



## FUND FACT SHEET

## USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

28 February 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 56.36
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 2.85	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	: 7.34
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 7.78	Total Unit	: 19,778,766.0774
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**	-1.77%	1.06%	0.52%	-6.75%	-2.60%	1.49%	4.81%
Benchmark*	-1.78%	0.53%	0.14%	-8.15%	-3.30%	1.00%	0.44%

\*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)

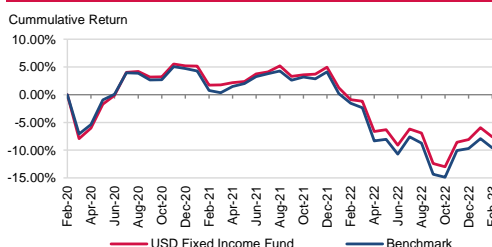
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

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

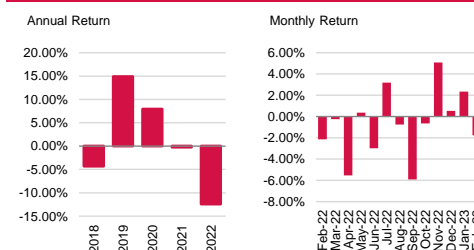
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

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

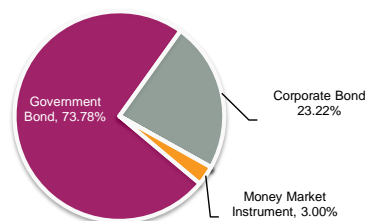
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Government Bond	73.78%
Materials	5.05%
Financials	12.29%
Utilities	4.62%
Energy	1.26%
Bond < 1 Year	1.79%
TD + Cash	1.21%

## TOP HOLDINGS

ANZ Bank New Zealand Bond 2025 - Non Affiliates	INDON 2032	Korea Electric Power Bond 2026 - Non Affiliates
Bank Mandiri Bond 2024 - Non Affiliates	INDON 2032	Korea Housing Finance Corporation Bond 2028 - Non Affiliates
GACI First Investment Bond 2030 - Non Affiliates	INDON 2037	Korea Housing Finance Corporation Bond 2033 - Non Affiliates
INDOIS 2027	INDON 2038	Mitsubishi UFJ Fin GRP Bond 2025 - Non Affiliates
INDOIS 2032	INDON 2043	Pertamina Bond 2023 - Non Affiliates
INDOIS 2051	INDON 2045	Posco Pohang Bond 2026 - Non Affiliates
INDON 2025	INDON 2047	Posco Pohang Bond 2028 - Non Affiliates
INDON 2028	INDON 2048	Standard Chartered Bond 2025 - Non Affiliates
INDON 2029	INDON 2049	
INDON 2030	INDON 2050	

## FUND MANAGER COMMENTARY

Indonesia USD sovereign bond market reported negative return in February 2023 with Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD went down by -1.86% on monthly basis, while the USD Fixed Income Fund performance reported -1.77% return in the same month. Weak sentiment came from Fed officials, who reiterated the intention to keep raising rates due to unexpected recent strong US inflation, retail sales, and PMI data. The 10-year US Treasury yield jumped by +42 bps to 3.92% on monthly basis in February 2023, which also brought negative sentiment to the USD sovereign market among emerging countries.

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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 an attractive investment return through strategic and selective investments in IDR denominated fixed income instruments with moderate risk tolerance.

## TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : IDR Fixed Income securities and/ or  
IDR Fixed Income mutual fund(s) adhered with latest regulations

## FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 1,019,403.13
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 4,677.66	Benchmark	: 90% Bloomberg EM Local Currency
Fund Currency	: IDR		: Indonesia Total Return Index Unhedged IDR
Risk Level	: Moderate		(10% IDR 1-Month Time Deposit Index)
Fund Duration	: 6.62		(Net of 20.0% WHT)
Managed By	: PT. AIA FINANCIAL Indonesia	Benchmark Duration	: 5.33
		Custodian Bank	: Citibank, N.A
		Total Unit	: 217,930,147.8960

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-0.35%	1.95%	1.16%	2.62%	4.68%	4.75%	7.16%
Benchmark *	-0.19%	2.12%	1.11%	2.36%	5.24%	5.26%	9.44%

\*Current benchmark is effective from 1 May 2022

1 Jan 2021 to 30 Apr 2022: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% Indonesia Deposit Rate Avg 3-Month IDR (Net)

1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Sov. Bond Index + 10% 3-Month IDR Avg Time Deposit (Net)

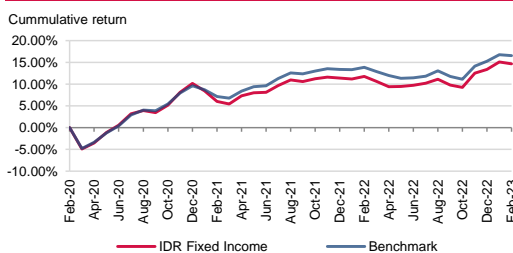
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

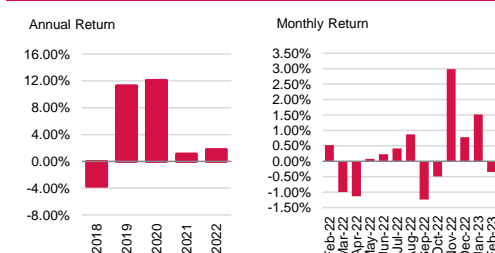
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

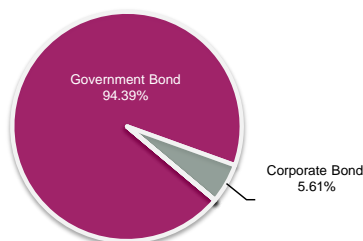
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Government Bond	94.39%
Consumer Discretionary Bond	1.63%
Financials Bond	0.49%
Industrials Bond	2.47%
Materials Bond	0.50%
Communications Bond	0.52%

## TOP HOLDINGS

FR0040	FR0072	FR0080	FR0091
FR0050	FR0073	FR0082	FR0096
FR0067	FR0074	FR0083	FR0097
FR0068	FR0078	FR0084	FR0098
FR0071	FR0079	FR0087	PBS025

## FUND MANAGER COMMENTARY

Local government bond market reported negative return in February 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.08% on monthly basis, while the IDR Fixed Income Fund performance reported -0.35% return in the same month. Weak sentiment came from Fed officials, who reiterated the intention to keep raising rates due to unexpected recent strong US inflation, retail sales, and PMI data. In terms of domestic monetary policy, Bank Indonesia maintained 7-day reverse repo rate at 5.75% after raising it by +225 bps in the past six months while IDR weakened by -1.7% to 15,250/USD.

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# IDR 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% : Equities listed in IDX

### FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 11,053,814.26
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 13,985.37	Benchmark	: 98% Jakarta Composite Index
Fund Currency	: IDR		: 2% IDR 1-Month Time Deposit Index (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL Indonesia	Total Unit	: 790,384,123.6833

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	-0.04%	-5.05%	0.27%	-3.77%	1.18%	-3.64%	12.55%
Benchmark *	-0.11%	-3.39%	-0.23%	0.20%	8.03%	1.14%	13.94%

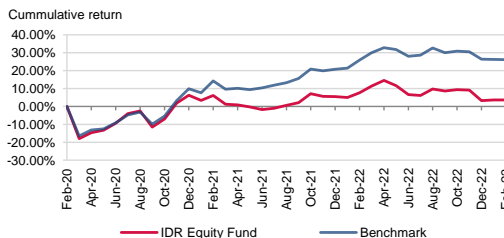
\*Current benchmark is effective from 1 May 2022

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

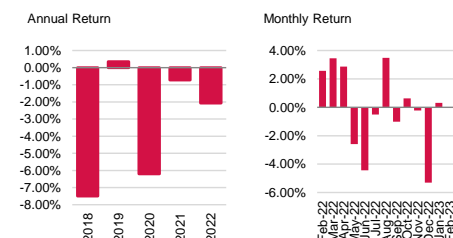
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

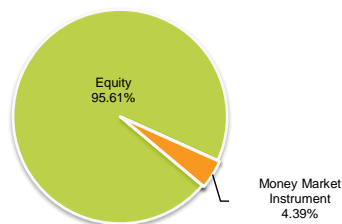
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	12.62%
Consumer Discretionary	10.00%
Consumer Staples	10.21%
Energy	5.98%
Financials	36.44%
Health Care	4.76%
Industrials	1.16%
Information Technology	0.14%
Materials	10.66%
Real Estate	2.70%
Utilities	0.94%
TD + Cash	4.39%

### TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Chaoren Pokphand Indonesia - Non Affiliates	Sarana Menara Nusantara - Non Affiliates
Adaro Minerals Indonesia - Non Affiliates	Ciputra Development - Non Affiliates	Saratoga Investama Sedaya - Non Affiliates
AKR Corporindo - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Semen Indonesia Persero - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Astra International - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	TD Bank CIMB Niaga - Non Affiliates
Bank Central Asia - Non Affiliates	Indosat - Non Affiliates	Telekom Indonesia - Non Affiliates
Bank Mandiri - Non Affiliates	Kalbe Farma - Non Affiliates	United Tractors - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Medco Energi Internasional - Non Affiliates	Vale Indonesia - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
BFI Finance Indonesia - Non Affiliates	Perusahaan Gas Negara - Non Affiliates	
Bukalapak.com - Non Affiliates	Prodia Widyahusada - Non Affiliates	

### FUND MANAGER COMMENTARY

In February 2023, IDR Equity Fund booked flat performance of -0.04% mom, in line with benchmark performance. Consumer Discretionary sector was the largest positive contributor (+0.4% mom), while Material sector was the largest negative contributor (-0.2% mom). Last month, global equity market posted a correction due to 1) reversal in US disinflation trend as strong inflation, labor market strength and other macro data led to expectation of higher-for-longer rates; and 2) profit taking in China market after reopening rally. On the other hand, domestic equity market posted a resilient, stable performance driven by satisfactory corporate earnings results and strong macro data including resilient GDP growth, trade surplus, and softening inflation. This led net foreign flows to turn positive again with IDR 5.8tn inflows in February 2023. Going forward, we believe the potentially sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for Indonesia equity market in the long run. As such, we view any correction in near-term due to external, global headwinds would be a good opportunity to accumulate.

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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 a stable and optimum growth rate with high degree of principal safety and low risk tolerance through investment in high quality IDR money market instruments in Indonesia.

## TARGET ALLOCATION

100% : Money Market Instruments

## FUND INFORMATION

Investment Strategy	: Money Market	Fund Size (million)	: IDR 495,087.70
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 2,077.57	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 238,300,916.4026
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**	0.22%	0.63%	0.44%	1.22%	1.70%	2.83%	4.44%
Benchmark*	0.05%	0.16%	0.11%	0.29%	1.36%	2.11%	3.70%

\*Current benchmark is effective from 1 March 2022

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

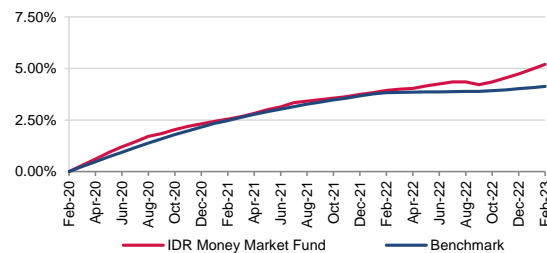
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

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

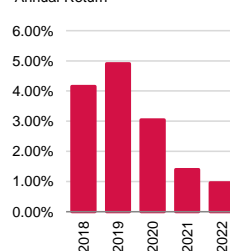
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

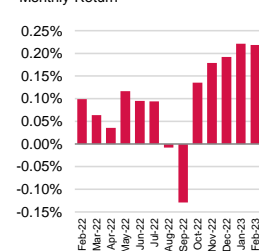


## ANNUAL &amp; MONTHLY RETURN

Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Bond < 1 Year	38.53%
TD + Cash	61.47%

## TOP HOLDINGS

CIMB Niaga Auto Finance Bond 2024 - Non Affiliates	Toyota Astra Financial Services-A II 2023 Bond - Non Affiliates
FR0039	TD Bank Bukopin - Non Affiliates
FR0046	TD Bank Rakyat Indonesia - Non Affiliates
PBS011	TD Bank Syariah Indonesia - Non Affiliates
PBS019	TD Bank Tabungan Negara Syariah - Non Affiliates
SR-013	TD Maybank Syariah Indonesia - Non Affiliates

## FUND MANAGER COMMENTARY

Monthly inflation in January recorded lower at 5.28% YoY from 5.51% YoY in Dec 22, in line with stable food prices movement. 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 kept at the range of 2.25%-5.75% p.a. The IDR Money Market Fund booked performance of +0.22% in February 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 a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

## TARGET ALLOCATION

100% : Sharia money market instruments

## FUND INFORMATION

Investment Strategy : Sharia Money Market

Launch Date : 5 May 2006

Launch Price : IDR 1,000.00

Unit Price (NAV) : IDR 1,949.14

Fund Currency : IDR

Risk Level : Low

Managed By : PT. AIA FINANCIAL Indonesia

Fund Size (million) : IDR 16,342.02

Fund Management Fee : 1.65% per annum

Pricing Frequency : Daily

Benchmark : 100% IDR 1-Month Time Deposit Index (Net)

Custodian Bank : Citibank, N.A

Total Unit : 8,384,227.7185

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.20%	0.57%	0.41%	1.02%	1.35%	2.46%	4.05%
Benchmark*	0.05%	0.16%	0.11%	0.29%	1.36%	2.11%	3.65%

\*Current benchmark is effective from 1 March 2022

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

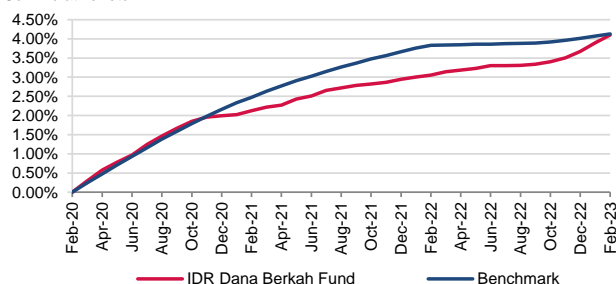
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

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

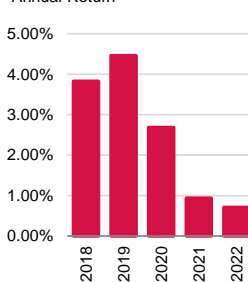
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

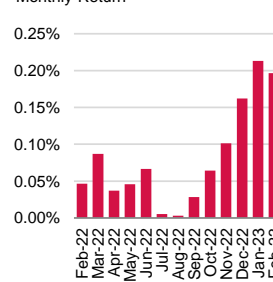


## ANNUAL &amp; MONTHLY RETURN

Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

TD + Cash 100.00%

## TOP HOLDINGS

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

Monthly inflation in January recorded lower at 5.28% YoY from 5.51% YoY in Dec 22, in line with stable food prices movement. 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%-5.25% p.a. The IDR Dana Berkah Fund booked performance of +0.20% in February 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% - 80% : IDR Fixed Income securities and/ or  
 Fixed Income Mutual Fund(s) adhered with latest regulations  
 30% - 80% : Equities listed in IDX

## FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: IDR 305,707.16
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 2,328.21	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	: 131,305,642.3172

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.38%	-0.99%	0.54%	4.90%	4.62%	2.07%	5.99%
Benchmark*	0.20%	-1.69%	0.57%	3.68%	6.02%	3.16%	4.86%

\*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

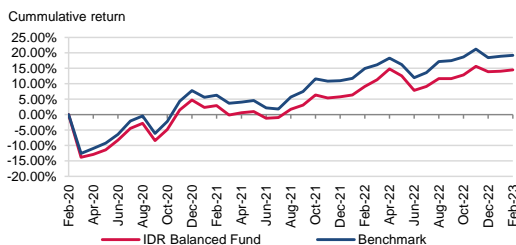
1 May 2017 to 31 Dec 2017: 50.0% Jakarta Composite Index (Total Return) + 50.0% Bloomberg Indonesia Local Sovereign Index

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

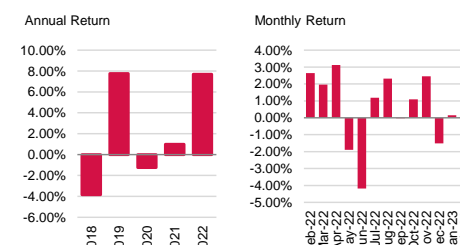
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

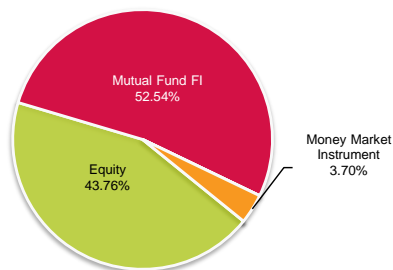
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	3.87%
Consumer Discretionary	2.71%
Consumer Staples	2.24%
Energy	1.25%
Financials	27.10%
Health Care	2.13%
Industrials	1.38%
Materials	2.21%
Real Estate	0.88%
MF Fixed Income	52.54%
Bond < 1 Year	2.68%
TD + Cash	1.03%

## TOP HOLDINGS

Arwana Citramulia - Non Affiliates	FR0058	FR0077	Indofood CBP Sukses Makmur - Non Affiliates
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	Tower Bersama 2023 Bond - Non Affiliates
BFI Finance Indonesia - Non Affiliates	FR0073	FR0085	
FR0056	FR0074	FR0095	

## FUND MANAGER COMMENTARY

In February 2023, IDR Balanced Fund booked performance of +0.38%. In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. In the other hand, domestic market posted a resilient performance with flattish movement driven by satisfactory ongoing result announcement and strong macro data including GDP, trade data, and softening inflation. Net foreign flow turned positive again with IDR5.8tn inflow in February. Indonesia local government bond market reported negative return in February 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.08% on monthly basis. Weak sentiment came from Fed officials, who reiterated the intention to keep raising rates. Unexpected recent strong US inflation, retail sales, and PMI data have forced investors to reassess inflation outlooks that support sustained monetary tightening. In terms of domestic monetary policy, Bank Indonesia maintained 7-day reverse repo rate at 5.75%.

