



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 August 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 Indonesia is a subsidiary of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. With experienced personnel, 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 50.63
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 2.89	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD
Fund Currency	: USD		10% Indonesia Deposit Rate Avg 3-Month USD (Net of 20.0% WHT)
Risk Level	: Moderate	Benchmark Duration	: 7.05
Fund Duration	: 7.15	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL Indonesia	Total Unit	: 17,512,485.9413

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-1.40%	-0.97%	1.98%	0.69%	-3.47%	1.84%	4.76%
Benchmark*	-1.60%	-1.20%	0.93%	-0.17%	-4.27%	1.14%	0.52%

*Current benchmark is effective from 1 Jan 2019

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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)

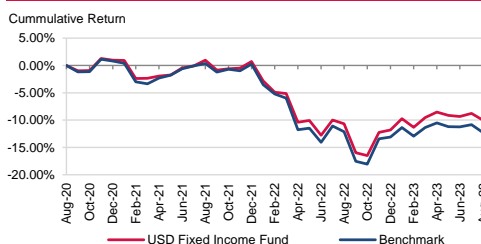
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

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

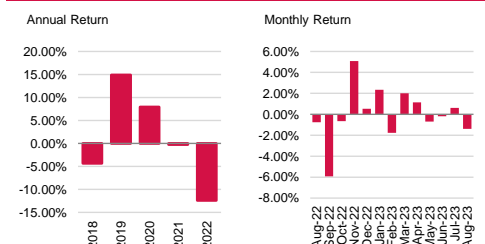
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

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

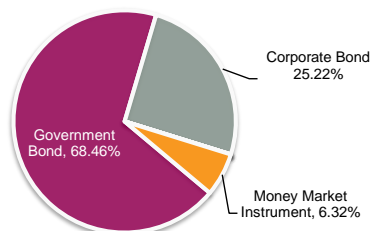
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	68.46%
Materials	2.38%
Consumer Discretionary	3.97%
Financials	16.85%
Utilities	2.02%
Bond < 1 Year	4.32%
TD + Cash	2.00%

TOP HOLDINGS

GACI First Investment Bond 2030 - Non Affiliates	INDON 2037	Mitsubishi UFJ Fin GRP Bond 2026 - Non Affiliates
Hyundai Capital America Bond 2025 - Non Affiliates	INDON 2038	Posco Pohang Bond 2026 - Non Affiliates
Hyundai Capital America Bond 2028 - Non Affiliates	INDON 2043	Standard Chartered Bond 2025 - Non Affiliates
INDOIS 2027	INDON 2045	Sumitomo Mitsui Fin. Group Bond 2043 - Non Affiliates
INDOIS 2032	INDON 2047	US Treasury Bill 2023
INDOIS 2051	INDON 2048	
INDON 2025	INDON 2049	
INDON 2028	INDON 2050	
INDON 2030	Korea Electric Power Bond 2026 - Non Affiliates	
INDON 2032	Mitsubishi UFJ Fin GRP Bond 2025 - Non Affiliates	

FUND MANAGER COMMENTARY

Indonesia USD sovereign bond market reported negative return in August 2023 with Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD went down by -1.66% on a monthly basis, while the USD Fixed Income Fund performance reported -1.40% return in the same month. Bond sentiment came after Fitch downgraded US debt rating from AAA to AA+. Meanwhile, the probability of interest rate hike is getting higher in the US after improving US manufacturing and jobless claim data. The 10-year US Treasury yield went up by +5 bps to 4.10% by the end of August 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 1,058,372.97
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 4,906.58	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	: 6.98		(Net of 20.0% WHT)
Managed By	: PT. AIA FINANCIAL Indonesia	Benchmark Duration	: 5.53
		Custodian Bank	: Citibank, N.A
		Total Unit	: 215,704,908.4524

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-0.17%	1.21%	6.11%	8.24%	4.99%	6.76%	7.22%
Benchmark *	-0.25%	1.07%	5.54%	7.59%	5.34%	7.14%	9.51%

*Current benchmark is effective from 1 Mar 2023

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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 Dep. Rate Avg 3-Mo 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)

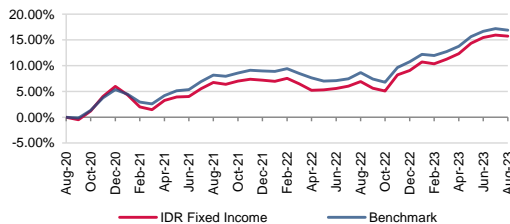
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

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

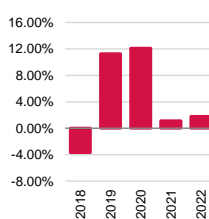
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

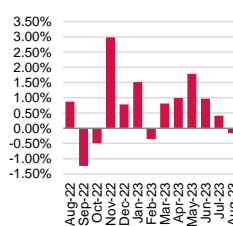


ANNUAL & MONTHLY RETURN

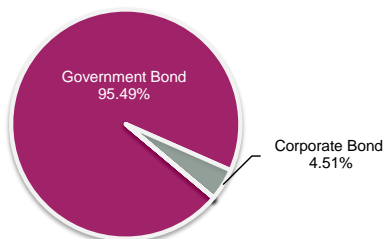
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government	95.49%
Consumer Discretionary	1.50%
Financials	0.47%
Industrials	1.81%
Materials	0.48%
Communications	0.25%

TOP HOLDINGS

FR0050	FR0074	FR0082	FR0096
FR0067	FR0075	FR0083	FR0097
FR0068	FR0078	FR0084	FR0098
FR0072	FR0079	FR0087	PBS012
FR0073	FR0080	FR0091	PBS025

FUND MANAGER COMMENTARY

Local government bond market reported negative return in August 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.16% on monthly basis, and the IDR Fixed Income Fund performance reported -0.17% return in the same month. Bond sentiment came after Fitch downgraded US debt rating from AAA to AA+. Meanwhile, the probability of interest rate hike is getting higher in the US after improving US manufacturing and jobless claim data. On the domestic side, IDR weakened by -1% on monthly basis amid narrowing trade balance surplus to USD 1.3bn in July from USD 3.5bn in June. Bank Indonesia maintained the 7-day reverse repo rate at 5.75% for seven consecutive months.

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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 9,969,763.40
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 14,669.23	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	: 679,637,614.5512

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Equity**	0.35%	4.12%	5.17%	-1.03%	3.66%	-0.23%	12.49%
Benchmark *	0.16%	5.11%	3.71%	-1.20%	10.61%	3.58%	13.91%

*Current benchmark is effective from 1 Mar 2023

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

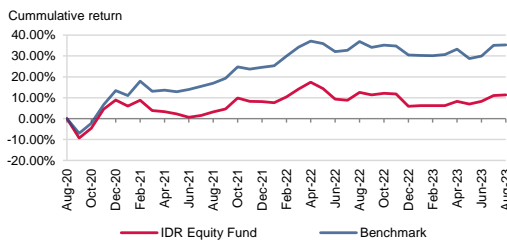
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

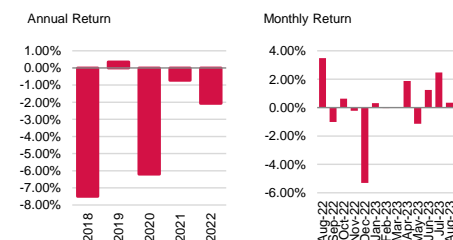
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

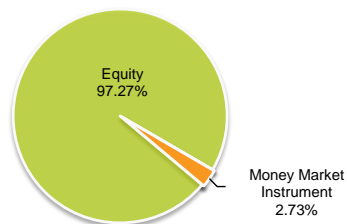
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.99%
Consumer Discretionary	5.27%
Consumer Staples	12.46%
Energy	4.03%
Financials	37.51%
Health Care	4.15%
Industrials	5.99%
Materials	10.60%
Real Estate	3.86%
Utilities	0.39%
TD + Cash	2.73%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indah Kiat Pulp and Paper - Non Affiliates	Prodia Widyahusada - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Sarana Menara Nusantara - Non Affiliates
Bank Central Asia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Mandiri - Non Affiliates	Indosat - Non Affiliates	Summarecon Agung - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Jasa Marga Persero - Non Affiliates	TD Bank Rakyat Indonesia - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	Telekom Indonesia - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Medco Energi Internasional - Non Affiliates	
Bumi Serpong Damai - Non Affiliates	Merdeka Battery Materials - Non Affiliates	
Chaoren Pokphand Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Ciputra Development - Non Affiliates	Mitra Adiperkasa - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2023, IDR Equity Fund booked positive return of +0.35% mom, in line with benchmark performance. Materials sector was the highest market gainer while consumer discretionary sector was the biggest drag for the market last month. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. Going forward, we believe the currently ongoing structural improvement in Indonesian economy with potentially a rising GDP/capita would be a strong, positive tailwind for Indonesian equity market's upside potential in medium-to-long term.

