



FUND FACT SHEET

USD ADVANCED BALANCED 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 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

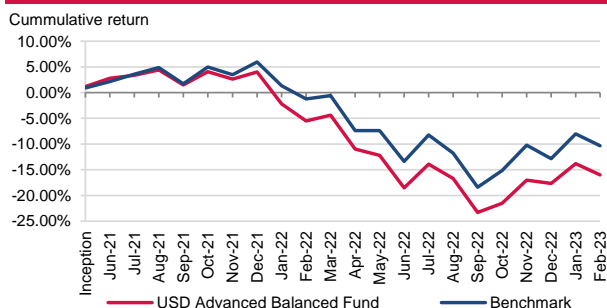
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	-2.53%	1.22%	2.02%	-11.06%	N/A	N/A	-9.13%
Benchmark*	-2.51%	-0.11%	2.88%	-9.21%	N/A	N/A	-5.18%

*Current benchmark is effective since inception

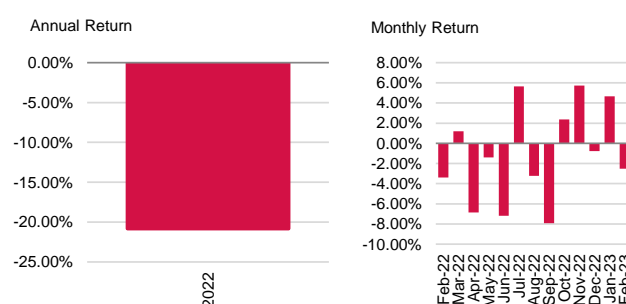
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

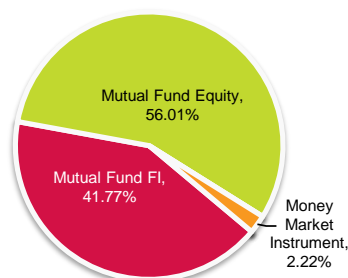
LAST 1 YEAR CUMULATIVE RETURN



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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