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## FUND FACT SHEET

## IDR CASH SYARIAH FUND

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28 February 2023

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## INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor a stable and optimum growth return through investment in selective IDR sharia principle Cash & Cash Equivalents in Indonesia with high degree of principal safety and low risk tolerance.

## TARGET ALLOCATION

100% : Sharia money market instruments

## FUND INFORMATION

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 13,438.35
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 1,617.67	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,307,244.0714
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**	0.21%	0.66%	0.45%	1.23%	1.60%	2.64%	3.67%
Benchmark*	0.05%	0.16%	0.11%	0.29%	1.36%	2.11%	3.12%

\*Current benchmark is effective from 1 March 2022

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

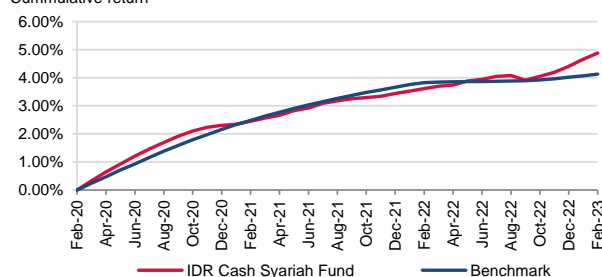
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

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

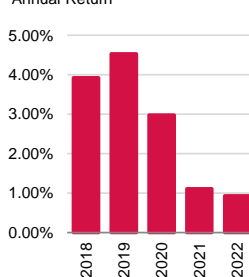
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

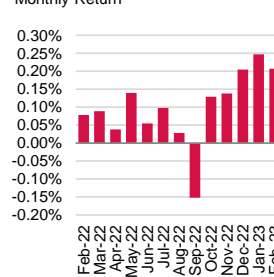


## ANNUAL &amp; MONTHLY RETURN

Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Bond < 1Year	31.98%
TD + Cash	68.02%

## TOP HOLDINGS

PBS027
SR012
TD Bank Tabungan Negara Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

## FUND MANAGER COMMENTARY

Monthly inflation in January recorded lower at 5.28% YoY from 5.51% YoY in Dec 22, in line with stable food prices movement. 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%-5.25% p.a. The IDR Cash Syariah Fund booked performance of +0.21% in February 2023.

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## FUND FACT SHEET

## IDR EQUITY SYARIAH FUND

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## INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

## TARGET ALLOCATION

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

## FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 778,492.33
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 891.67	Benchmark	: 98% Jakarta Islamic Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 873,072,450.1039
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**	0.39%	-5.14%	-1.38%	-0.36%	-0.93%	-6.82%	-0.90%
Benchmark*	-0.10%	-4.86%	-1.49%	3.02%	1.92%	-4.48%	2.55%

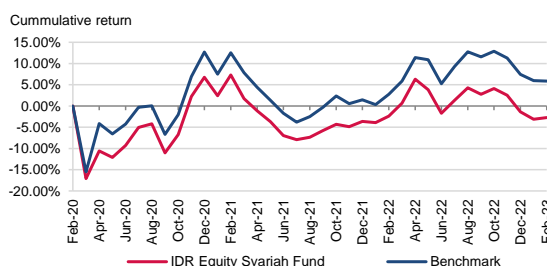
\*Current benchmark is effective from 1 May 2022

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

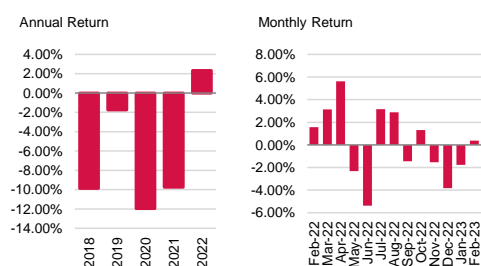
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	17.61%
Consumer Discretionary	2.27%
Consumer Staples	19.70%
Energy	20.37%
Financials	1.79%
Health Care	11.81%
Industrials	1.03%
Materials	23.10%
Utilities	2.33%

## TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indo Tambangraya Megah - Non Affiliates	Perusahaan Gas Negara - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indocement Tunggal Prakarsa - Non Affiliates	Semen Indonesia Persero - Non Affiliates
Barito Pacific - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bukit Asam - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates
Chandra Asri Petrochemical - Non Affiliates	Kalbe Farma - Non Affiliates	Vale Indonesia - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	

## FUND MANAGER COMMENTARY

In February 2023, IDR Equity Syariah Fund booked performance of +0.39% mom, slightly above the benchmark performance. By sector inside JII, Energy was the largest positive contributor (+1.3% mom), while Consumer Staples was the largest negative contributor (-1% mom). In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. In the other hand, domestic market posted a resilient performance with flatish movement driven by satisfactory ongoing result announcement and strong macro data including GDP, trade data, and softening inflation. Net foreign flow turned positive again with IDR 5.8tn inflow in February. 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 283,539.16
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 1,509.86	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	: 187,791,596.9157
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**	0.25%	-2.46%	-0.34%	0.85%	1.13%	-1.77%	3.30%
Benchmark*	-0.08%	-2.20%	-0.40%	2.11%	4.09%	0.43%	4.07%

\*Current benchmark is effective from 1 Jan 2020

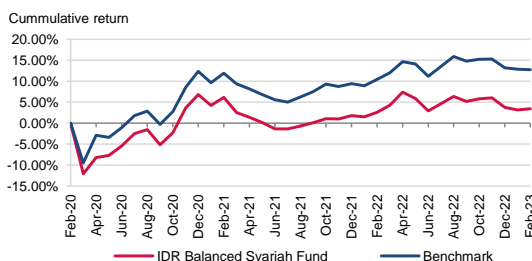
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

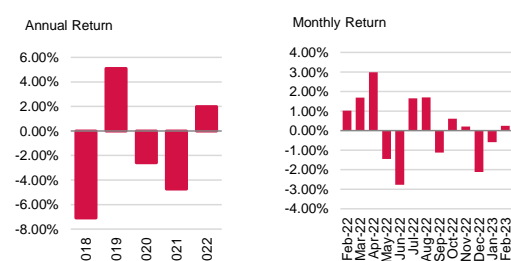
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

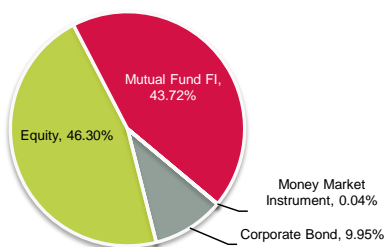
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	7.88%
Consumer Discretionary	1.54%
Consumer Staples	9.48%
Energy	9.71%
Financials	0.93%
Health Care	5.65%
Industrials	0.52%
Materials	9.62%
Utilities	0.97%
Communication Services Bond	2.54%
Industrials Bond	7.41%
MF Fixed Income	43.72%
TD + Cash	0.04%

## TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	PBS026
Aneka Tambang Persero - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	PBS028
Angkasa Pura I Bond - Non Affiliates	Kalbe Farma - Non Affiliates	PBS033
Barito Pacific - Non Affiliates	PBS011	Telekom Indonesia Persero - Non Affiliates
Chandra Asri Petrochemical - Non Affiliates	PBS012	United Tractors - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	PBS021	XL Axiata Bond 2027 - Non Affiliates

## FUND MANAGER COMMENTARY

In February 2023, IDR Balanced Syariah Fund booked performance of +0.25%. In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. In the other hand, domestic market posted a resilient performance with flattish movement driven by satisfactory ongoing result announcement and strong macro data including GDP, trade data, and softening inflation. Net foreign flow turned positive again with IDR5.8tn inflow in February. IBPA Indonesia Government Sukuk Index Total Return performance recorded +0.08% on monthly basis. The sharia bond market had a mixed movement due to unexpected weak tone of Fed officials although domestic macro condition is already to support monetary policy loosening by keeping BI "7dRRR" 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 5,946,919.26
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 1,876.65	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	: 3,168,902,600.9223
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**	-2.06%	-6.23%	-2.12%	-1.29%	2.84%	-0.80%	5.32%
Benchmark*	-1.39%	-6.06%	-1.80%	1.13%	5.24%	0.55%	5.16%

