



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 January 2023

PT AIA FINANCIAL

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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 56.99
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 2.90	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	: 7.35
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 7.58	Total Unit	: 19,645,629.4136
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	2.34%	8.11%	2.34%	-7.10%	-1.67%	1.31%	4.91%
Benchmark*	1.96%	8.15%	1.96%	-8.13%	-2.43%	0.83%	0.52%

*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)

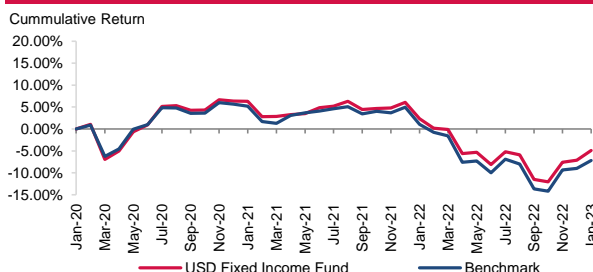
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net of 20% WHT)

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

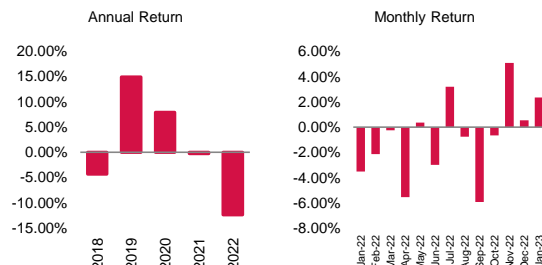
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net of 20.0% WHT)

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

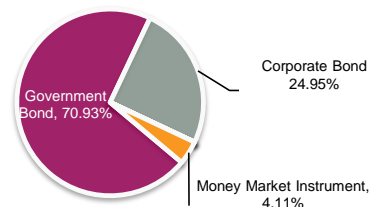
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	70.93%
Materials	5.03%
Financials	14.25%
Utilities	4.60%
Technology	1.07%
Bond < 1 Year	3.47%
TD + Cash	0.65%

TOP HOLDINGS

ANZ BANKING GROUP LTD Bond 2025 - Non Affiliates	INDON 2028	INDON 2043	KOREA ELECTRIC POWER BOND 2026 - Non Affiliates	STANDARD CHARTERED BOND 2025 - Non Affiliates
ASB BANK BOND 2032 - Non Affiliates	INDON 2029	INDON 2045	MITSUBISHI UFJ FINANCIAL GRP BOND 2025 - Non Affiliates	TREASURY BILL 2023 - Non Affiliates
INDOIS 2027	INDON 2030	INDON 2047	PERTAMINA BOND 2023 - Non Affiliates	
INDOIS 2032	INDON 2032	INDON 2048	POSCO POHANG BOND 2028 - Non Affiliates	
INDOIS 2051	INDON 2037	INDON 2049	POSCO POHANG BOND 2026 - Non Affiliates	
INDON 2025	INDON 2038	INDON 2050	PT. BANK MANDIRI BOND 2024 - Non Affiliates	

FUND MANAGER COMMENTARY

Indonesia USD sovereign bond market reported positive return in January 2023 with Bloomberg EM USD Sovereign: Indonesia Total Return Index Unhedged USD went up by +2.30% on monthly basis, while the USD Fixed Income Fund performance reported +2.34% return in the same month. The bond market's positive sentiment remained after worldwide inflation data softened and several macroeconomic data indicated a slowing of economic activities in the United States and Europe. Foreign capital flow back into emerging market, including Indonesia.

