderation of Fed rate policy, except for North Asia market which saw a correction, driven by geopolitical tension as well as concern on sustainability of China recovery. 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

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INVESTMENT OBJECTIVE

The primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAIM SICAV sub-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	: Equity	Fund Size (million)	: USD 1.31
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8836	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 1,480,073.8545
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

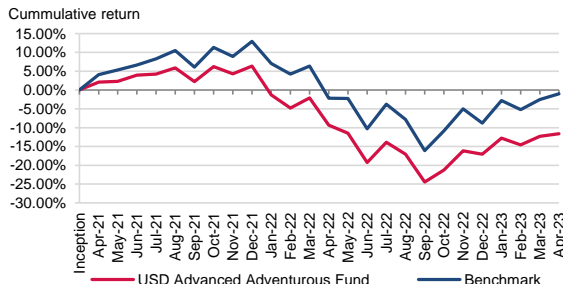
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	0.79%	1.35%	6.54%	-2.51%	N/A	N/A	-5.77%
Benchmark*	1.54%	1.82%	8.52%	1.19%	N/A	N/A	0.20%

*Current benchmark is effective since inception

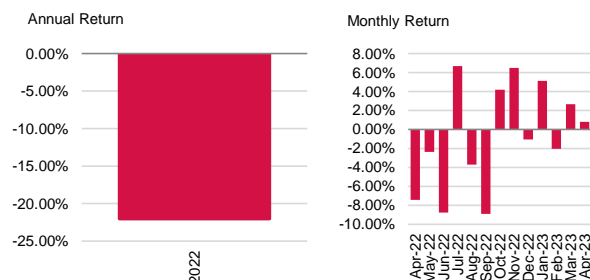
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

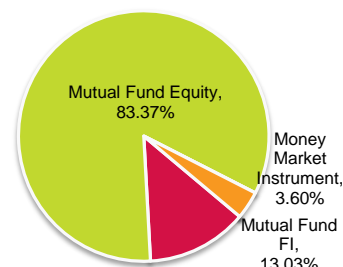
LAST 2 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	83.37%
MF Fixed Income	13.03%
TD + Cash	3.60%

TOP HOLDINGS

AIA Asia Ex Japan Equity MF
AIA Diversified Fixed Income MF
AIA Global Multi Factor Equity MF
AIA Global Quality Growth MF
AIA Global Select Equity MF
AIA New Multinationals MF

FUND MANAGER COMMENTARY

Global equities traded higher in April as markets reacted positively to the swift responses taken by central banks to provide liquidity and stabilize markets to avoid risk of contagion from the recent banking crisis. The increased in lending standards amongst banks, coupled with ongoing jitters in the banking industry, may put a cap on the hawkish attitude of central banks to slow down the pace of their interest rate hikes and take a more balanced approach in their monetary policies in the months ahead. As the midpoint of the Q1 2023 US corporate earnings season goes underway, majority of the companies that have reported their earnings have beaten analyst expectations with positive earnings surprises reported by companies. In Fixed Income, while markets have calmed down slightly after wild swings in March following the collapse of three US banks, there are plenty of uncertainties that will keep volatility abnormally high in the quarters ahead. This includes the sticky inflation, lingering market stress linked to the Banking sector as well as the risk of the US hitting its debt ceiling. It is increasingly likely that the lending conditions will be tightened further in coming months because of the routs amongst regional banks. Coupled with excess inventory build ups adding pressure to corporate profitability, it raises the odds of a recession before the end of the year in Developed Market economies. The Advances portfolios continue to be diversified while being tactically neutral on bonds and neutral on Investment Grade credits.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 2023

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed 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 primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAIM SICAV sub-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	: Balanced	Fund Size (million)	: USD 1.29
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8695	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 1,483,995.9755
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

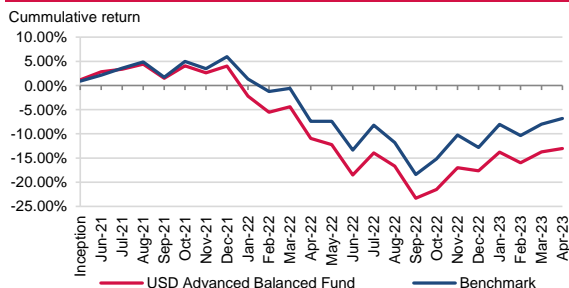
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	0.82%	0.87%	5.58%	-2.35%	N/A	N/A	-6.80%
Benchmark*	1.27%	1.30%	6.90%	0.60%	N/A	N/A	-2.89%

*Current benchmark is effective since inception

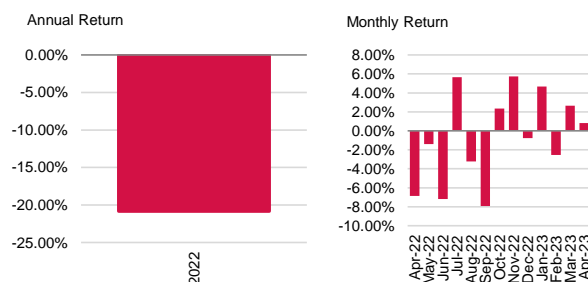
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