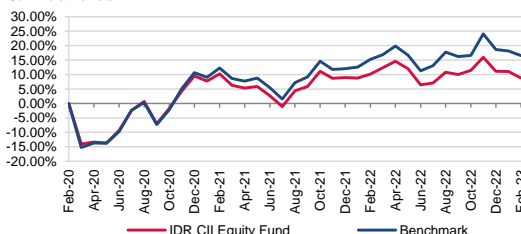
\*Current benchmark is effective since 1 Jan 2018

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

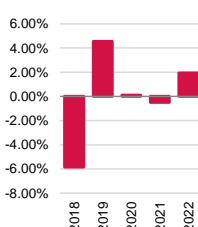
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

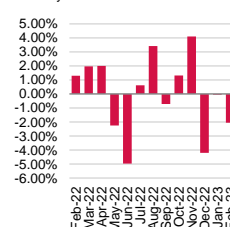


## ANNUAL &amp; MONTHLY RETURN

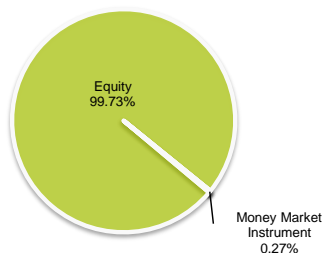
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	12.70%
Consumer Discretionary	10.99%
Consumer Staples	9.12%
Energy	5.27%
Financials	44.64%
Health Care	3.78%
Industrials	1.19%
Information Technology	2.94%
Materials	8.49%
Real Estate	0.37%
Utilities	0.24%
TD + Cash	0.27%

## TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Charoen Pokphand Indonesia - Non Affiliates	Semen Indonesia Persero - Non Affiliates
Alibaba Group Holding Ltd - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	JD.com Inc - Non Affiliates	Tencent Holding Ltd - Non Affiliates
Bank Central Asia - Non Affiliates	Kalbe Farma - Non Affiliates	United Tractors - Non Affiliates
Bank Mandiri - Non Affiliates	Kweichow Moutai Co Ltd-A - Non Affiliates	Vale Indonesia - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Reliance Industries Ltd - Non Affiliates	

## FUND MANAGER COMMENTARY

In February 2023, IDR CII Equity Fund booked performance of -2.06% mom, slightly below its benchmark performance. Last month, China and India equity markets posted a correction in line with global equity market, due to 1) reversal in US disinflation trend as strong inflation, labor market strength and other macro data led to expectation of higher-for-longer rates; and 2) profit taking in China market after reopening rally. On the other hand, Indonesia equity market, in which majority allocation of the fund was in February 2023, posted a resilient performance driven by satisfactory corporate earnings results and strong macro data including resilient GDP growth, trade surplus, and softening inflation. This led net foreign flows into Indonesia equity market to turn positive again with IDR 5.8tn inflows in February 2023. Going forward, we believe the potentially sustainable and structural post-covid improvement in key Asian economies i.e., China, Indonesia & India, will become positive tailwind for the fund in the long run. As such, we view any correction in near-term due to global headwinds would be a good opportunity to accumulate.

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## FUND FACT SHEET

## IDR PRIME 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)	: IDR 904,704.48
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 1,179.93	Benchmark	: 90% Jakarta Composite Index 10% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 766,743,212.2005
Managed By	: PT. AIA FINANCIAL Indonesia		

## FUND PERFORMANCE

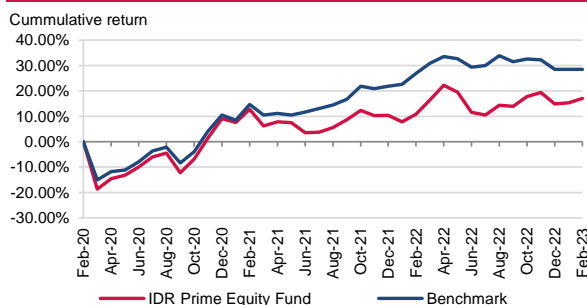
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	1.51%	-1.97%	1.88%	5.58%	5.38%	-1.25%	1.99%
Benchmark*	-0.01%	-2.85%	-0.03%	1.30%	8.71%	2.36%	5.22%

\*Current benchmark is effective from 1 May 2022

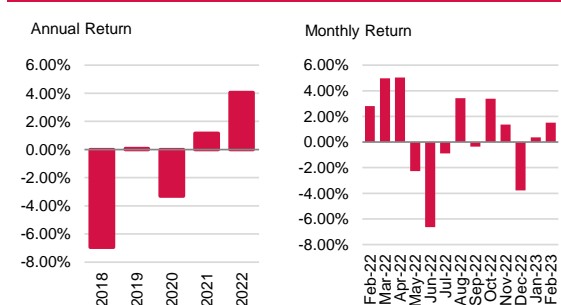
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

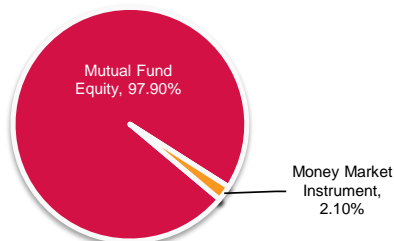
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

- BNP Paribas IDX30 Filantropi MF
- Schroder Dana Istimewa MF
- Schroder Dana Prestasi MF

## FUND MANAGER COMMENTARY

In February 2023, IDR Prime Equity Fund booked performance of +1.51% mom, above the benchmark performance. By sector inside JCI, Consumer Discretionary was the largest positive contributor (+0.4% mom), while materials were the largest negative contributor (-0.2% mom). In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. In the other hand, domestic market posted a resilient performance with flattish movement driven by satisfactory ongoing result announcement and strong macro data including GDP, trade data, and softening inflation. Net foreign flow turned positive again with IDR 5.8tn inflow in February. 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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28 February 2023

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## INVESTMENT OBJECTIVE

The Portfolio is a fixed income investment option that aims to provide investor a superior investment return.

## TARGET ALLOCATION

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

## FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 149,990.54
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 1,642.32	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.04
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.27	Total Unit	: 91,328,557.0284
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**	-0.19%	1.71%	1.02%	2.14%	4.88%	5.22%	6.12%
Benchmark*	-0.09%	2.28%	1.23%	3.32%	6.16%	6.21%	7.39%

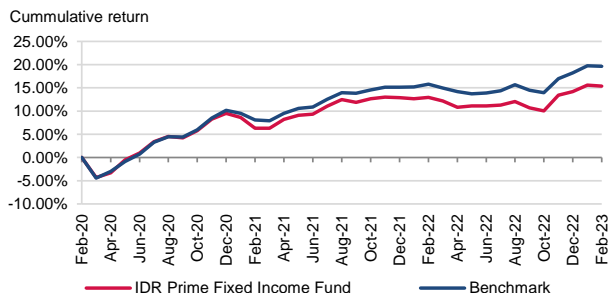
\*Current benchmark is effective since 1 May 2022

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

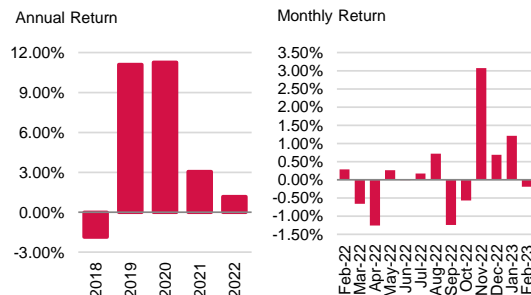
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

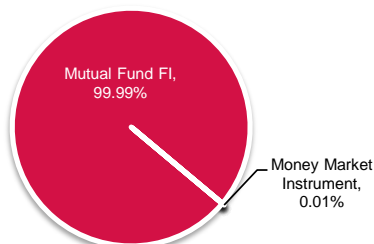
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

- BNP Paribas Prima II Kelas RK1 MF
- Schroder Dana Mantap Plus II MF

## FUND MANAGER COMMENTARY

Local government bond market reported negative return in February 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -0.08% on monthly basis, while the IDR Prime Fixed Income Fund performance reported -0.19% return in the same month. Weak sentiment came from Fed officials, who reiterated the intention to keep raising rates due to unexpected recent strong US inflation, retail sales, and PMI data. In terms of domestic monetary policy, Bank Indonesia maintained 7-day reverse repo rate at 5.75% after raising it by +225 bps in the past six months while IDR weakened by -1.7% to 15,250/USD.