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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 477,966.16
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 2,114.20	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 226,074,586.6595
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**	0.33%	0.90%	2.21%	2.60%	1.72%	2.80%	4.42%
Benchmark*	0.12%	0.36%	0.75%	0.88%	1.11%	1.93%	3.70%

*Current benchmark is effective from 1 Mar 2023

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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)

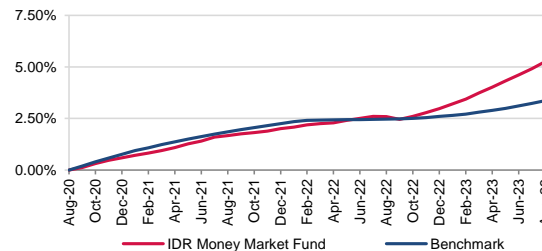
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

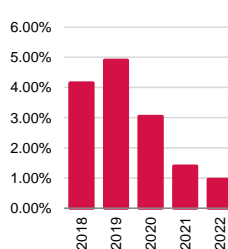
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

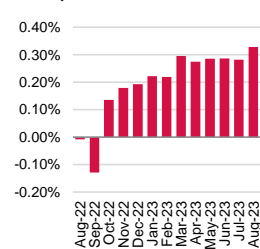


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	32.23%
TD + Cash	67.77%

TOP HOLDINGS

FR0070	TD Bank Danamon Syariah - Non Affiliates
PBS019	TD Bank Rakyat Indonesia - Non Affiliates
SR-013	TD Bank Syariah Indonesia - Non Affiliates
TD Bank Bukopin - Non Affiliates	TD Bank Tabungan Negara Syariah - Non Affiliates

FUND MANAGER COMMENTARY

Indonesia inflation in August was reported at higher figure 3.27% YoY from 3.08% YoY last month due to higher rice and chili prices. However, the core inflation recorded deflation at 2.18% YoY from 2.43% YoY in July. Bank Indonesia kept the 7-Day RRR policy rate at 5.75% as inflation stayed within the target range of 3.0% YoY \pm 1%. The IDR time deposit rates remained at the range of 3.66%-5.75% p.a. supported by banking sector liquidity and the IDR Money Market Fund booked performance of +0.33% in August 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 15,436.85
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 1,976.13	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,811,666.9322
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**	0.22%	0.68%	1.80%	2.16%	1.32%	2.39%	4.01%
Benchmark*	0.12%	0.36%	0.75%	0.88%	1.11%	1.93%	3.65%

*Current benchmark is effective from 1 Mar 2023

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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)

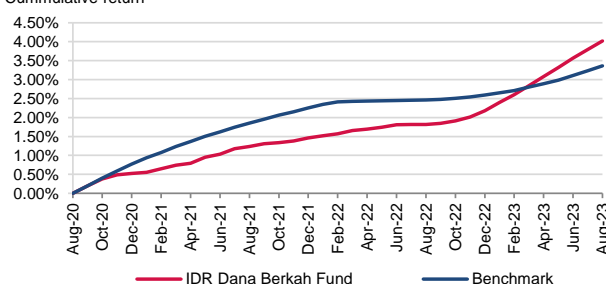
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

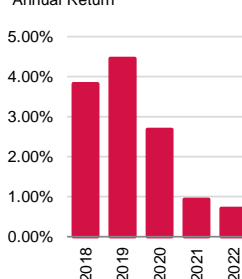
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

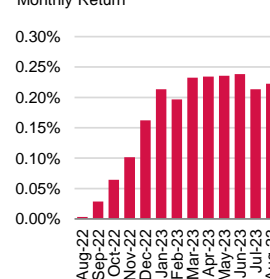


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1Year	10.06%
TD + Cash	89.94%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Indonesia inflation in August was reported at higher figure 3.27% YoY from 3.08% YoY last month due to higher rice and chili prices. However, the core inflation recorded deflation at 2.18% YoY from 2.43% YoY in July. Bank Indonesia kept the 7-Day RRR policy rate at 5.75% as inflation stayed within the target range of 3.0% YoY \pm 1%. The equivalent rates of mudharabah returns were kept at the range of 4.00%-5.50% p.a. supported by sharia banking liquidity and the IDR Dana Berkah Fund booked performance of +0.22% in August 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 318,280.12
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 2,449.30	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency
Risk Level	: Moderate to High		(Indonesia Total Return Index Unhedged IDR)
Managed By	: PT. AIA FINANCIAL Indonesia	Custodian Bank	: Citibank, N.A
		Total Unit	: 129,947,196.8163

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-0.10%	1.60%	5.77%	7.85%	7.41%	4.91%	6.14%
Benchmark*	-0.41%	1.01%	5.77%	6.93%	7.96%	5.90%	5.16%

*Current benchmark is effective from 1 Jan 2021

**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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)

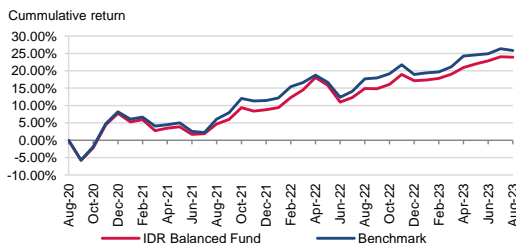
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

1 Mar 2011 to 28 Feb 2010: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

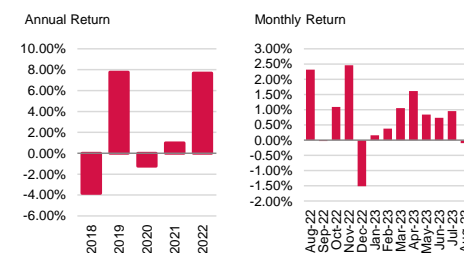
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

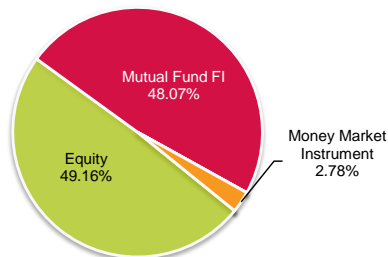
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.60%
Consumer Discretionary	1.79%
Consumer Staples	3.09%
Energy	2.82%
Financials	27.23%
Health Care	0.78%
Industrials	2.75%
Materials	6.11%
MF Fixed Income	48.07%
Bond < 1 Year	0.96%
TD + Cash	1.81%

TOP HOLDINGS

Astra International - Non Affiliates
Bank Central Asia - Non Affiliates
Bank Mandiri - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates
BFI Finance Indonesia - Non Affiliates
BNP Paribas Proxima MF
Telekom Indonesia Persero - Non Affiliates