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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 Management Fee	: 1.65% per annum
Launch Date	: 7 November 2000	Pricing Frequency	: Daily
Launch Price	: IDR 1,000.00	Benchmark	: 90% Bloomberg EM Local Currency
Unit Price (NAV)	: IDR 4,694.07		: Indonesia Total Return Index Unhedged IDR (10% IDR 1-Month Time Deposit Index) (Net of 20.0% WHT)
Fund Currency	: IDR	Benchmark Duration	: 5.37
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 6.45	Total Unit	: 219,772,894.0177
Managed By	: PT. AIA Financial		
Fund Size (million)	: IDR 1,031,628.75		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Fixed Income**	1.52%	5.36%	1.52%	3.52%	4.59%	4.50%	7.20%
Benchmark *	1.30%	5.07%	1.30%	3.03%	5.30%	4.96%	9.49%

*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)

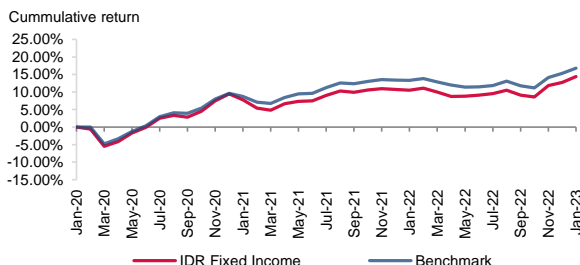
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

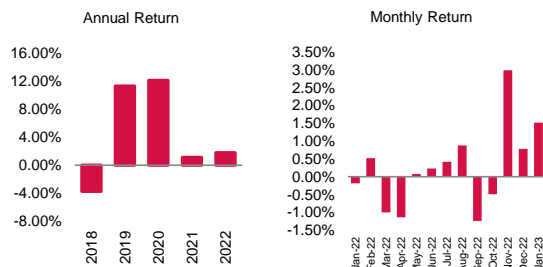
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

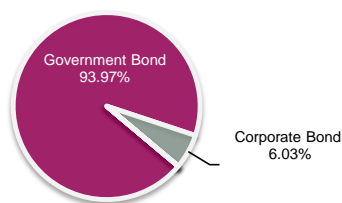
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government Bond	93.97%
Consumer Discretionary	1.60%
Financials Bond	0.97%
Industrial Bond	2.44%
Materials Bond	0.49%
Telecommunication Bond	0.52%

TOP HOLDINGS

FR0040	FR0071	FR0079	FR0087	PBS025
FR0050	FR0072	FR0080	FR0091	
FR0056	FR0073	FR0082	FR0096	
FR0067	FR0074	FR0083	FR0097	
FR0068	FR0078	FR0084	PBS012	

FUND MANAGER COMMENTARY

Indonesia local government bond market reported positive return in January 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.58% on monthly basis, while the IDR Fixed Income Fund performance reported +1.52% return in the same month. The bond market's positive sentiment remained after inflation data softened and several macroeconomic data indicated a slowing of economic activities in the United States and Europe. Foreign capital flew back into Indonesia's bond market, amounting to more than IDR 49.7 trillion in January 2023, the highest since April 2019. In terms of domestic monetary policy, Bank Indonesia raised its policy rate by +25bps to 5.75% to keep Rupiah stable.

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FUND FACT SHEET

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 Management Fee	: 2.10% per annum
Launch Date	: 7 November 2000	Pricing Frequency	: Daily
Launch Price	: IDR 1,000.00	Benchmark	: 98% Jakarta Composite Index
Unit Price (NAV)	: IDR 13,990.86		: 2% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 812,039,796.7914
Managed By	: PT. AIA Financial		
Fund Size (million)	: IDR 11,361,133.06		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	0.31%	-5.22%	0.31%	-1.27%	-1.24%	-3.76%	12.60%
Benchmark *	-0.12%	-3.60%	-0.12%	3.96%	5.23%	1.11%	14.00%

*Current benchmark is effective from 1 May 2022

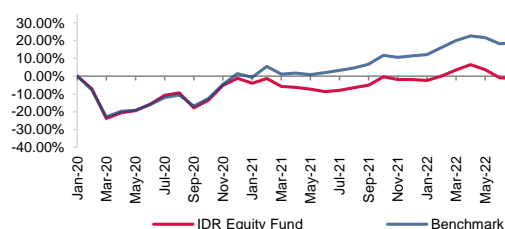
1 April 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

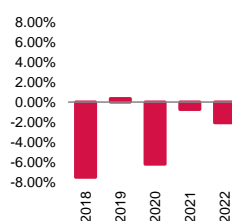
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