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## FUND FACT SHEET

## IDR GROWTH EQUITY SYARIAH FUND

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## INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

## TARGET ALLOCATION

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

## FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 54,860.45
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 880.37	Benchmark	: 98% Indonesia Sharia Stock Index
Fund Currency	: IDR		: 2% IDR 1-Month Time Deposit Index (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL Indonesia	Total Unit	: 62,315,268.14

## FUND PERFORMANCE

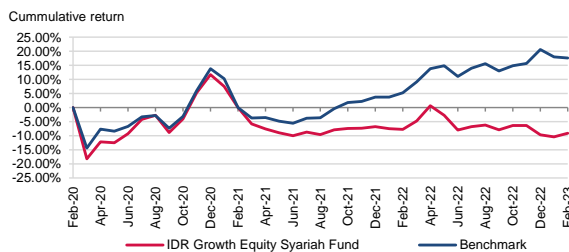
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	1.40%	-2.89%	0.61%	-1.53%	0.57%	-4.53%	-1.64%
Benchmark*	-0.34%	1.65%	-2.52%	11.74%	11.23%	2.23%	4.28%

\*Current benchmark is effective from 1 May 2022

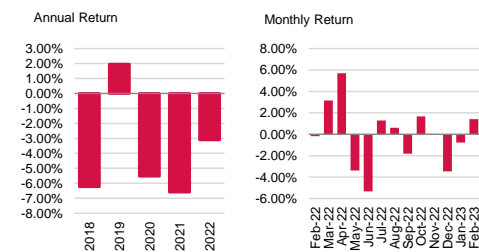
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

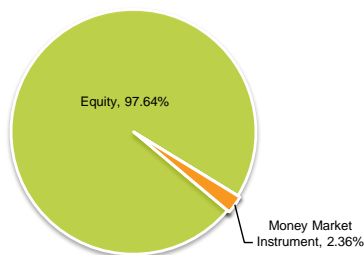
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	14.02%
Consumer Discretionary	6.69%
Consumer Staples	25.56%
Energy	11.68%
Financials	2.61%
Health Care	7.99%
Industrials	7.97%
Information Technology	0.31%
Materials	15.71%
Real Estate	3.72%
Utilities	1.37%
TD & Cash	2.36%

## TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Mitra Pinasthika Musti - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Erajaya Swasembada - Non Affiliates	Semen Indonesia Persero - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Unilever Indonesia - Non Affiliates
Barito Pacific - Non Affiliates	Indosat - Non Affiliates	United Tractors - Non Affiliates
Chandra Asri Petrochemical - Non Affiliates	Japfa Comfeed Indonesia - Non Affiliates	Vale Indonesia - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	
Ciputra Development - Non Affiliates	Mayora Indah - Non Affiliates	

## FUND MANAGER COMMENTARY

In February 2023, IDR Growth Equity Syariah Fund booked performance of +1.40% mom, above the benchmark performance. By sector inside ISSI, Consumer Discretionary was the largest positive contributor (+0.4% mom), while Consumer staples was the largest negative contributor (-0.4% mom). In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. In the other hand, domestic market posted a resilient performance with flatish movement driven by satisfactory ongoing result announcement and strong macro data including GDP, trade data, and softening inflation. Net foreign flow turned positive again with IDR 5.8tn inflow in February. 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 41,260.44
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 1,102.36	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	: 37,429,096.4472
Managed By	: PT. AIA FINANCIAL Indonesia		

## FUND PERFORMANCE

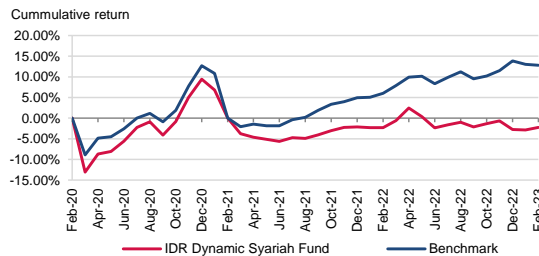
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.64%	-1.56%	0.55%	0.09%	2.01%	-0.89%	1.27%
Benchmark*	-0.20%	1.17%	-0.93%	6.40%	8.73%	3.87%	4.74%

\*Current benchmark is effective from 1 Jan 2020

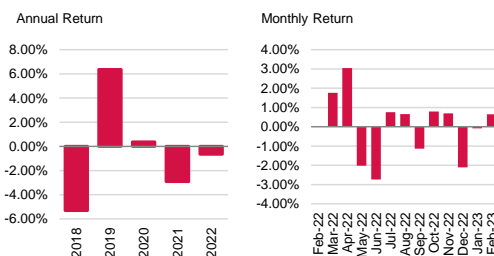
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

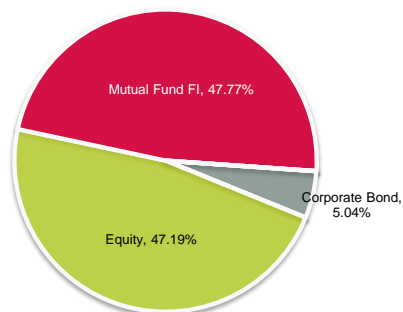
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	6.71%
Consumer Discretionary	3.12%
Consumer Staples	12.75%
Energy	5.71%
Financials	1.34%
Health Care	4.05%
Industrials	3.92%
Information Technology	0.14%
Materials	7.08%
Real Estate	1.85%
Utilities	0.51%
Industrials Bond	2.54%
Communication Services Bond	2.49%
MF Fixed Income	47.77%

## TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Erajaya Swasembada - Non Affiliates	PBS011	Telekom Indonesia Persero - Non Affiliates
Angkasa Pura I Bond 2026 - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	PBS012	United Tractors - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	PBS021	XL Axiata Bond 2027 - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Indosat - Non Affiliates	PBS026	
Ciputra Development - Non Affiliates	Kalbe Farma - Non Affiliates	PBS028	
Cisarua Mountain Dairy - Non Affiliates	Mayora Indah - Non Affiliates	PBS033	

## FUND MANAGER COMMENTARY

In February 2023, IDR Dynamic Syariah Fund booked performance of +0.64%. In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. In the other hand, domestic market posted a resilient performance with flattish movement driven by satisfactory ongoing result announcement and strong macro data including GDP, trade data, and softening inflation. Net foreign flow turned positive again with IDR5.8tn inflow in February. IBPA Indonesia Government Sukuk Index Total Return performance recorded +0.08% on monthly basis. The sharia bond market had a mixed movement due to unexpected weak tone of Fed officials although domestic macro condition is already to support monetary policy loosening by keeping BI "7dRRR" 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 47.38
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.10	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 42,958,176.72
Managed By	: PT. AIA FINANCIAL Indonesia		

### FUND PERFORMANCE

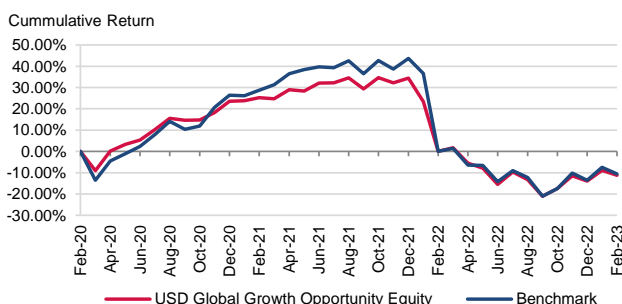
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	-2.53%	0.33%	3.25%	-11.20%	1.84%	-0.30%	1.54%
Benchmark*	-3.43%	-0.44%	3.41%	-10.61%	5.91%	3.04%	5.93%

\*Current benchmark is effective since 1 Jan 2018

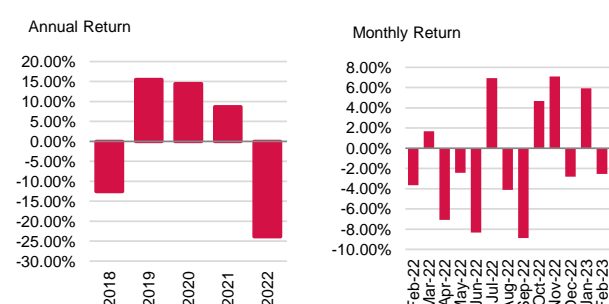
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

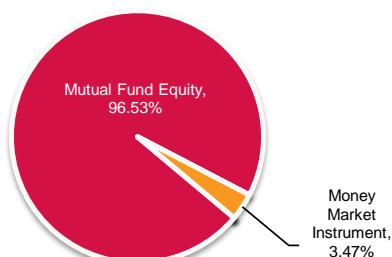
### LAST 3 YEARS CUMULATIVE RETURN



### 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 February 2023, USD Global Growth Opp. Equity Fund booked performance of -2.53% mom, slightly above the benchmark performance. In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. 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 4.21
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9785	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	: 4,302,863.6508
Managed By	: PT. AIA FINANCIAL Indonesia		