FUND MANAGER COMMENTARY

In August 2023, IDR Balanced Fund booked negative performance of -0.10%, above benchmark performance. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.16% on monthly basis, Bond sentiment came after Fitch downgraded US debt rating from AAA to AA+. Meanwhile, the probability of interest rate hike is getting higher in the US after improving US manufacturing and jobless claim data. Bank Indonesia maintained the 7-day reverse repo rate at 5.75% for seven consecutive months.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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31 August 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 13,227.69
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 1,641.00	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,060,761.6025
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%	0.63%	1.90%	2.23%	1.52%	2.58%	3.64%
Benchmark*	0.12%	0.36%	0.75%	0.88%	1.11%	1.93%	3.15%

*Current benchmark is effective from 1 Mar 2023

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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)

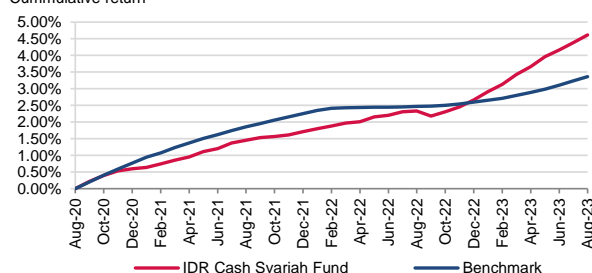
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

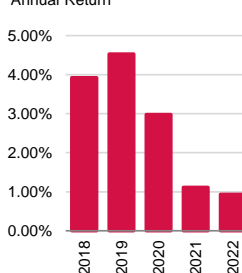
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

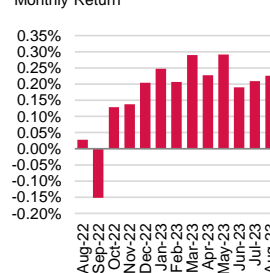


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1Year	15.11%
TD + Cash	84.89%

TOP HOLDINGS

SR014
TD Bank CIMB Niaga Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

Indonesia inflation in August was reported at higher figure 3.27% YoY from 3.08% YoY last month due to higher rice and chili prices. However, the core inflation recorded deflation at 2.18% YoY from 2.43% YoY in July. Bank Indonesia kept the 7-Day RRR policy rate at 5.75% as inflation stayed within the target range of 3.0% YoY \pm 1%. The equivalent rates of mudharabah returns were kept at the range of 4.00%-5.50% p.a. supported by sharia banking liquidity and the IDR Cash Syariah Fund booked performance of +0.23% in August 2023.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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31 August 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 597,685.26
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 873.34	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	: 684,365,867.0345
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**	-0.87%	3.05%	-3.41%	-8.66%	-0.20%	-4.55%	-1.02%
Benchmark*	-0.08%	6.24%	-1.44%	-6.08%	1.92%	-1.75%	2.61%

*Current benchmark is effective from 1 Mar 2023

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

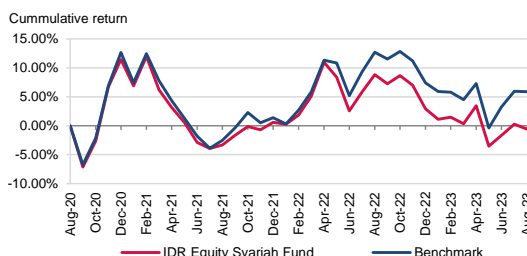
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

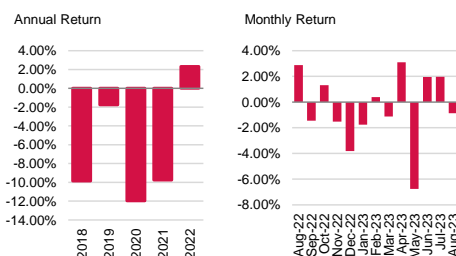
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

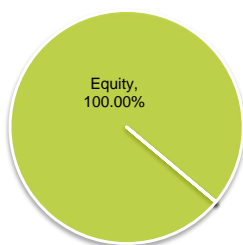
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.55%
Consumer Discretionary	2.68%
Consumer Staples	20.14%
Energy	14.70%
Financials	1.76%
Health Care	7.08%
Industrials	15.85%
Materials	23.81%
Utilities	0.44%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates
Astra International - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	
Barito Pacific - Non Affiliates	Kalbe Farma - Non Affiliates	
Chandra Asri Petrochemical - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	
Indah Kiat Pulp and Paper - Non Affiliates	Semen Indonesia Persero - Non Affiliates	
Indocement Tunggal Prakarsa - Non Affiliates	Telekom Indonesia Persero - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2023, IDR Equity Syariah Fund booked negative performance of -0.87% mom, below the benchmark performance. Materials sector was the highest market gainer while industrial sector was the biggest drag for the market last month. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. Going forward, we believe the currently ongoing structural improvement in Indonesian economy with potentially a rising GDP/capita would be a strong, positive tailwind for Indonesian sharia equity market's upside potential in medium-to-long term.

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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 220,749.85
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 1,530.80	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	: 144,205,946.0445
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**	-0.23%	2.54%	1.04%	-1.42%	2.12%	0.45%	3.28%
Benchmark*	0.19%	4.32%	2.47%	0.11%	4.10%	2.28%	4.29%

*Current benchmark is effective from 1 Jan 2020

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

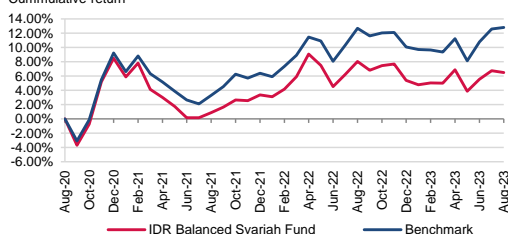
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

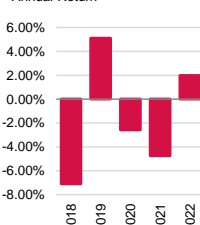
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

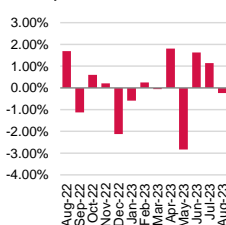


ANNUAL & MONTHLY RETURN

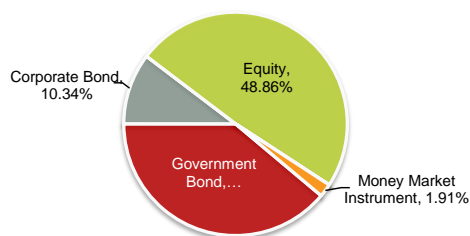
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.33%
Consumer Discretionary	2.36%
Consumer Staples	10.80%
Energy	7.16%
Financials	0.92%
Health Care	3.56%
Industrials	7.20%
Materials	10.53%
Communication Services (Bond)	3.29%
Industrials (Bond)	7.05%
Government Bond	38.89%
TD + Cash	1.91%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	PBS003	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates
Angkasa Pura I Bond 2026 - Non Affiliates	PBS004	Sukuk Negara IFR6
Astra International - Non Affiliates	PBS005	Telekom Indonesia Persero - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	PBS012	United Tractors - Non Affiliates
Indofood CBP Sukses Makmur - Non Affiliates	PBS017	
Indofood Sukses Makmur - Non Affiliates	PBS028	
Kalbe Farma - Non Affiliates	PBS029	
Merdeka Copper Gold - Non Affiliates	PBS033	

FUND MANAGER COMMENTARY

In August 2023, IDR Balanced Syariah Fund booked negative performance of -0.23%, below the benchmark performance. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. IBPA Indonesia Government Sukuk Index Total Return performance recorded +0.61% on monthly basis. The sharia bond market had a mixed movement after facing a solid US employment situation in early August and The Fed is expected to raise its policy rate once more this year. On the domestic monetary side, Rupiah quite depreciated by 0.99% to 15,230/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 5,774,647.08
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 1,945.47	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	: 2,968,256,793.4796
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**	-1.65%	2.84%	1.47%	1.78%	3.84%	1.69%	5.40%
Benchmark*	-1.78%	2.56%	3.07%	3.86%	6.83%	3.07%	5.52%