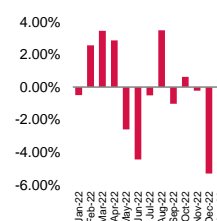


ANNUAL & MONTHLY RETURN

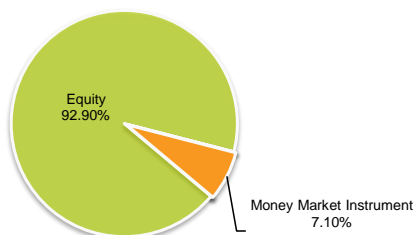
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.60%
Consumer Discretionary	8.42%
Consumer Staples	10.22%
Energy	6.13%
Financials	37.98%
Health Care	4.02%
Industrials	1.10%
Information Technology	0.14%
Materials	10.15%
Real Estate	2.24%
Utilities	0.91%
TD + Cash	7.10%

TOP HOLDINGS

ADARO ENERGY INDONESIA - Non Affiliates	BUKALAPAK - Non Affiliates	MERDEKA COPPER GOLD - Non Affiliates	TD BANK RAKYAT INDONESIA - Non Affiliates
ADARO MINERALS INDONESIA - Non Affiliates	CHAROEN POKPHAND INDONESIA - Non Affiliates	PERUSAHAAN GAS NEGARA - Non Affiliates	TELEKOM INDONESIA PERSERO - Non Affiliates
ANEKA TAMBANG PERSERO - Non Affiliates	CIPUTRA DEVELOPMENT - Non Affiliates	PRODIA WIDYAHUSADA - Non Affiliates	UNITED TRACTORS - Non Affiliates
ASTRA INTERNATIONAL - Non Affiliates	GOJEK TOKOPEDIA - Non Affiliates	SARANA MENARA NUSANTARA - Non Affiliates	VALE INDONESIA - Non Affiliates
BANK CENTRAL ASIA - Non Affiliates	INDOFOOD CBP SUKSES MAKMUR - Non Affiliates	SARATOGA INVESTAMA SEDAYA - Non Affiliates	
BANK MANDIRI - Non Affiliates	INDOFOOD SUKSES MAKMUR - Non Affiliates	SEMEN INDONESIA PERSERO - Non Affiliates	
BANK NEGARA INDONESIA - Non Affiliates	INDOSAT - Non Affiliates	SUMBER ALFARIA TRIJAYA - Non Affiliates	
BANK RAKYAT INDONESIA - Non Affiliates	KALBE FARMA - Non Affiliates	TD BANK CIMB NIAGA - Non Affiliates	
BFI FINANCE INDONESIA - Non Affiliates	MEDCO ENERGI INTERNASIONAL - Non Affiliates	TD BANK NEGARA INDONESIA - Non Affiliates	

FUND MANAGER COMMENTARY

In January 2023, IDR Equity Fund booked positive performance of +0.31% mom, above the benchmark performance. Consumer discretionary sector was the largest positive contributor (+0.8% mom), while energy was the largest negative contributor (-0.8% mom). Last month, global equity market in general posted a rally driven by China economic reopening and expectation of more dovish rate trajectory from the Fed. However, domestic equity market closed lower MoM last month, due to continuation of foreign fund outflow rotation to chase China economic reopening proxy. Going forward, we continue to believe the potential sustainable and structural improvement in Indonesian economy growth combined with the potential rising GDP/capita will likely become positive tailwind for long-term Indonesian equity market return outlook.

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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
Launch Date : 05 May 2006
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 2,073.04
Fund Currency : IDR
Risk Level : Low
Managed By : PT. AIA Financial

Fund Size (million) : IDR 505,366.30
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 : 243,780,088.4223

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.22%	0.59%	0.22%	1.10%	1.73%	2.85%	4.45%
Benchmark*	0.05%	0.15%	0.05%	0.30%	1.42%	2.14%	3.72%