## FUND PERFORMANCE

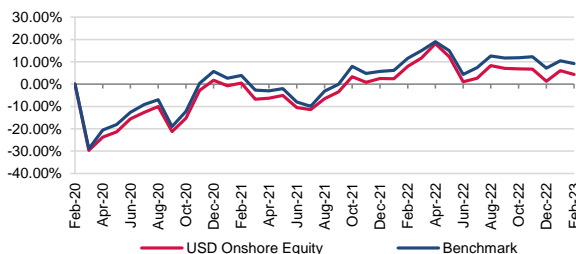
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	-1.57%	-2.17%	3.03%	-3.30%	1.44%	-2.30%	-0.37%
Benchmark*	-1.11%	-2.76%	1.87%	-2.17%	2.98%	-2.26%	0.12%

\*Current benchmark is effective since inception

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

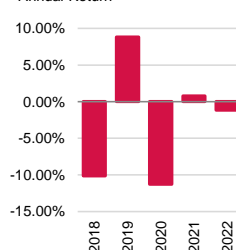
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

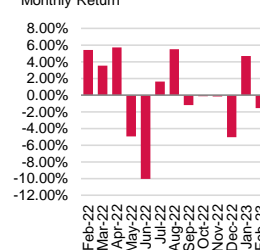


## ANNUAL &amp; MONTHLY RETURN

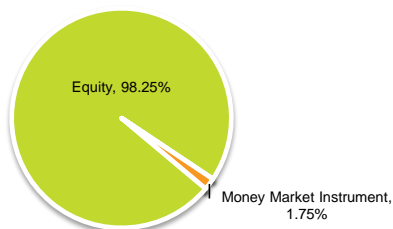
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	10.33%
Consumer Discretionary	6.66%
Consumer Staples	8.57%
Energy	4.65%
Financials	56.97%
Health Care	2.20%
Materials	8.87%
TD + Cash	1.75%

## 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 February 2023, USD Onshore Equity Fund booked performance of -1.57% mom, largely in line with the MXID performance (in USD). By sector inside MXID, Energy was the largest positive contributor (+0.25% mom), while Consumer Staples and Basic Materials was the largest negative contributor -0.53% mom and -0.41% mom respectively. In February, global market in general posted a correction driven by fear of longer-than anticipated Fed tightening cycle as well as overall slow-down in global economy. Similarly, Asia (ex-Japan) also posted a correction, driven lower especially by China and Hong-Kong markets. Domestic, JCI closed relatively flat on monthly basis with total net-foreign inflow of \$379mn in Feb 2023. Going forward, Indonesia Equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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## FUND FACT SHEET

## USD PRIME GLOBAL EQUITY FUND

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28 February 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 44.12
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1251	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 39,217,620.9998
Managed By	: PT. BNP Paribas Asset Management		

## FUND PERFORMANCE

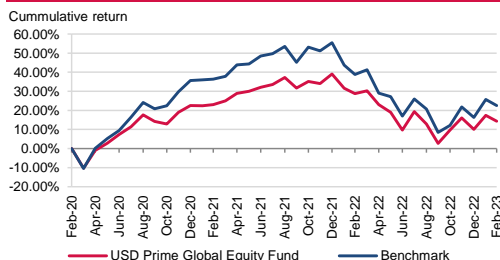
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-2.67%	-1.50%	3.84%	-11.24%	4.55%	3.13%	2.33%
Benchmark*	-2.55%	0.56%	5.39%	-11.74%	7.00%	5.20%	4.63%

\*Current benchmark is effective since 10 January 2023 onwards

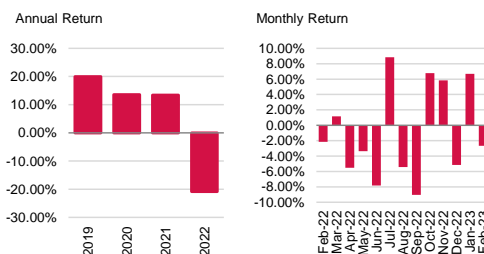
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

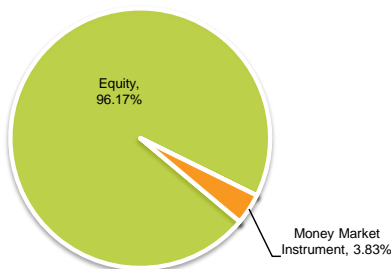
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	4.06%
Consumer Discretionary	12.52%
Consumer Staples	7.76%
Energy	2.26%
Financials	1.16%
Health Care	17.56%
Industrials	11.66%
Information Technology	33.63%
Materials	4.70%
Utilities	0.86%
TD + Cash	3.83%

## TOP HOLDINGS

3M - Non Affiliates	Danaher Corp - Non Affiliates	Reckitt Benckiser Group Plc - Non Affiliates
Abbott Laboratories - Non Affiliates	Ecolab Inc - Non Affiliates	Relx Plc - Non Affiliates
Accenture - Non Affiliates	Eli Lilly & Co - Non Affiliates	Roche Holding AG - Non Affiliates
Adidas AG NPV - Non Affiliates	Fortive Corp - Non Affiliates	SAP SE - Non Affiliates
Air Products & Chemicals Inc - Non Affiliates	Home Depot Inc - Non Affiliates	Schneider Electric SE - Non Affiliates
Alphabet Inc - Non Affiliates	L'oreal - Non Affiliates	Secom Co Ltd - Non Affiliates
Amazon.com Inc - Non Affiliates	Medtronic Plc - Non Affiliates	Terumo Corp - Non Affiliates
Apple Inc - Non Affiliates	Merck & Co. - Non Affiliates	Texas Instruments Inc - Non Affiliates
ASML Holding NV - Non Affiliates	Microsoft Corp - Non Affiliates	TJX Companies Plc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Mondelez International Inc - Non Affiliates	Trane Technologies Plc - Non Affiliates
Boston Scientific Corp - Non Affiliates	Nvidia Corp - Non Affiliates	Visa Inc - Non Affiliates
Chevron Corp - Non Affiliates	Palo Alto Networks Plc - Non Affiliates	
Cisco System Inc - Non Affiliates	Pepsico Inc - Non Affiliates	
Daikin Industries Ltd - Non Affiliates	Procter & Gamble Co/The PG - Non Affiliates	

## FUND MANAGER COMMENTARY

In February 2023, USD Prime Global Equity Fund booked performance of -2.67% mom, slightly above the benchmark performance. In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. 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 51.96
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7917	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 65,633,903.4642
Managed By	: PT. AIA FINANCIAL Indonesia		

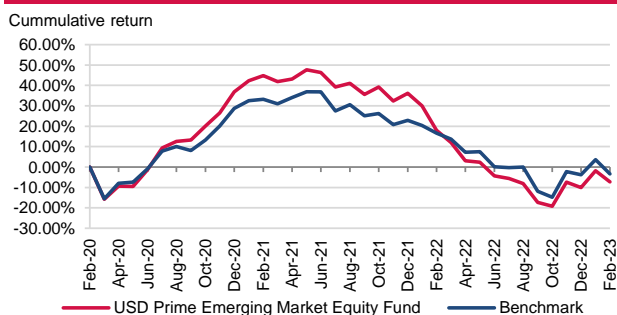
### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-5.61%	0.17%	3.14%	-21.45%	-2.48%	-4.25%	-4.47%
Benchmark*	-6.65%	-1.03%	0.55%	-17.03%	-1.11%	-3.89%	-3.96%

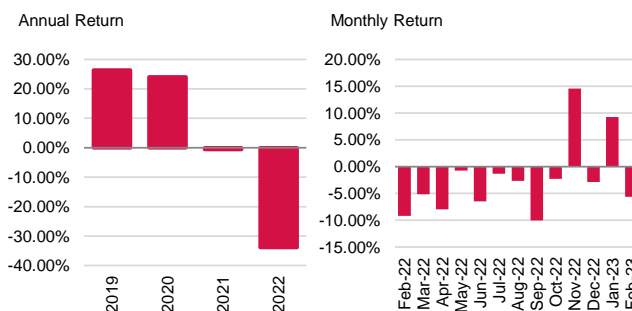
\*Current benchmark is effective since inception

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

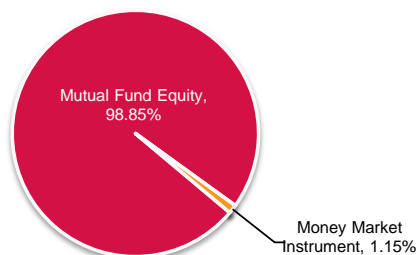
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF

### FUND MANAGER COMMENTARY

In February 2023, USD Prime Emerging Market Equity Fund booked performance of -5.61% mom, above the benchmark performance. In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. 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 248,918.14
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 1,034.84	Benchmark	: 98% Jakarta Composite Index 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 240,538,655.6884
Managed By	: PT. AIA FINANCIAL Indonesia		