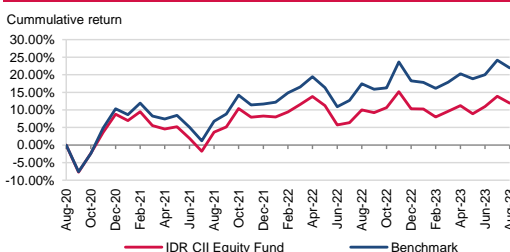
*Current benchmark is effective since 1 Jan 2018

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

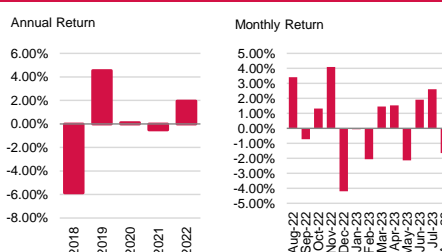
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

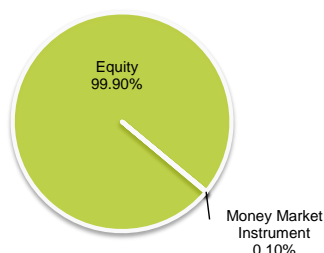
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.74%
Consumer Discretionary	6.35%
Consumer Staples	10.22%
Energy	3.41%
Financials	48.25%
Health Care	3.25%
Industrials	5.26%
Information Technology	2.69%
Materials	7.44%
Real Estate	0.83%
Utilities	0.46%
TD + Cash	0.10%

TOP HOLDINGS

Alibaba Group Holding Ltd - Non Affiliates	ICICI Bank - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Aneka Tambang (Persero) - Non Affiliates	Indah Kiat Pulp and Paper - Non Affiliates	Tencent Holding Ltd - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Vale Indonesia - Non Affiliates
Bank Central Asia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	
Bank Mandiri - Non Affiliates	Infosys Ltd - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Reliance Industries Ltd - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	Sarana Menara Nusantara - Non Affiliates	
HDFC Bank Limited - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2023, IDR CII Equity Fund booked negative return of -1.65% mom, in line with its benchmark. Global equity markets, including China and India, corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. Going forward, we believe the currently ongoing structural improvement especially in Indonesian and Indian economy with potentially a rising GDP/capita plus long-term recovery in Chinese economy would be a strong, positive tailwind for IDR CII Equity Fund's upside potential in medium-to-long term.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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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 728,450.60
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 1,217.25	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	: 598,439,878.2235
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**	0.25%	3.49%	5.10%	5.61%	8.14%	1.52%	2.23%
Benchmark*	0.24%	4.99%	4.20%	0.02%	11.01%	4.61%	5.53%

*Current benchmark is effective from 1 Mar 2023

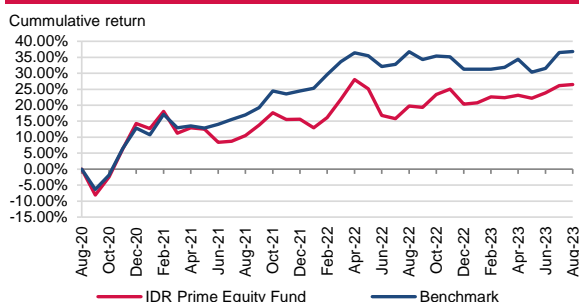
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

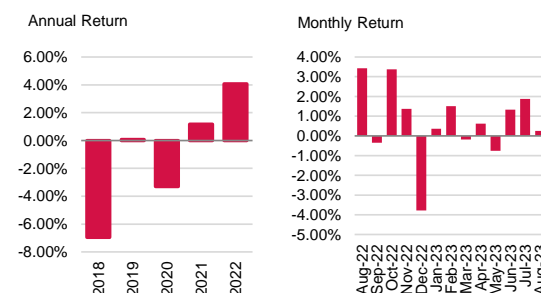
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

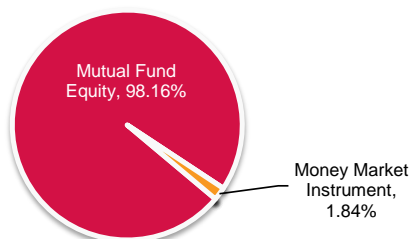
LAST 3 YEARS CUMULATIVE RETURN



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 August 2023, IDR Prime Equity Fund booked positive performance of +0.25% mom, in line with benchmark performance. Materials sector was the highest market gainer while consumer discretionary sector was the biggest drag for the market last month. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. Going forward, we believe the currently ongoing structural improvement in Indonesian economy with potentially a rising GDP/capita would be a strong, positive tailwind for Indonesian equity market's upside potential in medium-to-long term.

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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 138,099.73
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 1,710.03	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.24
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.45	Total Unit	: 80,758,457.1898
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**	-0.06%	0.91%	5.19%	7.19%	4.74%	6.94%	6.24%
Benchmark*	-0.15%	1.29%	5.99%	8.32%	6.24%	7.99%	7.59%

*Current benchmark is effective since 1 Mar 2023

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

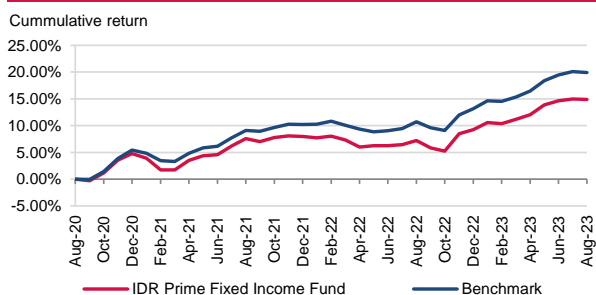
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

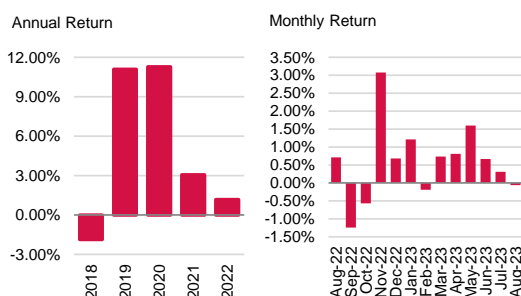
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

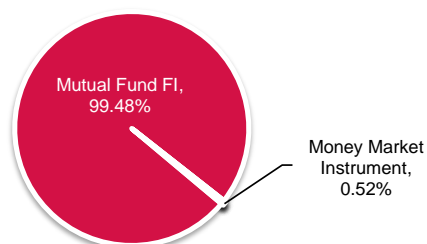
LAST 3 YEARS CUMULATIVE RETURN



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 negative return in August 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.16% on monthly basis, and the IDR Prime Fixed Income Fund performance reported -0.06% return in the same month. Bond sentiment came after Fitch downgraded US debt rating from AAA to AA+. Meanwhile, the probability of interest rate hike is getting higher in the US after improving US manufacturing and jobless claim data. On the domestic side, IDR weakened by -1% on monthly basis amid narrowing trade balance surplus to USD 1.3bn in July from USD 3.5bn in June. Bank Indonesia maintained the 7-day reverse repo rate at 5.75% for seven consecutive months.