*Current benchmark is effective from 1 March 2022

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

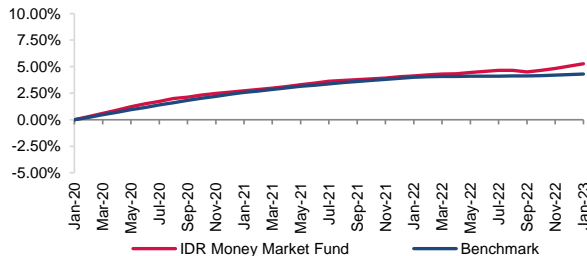
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

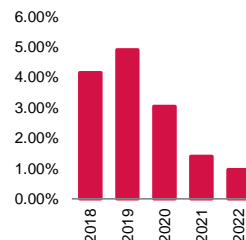
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

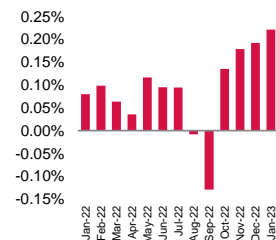


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	35.63%
TD + Cash	64.37%

TOP HOLDINGS

FR0039	TD Bank Jabar Syariah - Non Affiliates
FR0046	TD Bank Rakyat Indonesia - Non Affiliates
PBS011	TD Bank Syariah Indonesia - Non Affiliates
SR-013	TD Bank Tabungan Negara Syariah - Non Affiliates
TAFS-A II 2023 Bond - Non Affiliates	TD Bank UOB Indonesia - Non Affiliates
TD Bank Bukopin - Non Affiliates	TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

Monthly inflation in December 2022 recorded at 5.51% YoY from 5.42% YoY in November, slightly increased in line with seasonal year end trends. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by +25bps to 5.75%, as a measurement to stabilize inflation expectation and Rupiah movement. Meanwhile, although banking sector still has ample liquidity, the IDR time deposit rates have gradually increased to the range of 2.00%-6.00% p.a. and the IDR Money Market Fund booked performance of +0.22% in January 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	Fund Size (million)	: IDR 16,449.34
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 1,945.31	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,455,878.6304
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.21%	0.48%	0.21%	0.86%	1.39%	2.48%	4.05%
Benchmark*	0.05%	0.15%	0.05%	0.30%	1.42%	2.14%	3.66%

*Current benchmark is effective from 1 March 2022

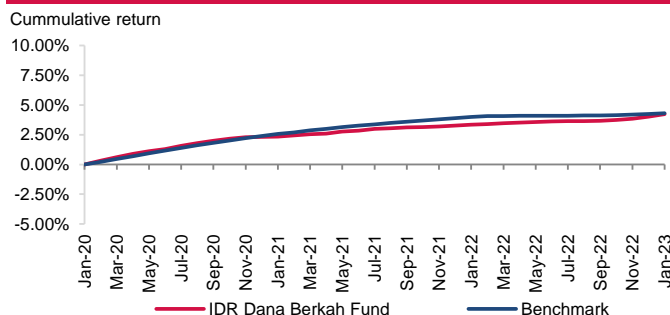
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

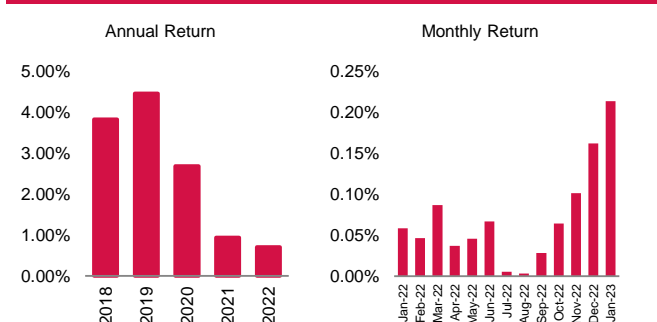
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & 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 December 2022 recorded at 5.51% YoY from 5.42% YoY in November, slightly increased in line with seasonal year end trends. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by +25bps to 5.75%, as a measurement to stabilize inflation expectation and Rupiah movement. Meanwhile, although banking sector still has ample liquidity, the equivalent rates of mudharabah returns have gradually increased to the range of 2.75%-5.75% p.a. and the IDR Dana Berkah Fund booked performance of +0.21% in January 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 Management Fee	: 1.65% per annum
Launch Date	: 15 August 2008	Pricing Frequency	: Daily
Launch Price	: IDR 1,000.00	Benchmark	: 50% MSCI Indonesia DTR Net
Unit Price (NAV)	: IDR 2,319.42		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 131,913,309.7268
Managed By	: PT. AIA Financial		
Fund Size (million)	: IDR 305,962.00		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.16%	1.06%	0.16%	7.27%	3.13%	1.76%	5.99%
Benchmark*	0.37%	0.23%	0.37%	6.44%	4.56%	2.87%	4.87%