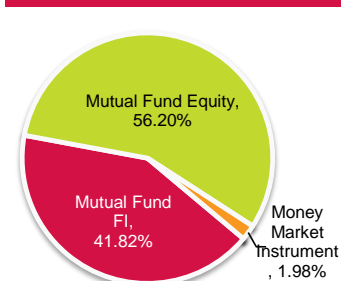
LAST 1 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	56.20%
MF Fixed Income	41.82%
TD + Cash	1.98%

TOP HOLDINGS

AIA Asia Ex Japan Equity MF
AIA Diversified Fixed Income MF
AIA Global Multi Factor Equity MF
AIA Global Quality Growth MF
AIA Global Select Equity MF
AIA New Multinationals MF

FUND MANAGER COMMENTARY

Global equities traded higher in April as markets reacted positively to the swift responses taken by central banks to provide liquidity and stabilize markets to avoid risk of contagion from the recent banking crisis. The increased in lending standards amongst banks, coupled with ongoing jitters in the banking industry, may put a cap on the hawkish attitude of central banks to slow down the pace of their interest rate hikes and take a more balanced approach in their monetary policies in the months ahead. As the midpoint of the Q1 2023 US corporate earnings season goes underway, majority of the companies that have reported their earnings have beaten analyst expectations with positive earnings surprises reported by companies. In Fixed Income, while markets have calmed down slightly after wild swings in March following the collapse of three US banks, there are plenty of uncertainties that will keep volatility abnormally high in the quarters ahead. This includes the sticky inflation, lingering market stress linked to the Banking sector as well as the risk of the US hitting its debt ceiling. It is increasingly likely that the lending conditions will be tightened further in coming months because of the routs amongst regional banks. Coupled with excess inventory build up adding pressure to corporate profitability, it raises the odds of a recession before the end of the year in Developed Market economies. The Advances portfolios continue to be diversified while being tactically neutral on bonds and neutral on Investment Grade credits.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 2023

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAIM SICAV sub-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	: Balanced	Fund Size (million)	: USD 0.48
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8299	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 581,888.1773
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

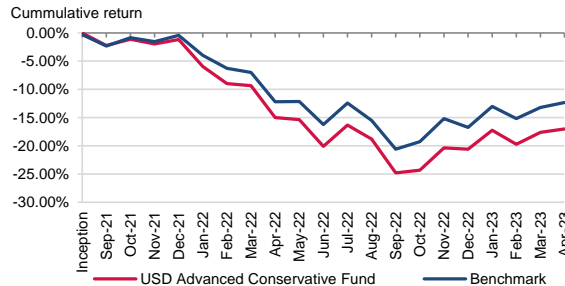
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception**
USD Advanced Conservative**	0.75%	0.27%	4.49%	-2.40%	N/A	N/A	-10.60%
Benchmark*	1.00%	0.78%	5.28%	-0.16%	N/A	N/A	-7.02%

*Current benchmark is effective since inception

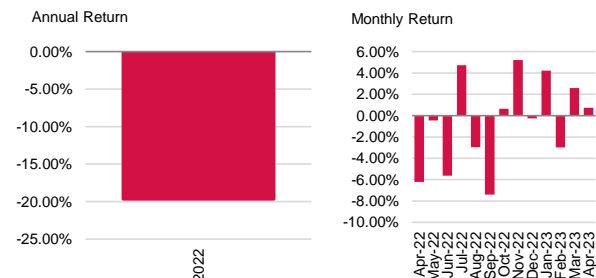
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

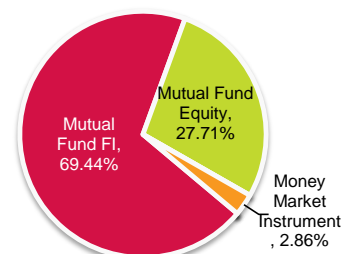
LAST 1 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	27.71%
MF Fixed Income	69.44%
TD + Cash	2.86%

TOP HOLDINGS

AIA Asia Ex Japan Equity MF
AIA Diversified Fixed Income MF
AIA Global Multi Factor Equity MF
AIA Global Quality Growth MF
AIA Global Select Equity MF
AIA New Multinationals MF

FUND MANAGER COMMENTARY

Global equities traded higher in April as markets reacted positively to the swift responses taken by central banks to provide liquidity and stabilize markets to avoid risk of contagion from the recent banking crisis. The increased in lending standards amongst banks, coupled with ongoing jitters in the banking industry, may put a cap on the hawkish attitude of central banks to slow down the pace of their interest rate hikes and take a more balanced approach in their monetary policies in the months ahead. As the midpoint of the Q1 2023 US corporate earnings season goes underway, majority of the companies that have reported their earnings have beaten analyst expectations with positive earnings surprises reported by companies. In Fixed Income, while markets have calmed down slightly after wild swings in March following the collapse of three US banks, there are plenty of uncertainties that will keep volatility abnormally high in the quarters ahead. This includes the sticky inflation, lingering market stress linked to the Banking sector as well as the risk of the US hitting its debt ceiling. It is increasingly likely that the lending conditions will be tightened further in coming months because of the routs amongst regional banks. Coupled with excess inventory build ups adding pressure to corporate profitability, it raises the odds of a recession before the end of the year in Developed Market economies. The Advances portfolios continue to be diversified while being tactically neutral on bonds and neutral on Investment Grade credits.

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