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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 45,881.65
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 899.82	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	: 50,990,054.29

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	0.53%	4.53%	2.83%	-0.96%	2.26%	-1.66%	-1.28%
Benchmark*	1.11%	9.93%	0.19%	4.58%	13.34%	4.44%	4.60%

*Current benchmark is effective from 1 Mar 2022

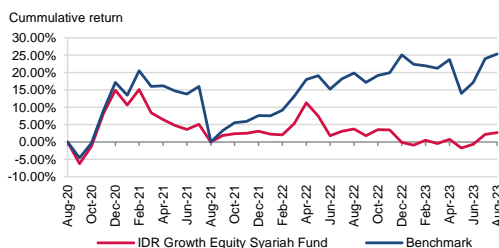
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

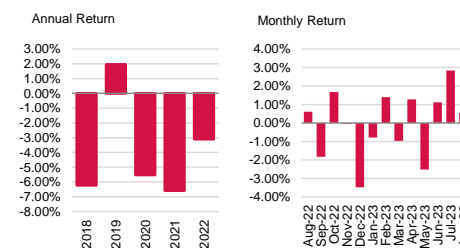
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

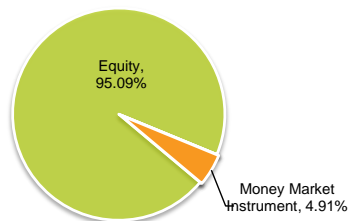
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.24%
Consumer Discretionary	10.02%
Consumer Staples	22.02%
Energy	7.74%
Financials	1.75%
Health Care	6.03%
Industrials	12.58%
Materials	18.95%
Real Estate	4.66%
Utilities	0.10%
TD + Cash	4.91%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Erajaya Swasembada - Non Affiliates	Merdeka Copper Gold - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Indocement Tunggul Prakarsa - Non Affiliates	Mitra Adiperkasa - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Mitra Pinasthika Musti - Non Affiliates
Astra International - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Prodia Widyahusada - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Indosat - Non Affiliates	Semen Indonesia Persero - Non Affiliates
Barito Pacific - Non Affiliates	Kalbe Farma - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	MAP Aktif Adiperkasa - Non Affiliates	United Tractors - Non Affiliates
Ciputra Development - Non Affiliates	Mayora Indah - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Merdeka Battery Materials - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2023, IDR Growth Equity Syariah Fund booked positive performance of +0.53% mom, but below the benchmark performance. Materials sector was the highest market gainer while industrial sector was the biggest drag for the market last month. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. Going forward, we believe the currently ongoing structural improvement in Indonesian economy with potentially a rising GDP/capita would be a strong, positive tailwind for Indonesian sharia equity market's upside potential in medium-to-long term.

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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 38,470.65
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 1,143.68	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	: 33,637,532.3270
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**	0.58%	3.36%	4.32%	2.47%	3.58%	1.89%	1.65%
Benchmark*	0.79%	6.18%	3.38%	5.80%	9.87%	5.44%	5.22%

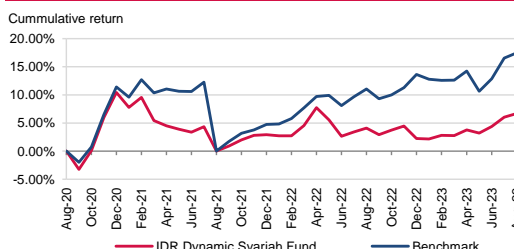
*Current benchmark is effective from 1 Jan 2020

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

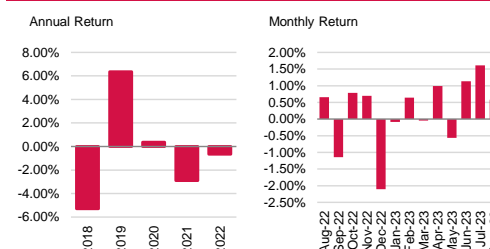
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

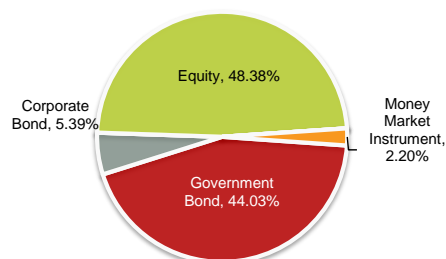
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.00%
Consumer Discretionary	5.16%
Consumer Staples	11.41%
Energy	3.68%
Financials	0.94%
Health Care	3.18%
Industrials	5.91%
Materials	9.79%
Real Estate	2.31%
Industrials (Bond)	2.70%
Communication Services (Bond)	2.69%
Government Bond	44.03%
TD + Cash	2.20%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Indosat - Non Affiliates	PBS033
Angkasa Pura I Bond 2026 - Non Affiliates	Kalbe Farma - Non Affiliates	Sukuk Negara IFR6
Arwana Citramulia - Non Affiliates	Mayora Indah - Non Affiliates	Sukuk Ijarah Brkljnt III XL Axiata I TH22B - Non Affiliates
Astra International - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Ciputra Development - Non Affiliates	PBS003	United Tractors - Non Affiliates
Cisarua Mountain Dairy - Non Affiliates	PBS004	
Erajaya Swasembada - Non Affiliates	PBS012	
Indofood CBP Sukses Makmur - Non Affiliates	PBS017	
Indofood Sukses Makmur - Non Affiliates	PBS028	

FUND MANAGER COMMENTARY

In August 2023, IDR Dynamic Syariah Fund booked positive performance of +0.58%, below the benchmark performance. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. IBPA Indonesia Government Sukuk Index Total Return performance recorded +0.61% on monthly basis. The sharia bond market had a mixed movement after seeing a solid US employment situation in July and Fed is expected to raise its policy rate once more this year. On the domestic monetary side, Rupiah quite depreciated by 0.99% to 15,230/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 46.81
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.19	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 39,399,210.36
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**	-2.14%	3.80%	11.20%	10.39%	-0.51%	0.70%	2.52%
Benchmark*	-3.32%	5.61%	11.96%	10.25%	4.08%	4.65%	7.02%

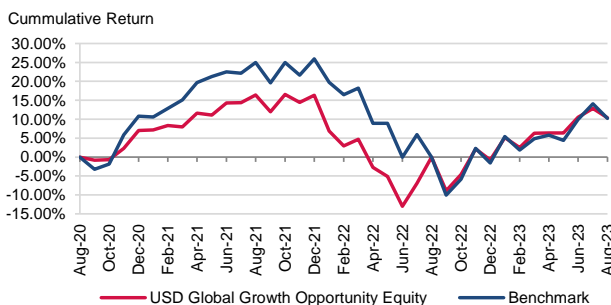
*Current benchmark is effective since 1 Jan 2018

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

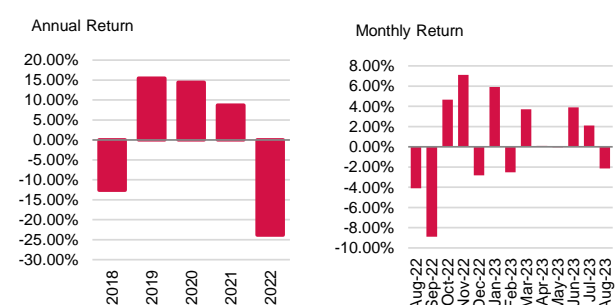
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

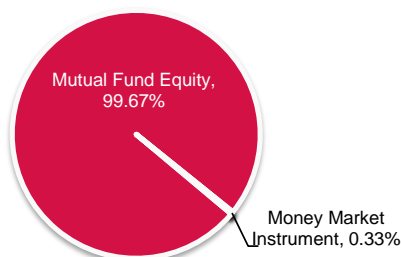
LAST 3 YEARS CUMULATIVE RETURN



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 August 2023, USD Global Growth Opportunity Equity Fund booked negative performance of -2.14% mom, above the benchmark performance. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. Going forward, we believe the stable and balanced growth of global economy over the long-term would be a strong, positive tailwind for USD Global Growth Opportunity Equity Fund's upside potential in medium-to-long term.