*Current benchmark is effective from 1 Jan 2021

1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index

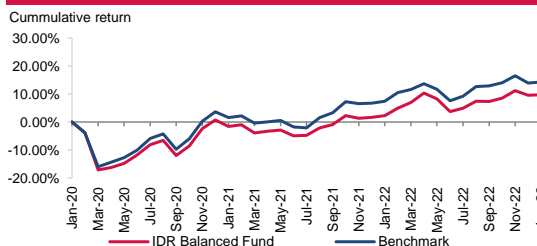
1 May 2016 to 31 Dec 2017: 50.0% Jakarta Composite Index (Total Return) + 50.0% Bloomberg Indonesia Local Sovereign Index

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

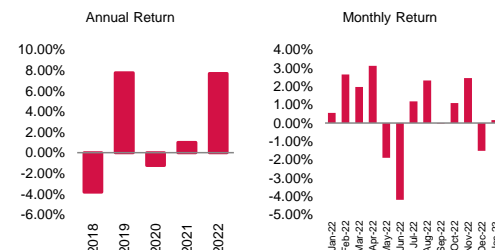
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

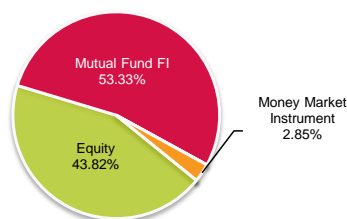
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



TOP HOLDINGS

Communication Services	3.89%
Consumer Discretionary	2.55%
Consumer Staples	3.04%
Energy	1.43%
Financials	25.92%
Health Care	1.59%
Industrials	1.36%
Materials	3.17%
Real Estate	0.87%
MF Fixed Income	53.33%
Bond < 1 Year	2.66%
TD + Cash	0.19%

osed lower on month on month basis with correction in the first half of the month, driven by continuation of foreign fund rotation to chase China re

BANK CENTRAL ASIA - Non Affiliates	FR0071	FR0079	PBS012
BANK MANDIRI - Non Affiliates	FR0072	FR0081	TBIG 3 IV20B - Non Affiliates
BANK RAKYAT INDONESIA - Non Affiliates	FR0073	FR0085	TELEKOM INDONESIA PERSERO TBK - Non Affiliates
FR0056	FR0074	FR0095	
FR0058	FR0077	INDOFOOD CBP SUKSES MAKMUR - Non Affiliates	
FR0068	FR0078	MERDEKA COPPER GOLD - Non Affiliates	

FUND MANAGER COMMENTARY

In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. In the other hand, domestic market closed lower on month on month basis with correction in the first half of the month, driven by continuation of foreign fund rotation to chase China reopening, followed by rebound in the later half of month, driven by stronger macro data points and strengthening IDR from bond inflow. The equity net foreign flow shown the same pattern with month to date outflow peaked at IDR5.4tn in the mid of the month before retraced and closed at IDR3.1tn net outflow at the end of the month. Indonesia local government bond market reported positive return in January 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.58% on monthly basis. Foreign capital flew back into Indonesia's bond market, amounting to more than IDR 49.7 in January 2023, the highest since April 2019. In terms of domestic monetary policy, Bank Indonesia raised its policy rate by +25bps to 5.75% to keep Rupiah stable.