## FUND PERFORMANCE

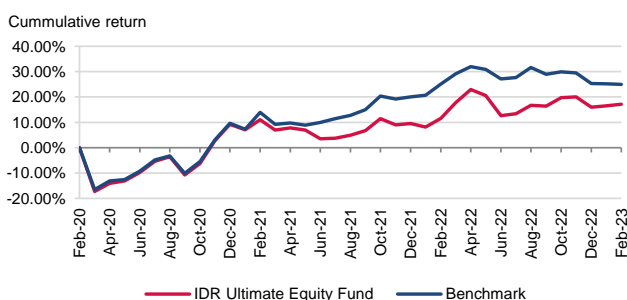
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	0.56%	-2.45%	0.99%	4.96%	5.42%	N/A	0.79%
Benchmark*	-0.14%	-3.47%	-0.28%	-0.09%	7.72%	N/A	4.40%

\*Current benchmark is effective from 1 May 2022

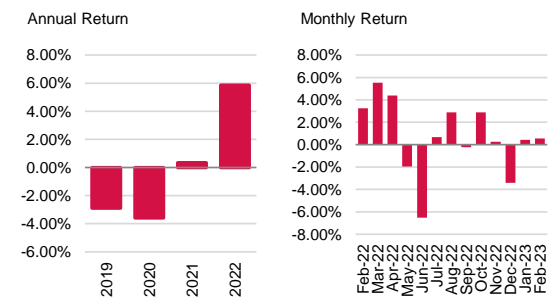
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

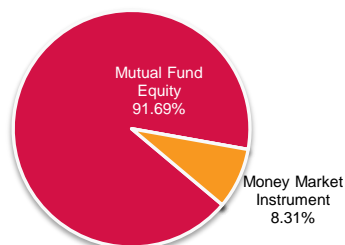
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

MF Equity	91.69%
TD + Cash	8.31%

## TOP HOLDINGS

Ashmore Dana Progresif Nusantara MF  
Batavia Dana Saham MF  
Schroder Dana Prestasi MF  
Schroder Dana Prestasi Plus MF

## FUND MANAGER COMMENTARY

In February 2023, IDR Ultimate Equity Fund booked performance of +0.56% mom, slightly above the benchmark performance. By sector inside JCI, Consumer Discretionary was the largest positive contributor (+0.4% mom), while materials were the largest negative contributor (-0.2% mom). In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. In the other hand, domestic market posted a resilient performance with flattish movement driven by satisfactory ongoing result announcement and strong macro data including GDP, trade data, and softening inflation. Net foreign flow turned positive again with IDR5.8tn inflow in February. 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

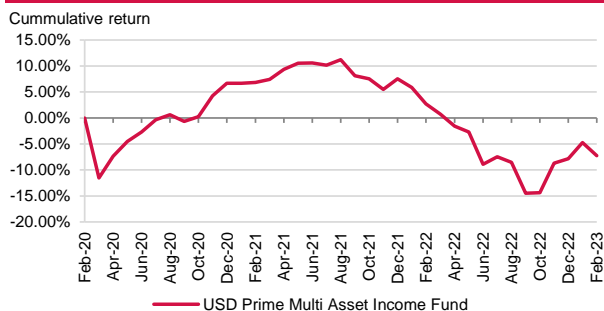
Investment Strategy	: Balanced	Fund Size (million)	: USD 3.90
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9761	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 3,998,291.3845
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL Indonesia		

### FUND PERFORMANCE

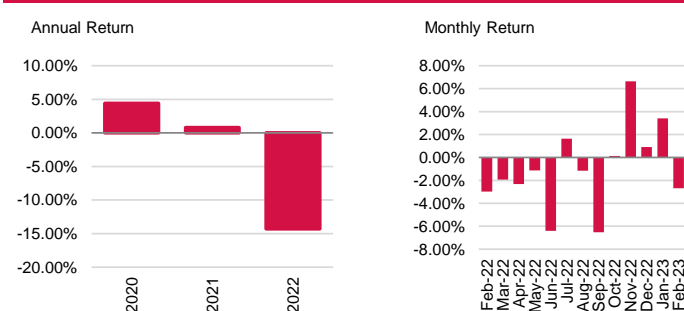
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-2.68%	1.55%	0.63%	-9.73%	-2.48%	N/A	-0.59%

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

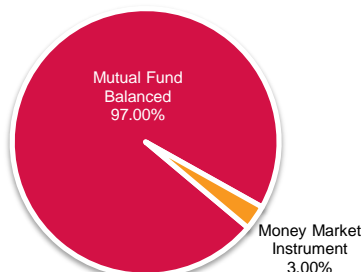
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF

### FUND MANAGER COMMENTARY

The team is more cautiously positioned with a preference for opportunities with valuation cushions and a more defensive bias on the equity side, while remaining cautious on credit and preferring high quality duration assets. The exposure to Yield assets was increased, while the exposure to Growth assets was marginally reduced and the overall Defensive assets position remained unchanged. The managers trimmed the exposure to global equities and spent cash by investing in high conviction fixed income assets such as emerging market local currency debt and short duration US high yield bonds. They further trimmed long-dated US Treasury bond positions, given its recent rally and the extent of yield curve inversion, rotating these proceeds into the front end of the curve as well as into UK investment grade strategies. Within equities, the managers increased European equity hedges, given the recent strength in the European equity market, while reducing the exposure to US equity hedge. The team also increased its exposure to the Japanese yen given its defensiveness.

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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 19.79
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1256	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 17,582,478.4570
Managed By	: PT. AIA FINANCIAL Indonesia		

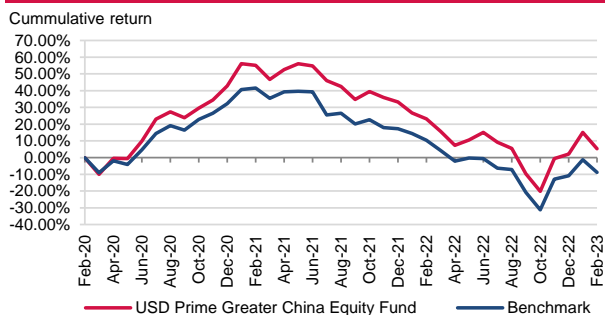
## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-8.48%	5.88%	3.15%	-14.41%	1.75%	N/A	3.34%
Benchmark*	-7.69%	4.69%	2.27%	-17.38%	-3.02%	N/A	-1.46%

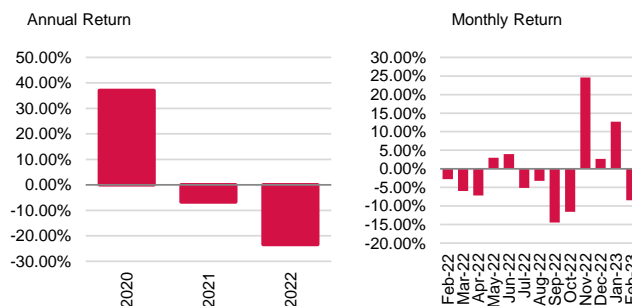
\*Current benchmark is effective since inception

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

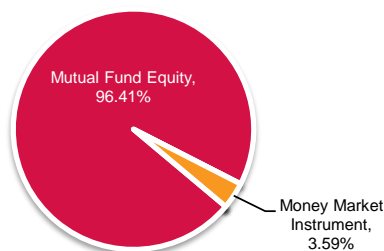
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF

## FUND MANAGER COMMENTARY

In February 2023, USD Prime Greater China Equity Fund booked performance of -8.48% mom, below the benchmark performance. In last month, global market posted a correction due to reversal in US disinflation trend as strong inflation, labor market and other macro data led to expectation of higher-for-longer rates as well as due to profit taking in China market after reopening rally. 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 Portfolio aims to achieve long-term total return with the appropriate level of capital risk by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

## TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents  
0% - 30% : Mutual Funds - Fixed Income  
70% - 100% : Mutual Funds - Equity

## FUND INFORMATION

Investment Strategy : Equity  
Launch Date : 31 March 2021  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 0.8539  
Fund Currency : USD  
Risk Level : High  
Managed By : PT. AIA FINANCIAL Indonesia

Fund Size (million) : USD 1.25  
Fund Management Fee : 1.45% per annum  
Pricing Frequency : Daily  
Benchmark : 90% MSCI World Total Return Index +  
10% Bloomberg Barclays Global Agg. TR Index  
Custodian Bank : Citibank, N.A  
Total Unit : 1,461,035.9930

## FUND PERFORMANCE

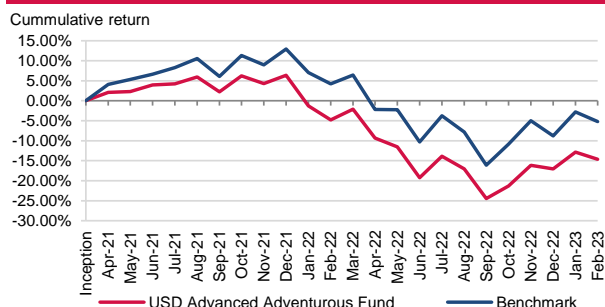
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	-2.05%	1.87%	2.96%	-10.31%	N/A	N/A	-7.92%
Benchmark*	-2.52%	-0.26%	3.90%	-9.08%	N/A	N/A	-2.03%