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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 4.46
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0642	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	: 4,188,298.5036
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**	-0.65%	1.42%	12.05%	4.82%	8.04%	2.80%	0.98%
Benchmark*	-1.52%	-0.83%	7.24%	2.07%	7.31%	2.35%	1.25%

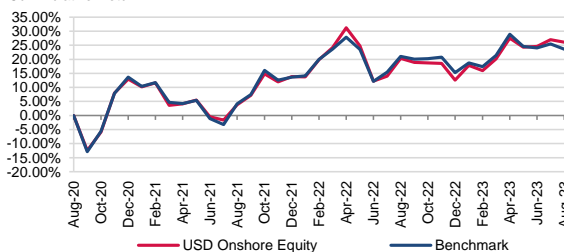
*Current benchmark is effective since inception

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

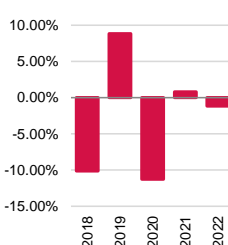
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

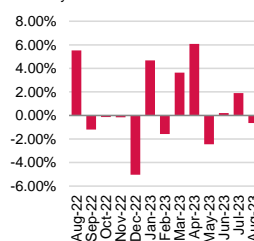


ANNUAL & MONTHLY RETURN

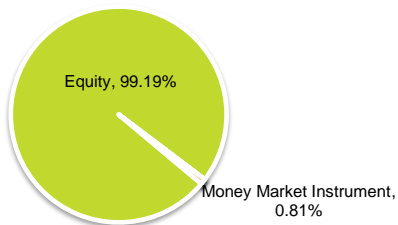
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.56%
Consumer Discretionary	1.70%
Consumer Staples	7.33%
Energy	7.96%
Financials	56.19%
Health Care	1.22%
Industrials	5.44%
Materials	8.77%
TD + Cash	0.81%

TOP HOLDINGS

Adaro Minerals Indonesia - Non Affiliates	Bank Rakyat Indonesia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	BFI Finance Indonesia - Non Affiliates	
Bank Central Asia - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	
Bank Mandiri - Non Affiliates	Medco Energi Internasional - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2023, USD Onshore Equity Fund booked negative return -0.65% mom, above the benchmark performance. Financials sector was the highest market gainer while consumer discretionary sector was the biggest drag for the market last month. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. That said, domestic equity market was able to close flat last month despite IDR20t net foreign outflows and Rupiah depreciation, partly given local investor optimism. Going forward, we believe the currently ongoing structural improvement in Indonesian economy with potentially a rising GDP/capita would be a strong, positive tailwind for Indonesian equity market's upside potential in medium-to-long term.

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FUND FACT SHEET

USD PRIME GLOBAL 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% : Global Equity

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 34.59
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.3021	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 26,565,341.3919
Managed By	: PT. BNP Paribas Asset Management (since January 10 th , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-1.33%	5.62%	20.18%	17.19%	3.99%	5.25%	4.82%
Benchmark*	-2.17%	6.35%	21.28%	16.86%	4.32%	7.42%	7.24%

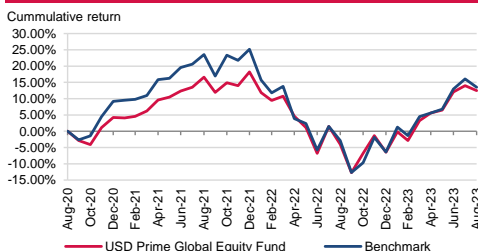
*Current benchmark is effective since 10 January 2023 onwards

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

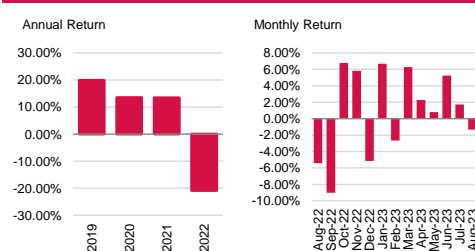
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

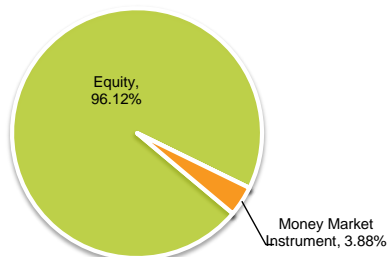
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.31%
Consumer Discretionary	11.60%
Consumer Staples	7.67%
Energy	3.24%
Financials	3.32%
Health Care	17.21%
Industrials	11.27%
Information Technology	33.09%
Materials	3.58%
Utilities	0.83%
TD + Cash	3.88%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In August 2023, USD Prime Global Equity Fund booked negative performance of -1.33% mom, above the benchmark performance. Global equity markets corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. Going forward, we believe the stable and balanced growth of global economy over the long-term would be a strong, positive tailwind for USD Prime Global Equity Fund's upside potential in medium-to-long term.

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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 41.38
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7997	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 51,740,467.8279
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**	-5.00%	4.59%	4.18%	1.91%	-5.94%	-0.65%	-3.90%
Benchmark*	-6.32%	2.93%	3.11%	-0.83%	-3.42%	-1.10%	-2.81%

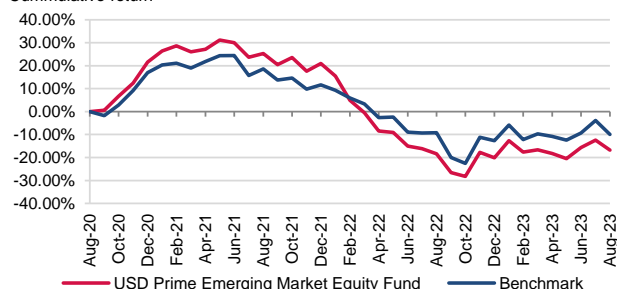
*Current benchmark is effective since inception

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

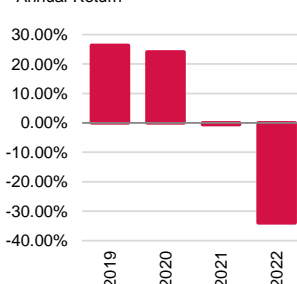
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

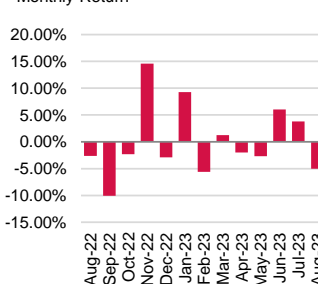


ANNUAL & MONTHLY RETURN

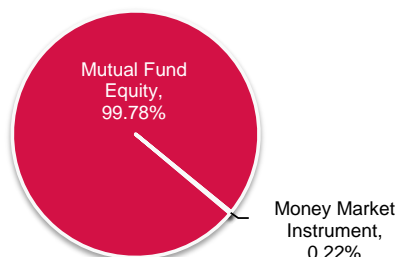
Annual Return



Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In August 2023, USD Prime Emerging Market Equity Fund booked negative performance of -5.00% mom, above the benchmark performance. Global equity markets, including emerging markets, corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. Going forward, we believe the currently ongoing structural improvement especially in emerging market economies with potentially a rising GDP/capita would be a strong, positive tailwind for USD Prime Emerging Market Equity Fund's upside potential in medium-to-long term.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide competitive long-term total returns through a portfolio of equities which are listed in the Indonesia Stock Exchange (IDX). The Fund's target is to deliver alpha on top of designated Benchmark Index's return.