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FUND FACT SHEET

IDR CASH SYARIAH 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	Fund Size (million)	: IDR 13,696.33
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 1,614.32	Benchmark	: 100% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,484,255.0765
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.25%	0.59%	0.25%	1.10%	1.64%	2.66%	3.68%
Benchmark*	0.05%	0.15%	0.05%	0.30%	1.42%	2.14%	3.14%

*Current benchmark is effective from 1 March 2022

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

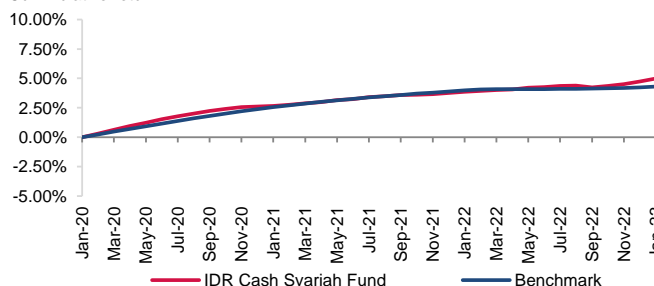
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

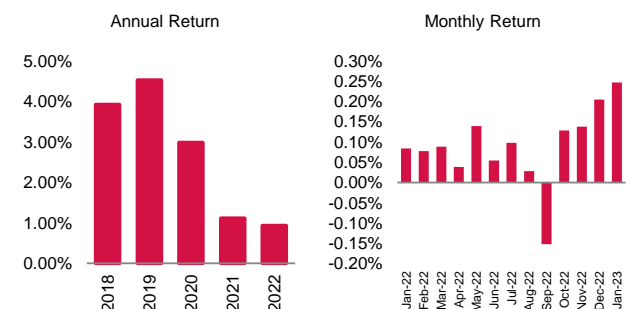
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	31.34%
TD + Cash	68.66%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

Monthly inflation in December 2022 recorded at 5.51% YoY from 5.42% YoY in November, slightly increased in line with seasonal year end trends. On macro side, Bank Indonesia continued to increase the 7-Day RRR policy rate by +25bps to 5.75%, as a measurement to stabilize inflation expectation and Rupiah movement. Meanwhile, although banking sector still has ample liquidity, the equivalent rates of mudharabah returns have gradually increased to the range of 2.75%-5.75% p.a. and the IDR Cash Syariah Fund booked performance of +0.25% in January 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 811,234.57
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 888.24	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	: 913,306,212.7156
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	-1.76%	-6.95%	-1.76%	0.82%	-4.70%	-7.29%	-0.94%
Benchmark*	-1.39%	-6.13%	-1.39%	5.59%	-2.30%	-4.86%	2.58%

*Current benchmark is effective from 1 May 2022

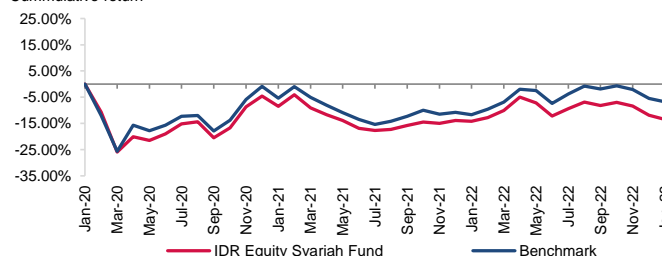
1 Apr 2014 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

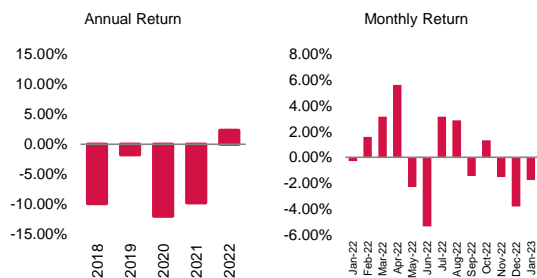
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

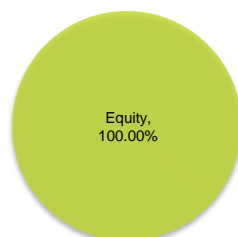
Cummulative return



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	18.16%
Consumer Discretionary	2.14%
Consumer Staples	22.27%
Energy	18.85%
Financials	1.71%
Health Care	11.46%
Industrials	0.87%
Materials	21.98%
Utilities	2.55%