\*Current benchmark is effective since inception

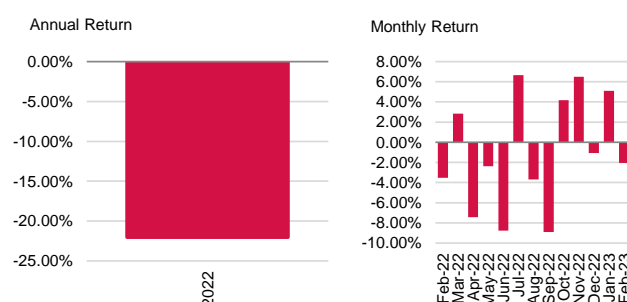
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

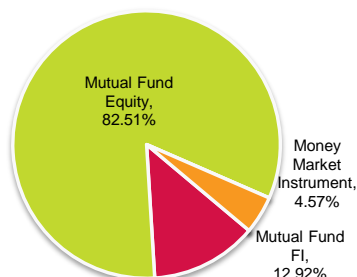
## LAST 1 YEAR CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

MF Equity : 82.51%  
MF Fixed Income : 12.92%  
TD + Cash : 4.57%

## 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

We expect a high degree of volatility and uncertainty for global equities in 2023, as persistently high inflation and interest rate rises may lead to a rough landing for the global economy. Global Fixed Income markets head into 2023 with hopes of a long-awaited shift to a new interest rate paradigm, but the transition is unlikely to be smooth. On the macro front, we think US growth will stall and corporate profits will continue to decline leading to higher unemployment rates as well as a higher probability of a recession sometime near the middle of the year. Equity valuations, on the other hand, may test lower before recovering some ground in the latter half of 2023. The Advanced portfolios continue remain diversified while adopting a more constructive view on fixed income and advocate a neutral position towards Investment Grade bonds.

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## FUND FACT SHEET

# USD ADVANCED BALANCED FUND

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28 February 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 aims to achieve long-term total return with the appropriate level of capital risk by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

### TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents  
20% - 60% : Mutual Funds - Fixed Income  
40% - 80% : Mutual Funds - Equity

### FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 1.25
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8402	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	: 1,484,929.5603
Managed By	: PT. AIA FINANCIAL Indonesia		

### FUND PERFORMANCE

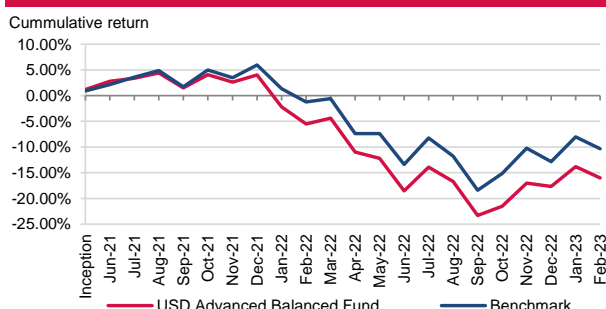
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	-2.53%	1.22%	2.02%	-11.06%	N/A	N/A	-9.13%
Benchmark*	-2.51%	-0.11%	2.88%	-9.21%	N/A	N/A	-5.18%

\*Current benchmark is effective since inception

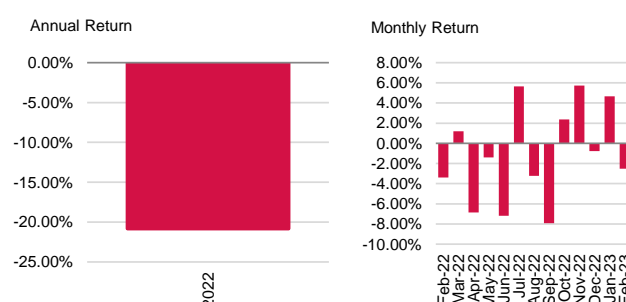
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

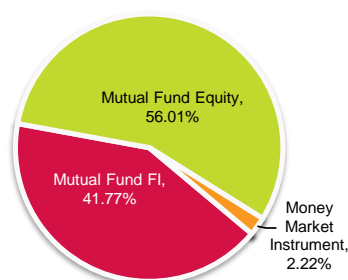
### LAST 1 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	56.01%
MF Fixed Income	41.77%
TD + Cash	2.22%

### 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

We expect a high degree of volatility and uncertainty for global equities in 2023, as persistently high inflation and interest rate rises may lead to a rough landing for the global economy. Global Fixed Income markets head into 2023 with hopes of a long-awaited shift to a new interest rate paradigm, but the transition is unlikely to be smooth. On the macro front, we think US growth will stall and corporate profits will continue to decline leading to higher unemployment rates as well as a higher probability of a recession sometime near the middle of the year. Equity valuations, on the other hand, may test lower before recovering some ground in the latter half of 2023. The Advanced portfolios continue remain diversified while adopting a more constructive view on fixed income and advocate a neutral position towards Investment Grade bonds.

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## FUND FACT SHEET

## USD ADVANCED CONSERVATIVE FUND

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28 February 2023

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## INVESTMENT OBJECTIVE

The Portfolio aims to achieve long-term total return with the appropriate level of capital risk by holding funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

## TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents  
50% - 90% : Mutual Funds - Fixed Income  
10% - 50% : Mutual Funds - Equity

## FUND INFORMATION

Investment Strategy : Balanced  
Launch Date : 30 August 2021  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 0.8029  
Fund Currency : USD  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL Indonesia

Fund Size (million) : USD 0.47  
Fund Management Fee : 1.05% per annum  
Pricing Frequency : Daily  
Benchmark : 30% MSCI World Total Return Index +  
70% Bloomberg Barclays Global Agg. TR Index  
Custodian Bank : Citibank, N.A  
Total Unit : 582,079.3679

## FUND PERFORMANCE

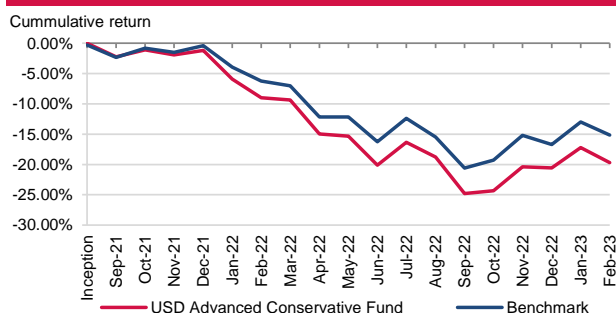
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	-2.99%	0.84%	1.10%	-11.79%	N/A	N/A	-13.63%
Benchmark*	-2.49%	0.02%	1.86%	-9.52%	N/A	N/A	-9.78%

\*Current benchmark is effective since inception

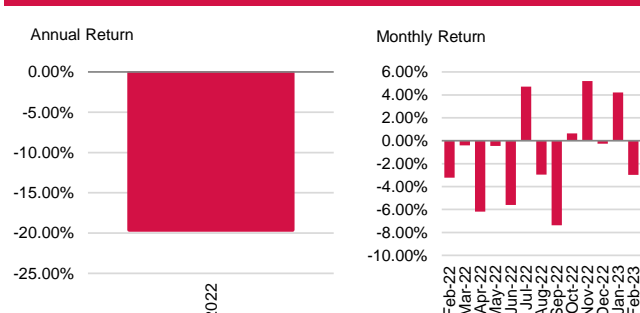
\*\*Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

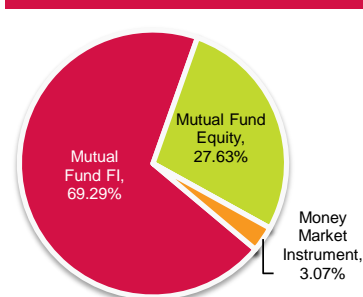
## LAST 1 YEAR CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

MF Equity	27.63%
MF Fixed Income	69.29%
TD + Cash	3.07%

## 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

We expect a high degree of volatility and uncertainty for global equities in 2023, as persistently high inflation and interest rate rises may lead to a rough landing for the global economy. Global Fixed Income markets head into 2023 with hopes of a long-awaited shift to a new interest rate paradigm, but the transition is unlikely to be smooth. On the macro front, we think US growth will stall and corporate profits will continue to decline leading to higher unemployment rates as well as a higher probability of a recession sometime near the middle of the year. Equity valuations, on the other hand, may test lower before recovering some ground in the latter half of 2023. The Advanced portfolios continue remain diversified while adopting a more constructive view on fixed income and advocate a neutral position towards Investment Grade bonds.

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