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 269,406.84
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 1,058.38	Custodian Bank	: Citibank, N.A
Fund Currency	: IDR	Total Unit	: 254,547,229.1991
Risk Level	: High		
Managed By	: PT. Schroders Investment Management Indonesia (since at May 22 nd , 2023)		

FUND PERFORMANCE

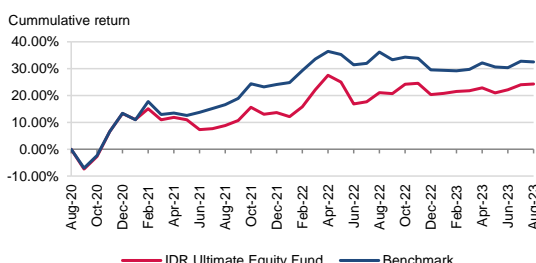
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	0.20%	2.74%	3.29%	2.68%	7.51%	N/A	1.18%
Benchmark*	-0.20%	1.38%	2.25%	-2.69%	9.83%	N/A	4.98%

*Current benchmark is effective from 22 May 2023

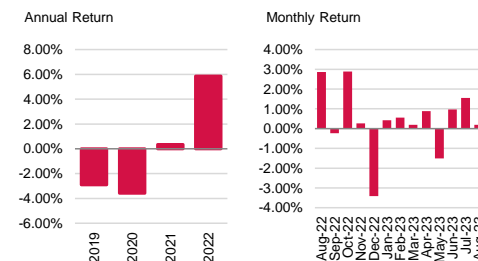
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

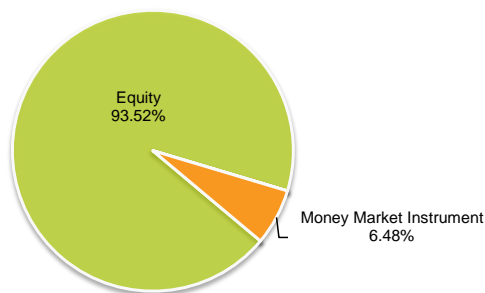
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.88%
Consumer Discretionary	7.35%
Consumer Staples	14.64%
Energy	0.18%
Financials	39.11%
Health Care	9.36%
Industrials	1.96%
Materials	2.61%
Real Estate	5.01%
Utilities	1.40%
TD + Cash	6.48%

TOP HOLDINGS

Bank Central Asia - Non Affiliates	Mayora Indah - Non Affiliates
Bank Mandiri - Non Affiliates	Medikaloka Hermina - Non Affiliates
Bank Rakyat Indonesia Persero - Non Affiliates	Mitra Adiperkasa - Non Affiliates
Ciputra Development - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
Indofood CBP Sukses Makmur - Non Affiliates	Summarecon Agung - Non Affiliates
Jasa Marga (Persero) - Non Affiliates	TD Bank Maybank Indonesia - Non Affiliates
Kalbe Farma - Non Affiliates	Telekom Indonesia - Non Affiliates
MAP Aktif Adiperkasa - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2023, IDR Ultimate Equity Fund booked performance of +0.20% mom, which is +0.4% higher than the benchmark performance. Portfolio position in Consumer Discretionary, Utilities and Industrials were the largest positive alpha attribution contributor, while position in Materials and Health Care were the largest negative alpha attribution contributor. Going forward, we are increasing our defensive positioning to face headwinds in the equity market and focusing on names that could give us earning resilience and beneficiary of gradual decline in commodity prices.

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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

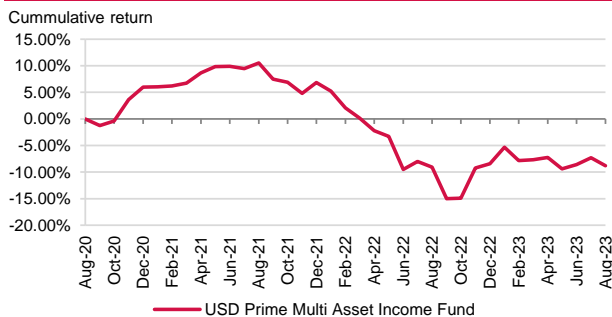
Investment Strategy	: Balanced	Fund Size (million)	: USD 3.71
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9660	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 3,838,809.0175
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

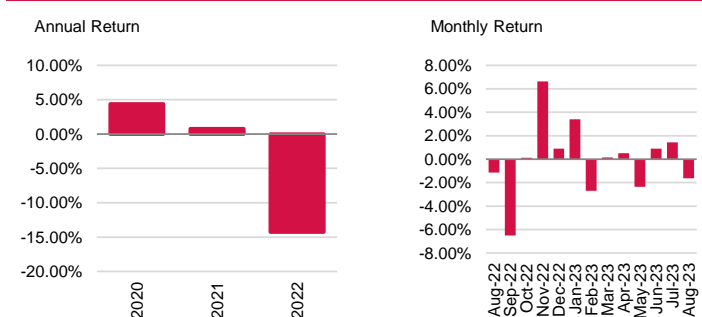
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-1.62%	0.69%	-0.41%	0.32%	-3.02%	N/A	-0.75%

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

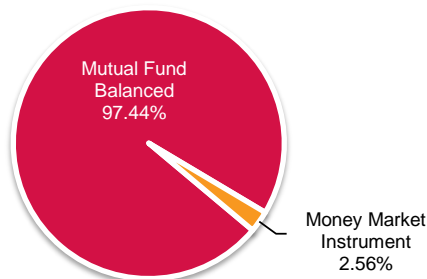
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

The managers still believe that the full impact of higher rates is yet to be felt. Tighter credit conditions will weigh on fundamentals and it is prudent to adopt a defensive approach to asset allocation. They remain underweight in credit and equities, given the economic headwinds and the fact that valuations do not represent attractive risk-reward at the moment. In defensive assets, the managers added to 10-year US Treasuries. They also added to the Japanese yen exposure as they anticipate further supportive measures that could lead to yield curve control policy normalisation. Within yield assets, they reduced exposure to emerging market hard currency debt. Within equities, they trimmed exposure to China value equities and sold the remaining small position in ASEAN equities.

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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 17.91
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0412	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 17,199,872.6706
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

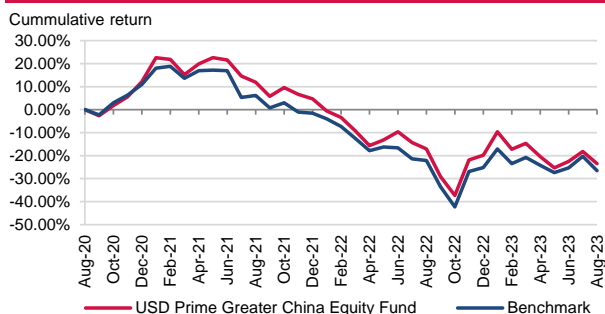
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-6.46%	2.44%	-4.58%	-7.69%	-8.53%	N/A	0.99%
Benchmark*	-7.79%	1.27%	-1.80%	-5.68%	-9.76%	N/A	-1.76%

*Current benchmark is effective since inception

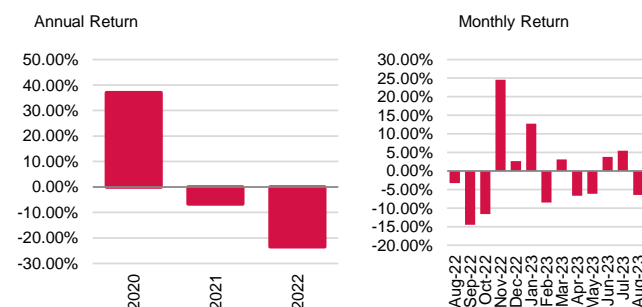
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

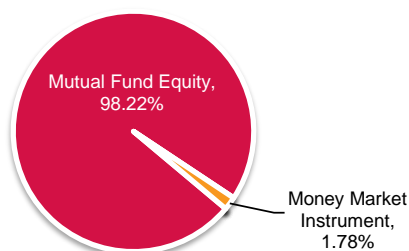
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In August 2023, USD Prime Greater China Equity Fund booked negative performance of -6.46% mom, above the benchmark performance. Global equity markets, including Greater China market, corrected last month due to higher US Treasury yield following US credit rating downgrade and continued worry of a hawkish Fed, as well as continued China economic weakness and property developers credit default risk. Going forward, we believe the potential recovery in Chinese economy over medium-to-long-term would be a strong, positive tailwind for USD Prime Greater China Equity Fund's upside potential in medium-to-long term.