TOP HOLDINGS

ADARO ENERGY INDONESIA - Non Affiliates	CHAROEN POKPHAND INDONESIA - Non Affiliates	KALBE FARMA - Non Affiliates	VALE INDONESIA - Non Affiliates
ANEKA TAMBANG PERSERO - Non Affiliates	INDAH KIAT PULP AND PAPER - Non Affiliates	MITRA KELUARGA KARYASEHAT - Non Affiliates	TELEKOM INDONESIA PERSERO - Non Affiliates
BARITO PACIFIC - Non Affiliates	INDO TAMBANGRAYA MEGAH - Non Affiliates	PERUSAHAAN GAS NEGARA - Non Affiliates	
BUKIT ASAM - Non Affiliates	INDOFOOD CBP SUKSES MAKMUR - Non Affiliates	SEMEN INDONESIA PERSERO - Non Affiliates	
CHANDRA ASRI PETROCHEMICAL - Non Affiliates	INDOFOOD SUKSES MAKMUR - Non Affiliates	UNITED TRACTORS - Non Affiliates	

FUND MANAGER COMMENTARY

In January 2023, IDR Equity Syariah Fund booked performance of -1.76% mom, slightly below the benchmark performance. By sector inside JII, materials was the largest positive contributor (1% mom), while energy was the largest negative contributor (-2.2% mom). In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. In the other hand, domestic market closed lower on month on month basis with correction in the first half of the month, driven by continuation of foreign fund rotation to chase China reopening, followed by rebound in the later half of month, driven by stronger macro data points and strengthening IDR from bond inflow. The equity net foreign flow shown the same pattern with month to date outflow peaked at IDR5.4tn in the mid of the month before retraced and closed at IDR3.1tn net outflow at the end of the month. 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 300,395.00
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 1,506.13	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Government Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 199,447,980.5784
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	-0.59%	-2.50%	-0.59%	1.63%	-1.05%	-2.14%	3.30%
Benchmark*	-0.32%	-2.07%	-0.32%	3.60%	1.99%	0.25%	4.11%

*Current benchmark is effective from 1 Jan 2020

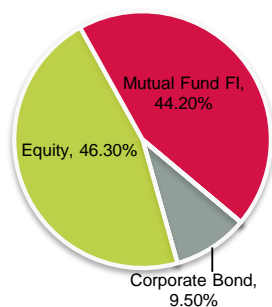
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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 & MONTHLY RETURN

Communication Services	8.01%
Consumer Discretionary	1.51%
Consumer Staples	10.82%
Energy	8.96%
Financials	0.82%
Health Care	5.39%
Industrials	0.44%
Materials	9.26%
Utilities	1.09%
Communication Services Bond	2.39%
Industrials Bond	7.11%
MF Fixed Income	44.20%

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	SIEXCL-B Bond - Non Affiliates
CHANDRA ASRI PETROCHEMICAL - Non Affiliates	PBS012	TELEKOM INDONESIA PERSERO - Non Affiliates
CHAROEN POKPHAND INDONESIA - Non Affiliates	PBS021	UNITED TRACTORS - Non Affiliates

In January 2023, IDR Growth Equity Syariah Fund booked performance of -0.78% mom, above the benchmark performance. By sector inside ISSI, materials was

In January 2023, IDR Balanced Syariah Fund booked performance of -0.59%. In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. In the other hand, domestic market closed lower on month on month basis with correction in the first half of the month, driven by continuation of foreign fund rotation to chase China reopening, followed by rebound in the later half of month, driven by stronger macro data points and strengthening IDR from bond inflow. The equity net foreign flow shown the same pattern with month to date outflow peaked at IDR5.4tn in the mid of the month before retraced and closed at IDR3.1tn net outflow at the end of the month. The sharia bond market had a positive tone due to foreign inflow with IBPA Indonesia Government Sukuk Index Total Return performance recorded at +0.91% on monthly basis.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
 8 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF
 0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
 0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 6,146,995.68
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 1,916.12	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	: 3,208,051,021.5638
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