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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 1.53
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9178	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 1,671,167.1169
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

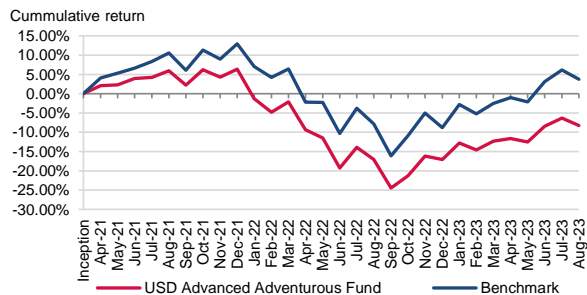
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	-2.05%	4.88%	10.67%	10.69%	N/A	N/A	-3.48%
Benchmark*	-2.31%	5.95%	13.70%	12.53%	N/A	N/A	2.74%

*Current benchmark is effective since inception

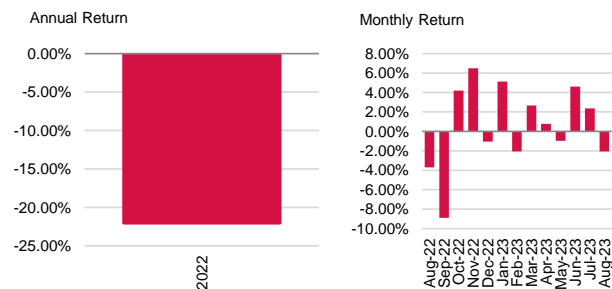
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

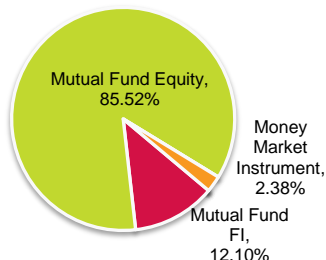
LAST 2 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	85.52%
MF Fixed Income	12.10%
TD + Cash	2.38%

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

The investment landscape is currently challenging. Over the medium term, the risk reward for risk assets is asymmetric. If the labour market remains resilient, inflation is likely to remain sticky and the Fed will not have the headroom to cut rates. On the other hand, if a recession eventually hits the economy, risk assets would also not do well. Over the short term, current economic releases do not suggest that US is about to enter a recession imminently. The US labour market remains strong and wage growth is healthy. In addition, the ongoing Q2 2023 US corporate earnings reporting season have been encouraging. In such an environment, investors should not preclude the scenario of risk assets holding up over the short term. Given the confluence of forces pulling asset markets in different directions, for the Advanced portfolios, the focus is to construct a well-diversified portfolio that is relatively resilient to weakness in risk assets. We continue to watch the markets carefully and will emphasize bi-directional risk management for the Advanced portfolios.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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31 August 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
20% - 60% : Mutual Funds - Fixed Income
40% - 80% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 1.16
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8875	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	: 1,307,027.0048
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

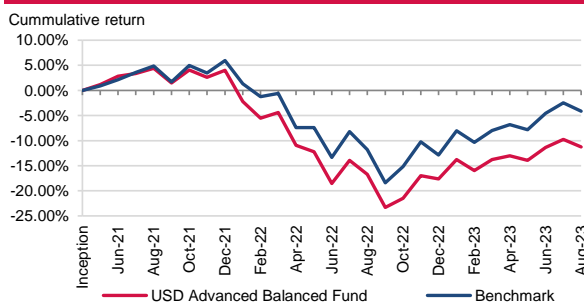
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	-1.66%	3.15%	7.77%	6.55%	N/A	N/A	-5.01%
Benchmark*	-1.69%	4.03%	10.01%	8.68%	N/A	N/A	-0.74%

*Current benchmark is effective since inception

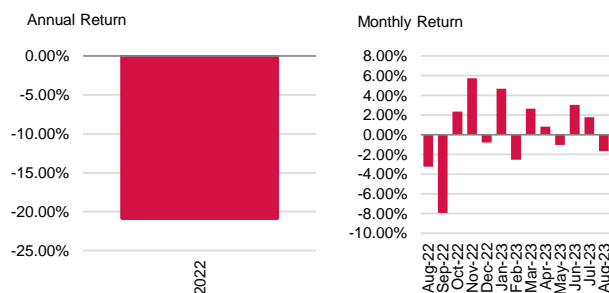
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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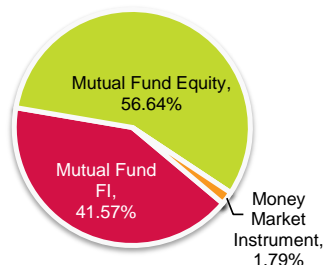
LAST 2 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	56.64%
MF Fixed Income	41.57%
TD + Cash	1.79%

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

The investment landscape is currently challenging. Over the medium term, the risk reward for risk assets is asymmetric. If the labour market remains resilient, inflation is likely to remain sticky and the Fed will not have the headroom to cut rates. On the other hand, if a recession eventually hits the economy, risk assets would also not do well. Over the short term, current economic releases do not suggest that US is about to enter a recession imminently. The US labour market remains strong and wage growth is healthy. In addition, the ongoing Q2 2023 US corporate earnings reporting season have been encouraging. In such an environment, investors should not preclude the scenario of risk assets holding up over the short term. Given the confluence of forces pulling asset markets in different directions, for the Advanced portfolios, the focus is to construct a well-diversified portfolio that is relatively resilient to weakness in risk assets. We continue to watch the markets carefully and will emphasize bi-directional risk management for the Advanced portfolios.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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31 August 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 0.8324	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	: 581,419.1679
Managed By	: PT. AIA FINANCIAL Indonesia		

FUND PERFORMANCE

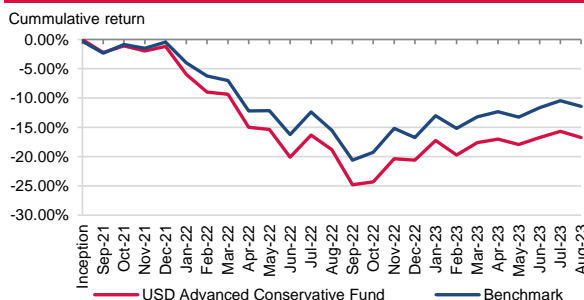
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	-1.26%	1.44%	4.81%	2.52%	N/A	N/A	-8.76%
Benchmark*	-1.08%	2.10%	6.37%	4.80%	N/A	N/A	-4.89%

*Current benchmark is effective since inception

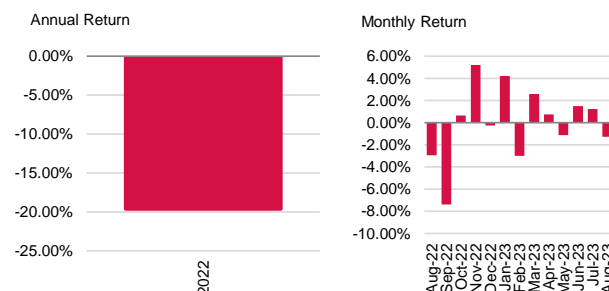
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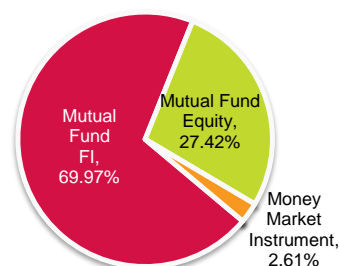
LAST 1 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	27.42%
MF Fixed Income	69.97%
TD + Cash	2.61%

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

The investment landscape is currently challenging. Over the medium term, the risk reward for risk assets is asymmetric. If the labour market remains resilient, inflation is likely to remain sticky and the Fed will not have the headroom to cut rates. On the other hand, if a recession eventually hits the economy, risk assets would also not do well. Over the short term, current economic releases do not suggest that US is about to enter a recession imminently. The US labour market remains strong and wage growth is healthy. In addition, the ongoing Q2 2023 US corporate earnings reporting season have been encouraging. In such an environment, investors should not preclude the scenario of risk assets holding up over the short term. Given the confluence of forces pulling asset markets in different directions, for the Advanced portfolios, the focus is to construct a well-diversified portfolio that is relatively resilient to weakness in risk assets. We continue to watch the markets carefully and will emphasize bi-directional risk management for the Advanced portfolios.

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