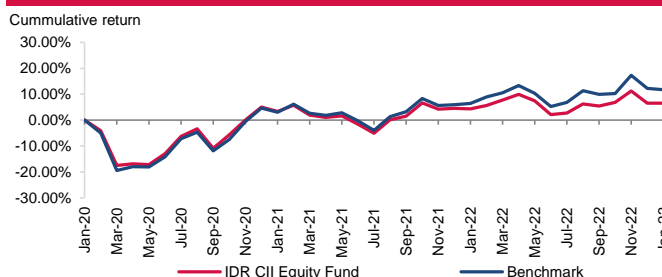
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-0.06%	-0.34%	-0.06%	2.09%	2.13%	-0.61%	5.54%
Benchmark*	-0.41%	1.36%	-0.41%	5.00%	3.95%	0.50%	5.32%

*Current benchmark is effective since 1 Jan 2018

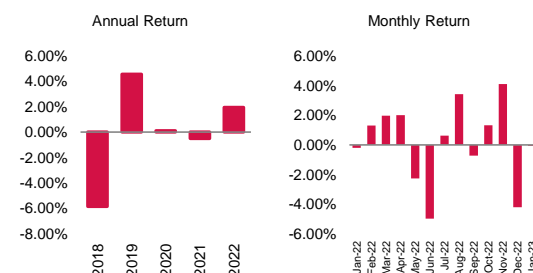
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

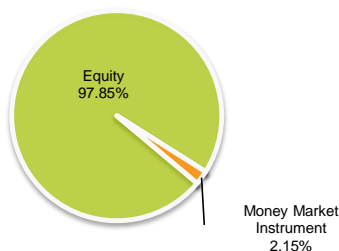
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.73%
Consumer Discretionary	11.77%
Consumer Staples	8.68%
Energy	5.30%
Financials	45.30%
Health Care	3.42%
Industrials	1.08%
Information Technology	2.82%
Materials	7.88%
Real Estate	0.43%
Utilities	0.44%
TD + Cash	2.15%

TOP HOLDINGS

ADARO ENERGY INDONESIA - Non Affiliates	BANK NEGARA INDONESIA - Non Affiliates	JD.COM INC - Non Affiliates	SEMEN INDONESIA PERSERO - Non Affiliates
ALIBABA GROUP HOLDING LTD - Non Affiliates	BANK RAKYAT INDONESIA - Non Affiliates	KALBE FARMA - Non Affiliates	SUMBER ALFARIA TRUJAYA - Non Affiliates
ANEKA TAMBANG PERSERO - Non Affiliates	CHAROEN POKPHAND INDONESIA - Non Affiliates	MEITUAN-CLASS B - Non Affiliates	TELEKOM INDONESIA PERSERO - Non Affiliates
ASTRA INTERNATIONAL - Non Affiliates	INDAH KIAT PULP AND PAPER - Non Affiliates	MERDEKA COPPER GOLD - Non Affiliates	TENCENT HOLDINGS LTD - Non Affiliates
BANK CENTRAL ASIA TBK - Non Affiliates	INDOFOOD CBP SUKSES MAKMUR - Non Affiliates	RELIANCE INDUSTRIES LTD - Non Affiliates	UNITED TRACTORS - Non Affiliates
BANK MANDIRI - Non Affiliates	INDOFOOD SUKSES MAKMUR - Non Affiliates	SARANA MENARA NUSANTARA - Non Affiliates	VALE INDONESIA - Non Affiliates

FUND MANAGER COMMENTARY

In January 2023, IDR CII Equity Fund booked flattish performance of -0.06% mom, in line with its benchmark. Last month, global equity market in general posted a rally driven by China economic reopening and expectation of more dovish rate trajectory from the Fed. However, India and Indonesia equity markets closed lower MoM last month, due to continuation of foreign fund outflow rotation to chase China economic reopening proxy. Going forward, the potential of sustainable and structural improvement in Indonesia economy with its potential rising GDP/capita and recovery in China economy from its economic reopening will likely become positive tailwind for long-term return outlook of this fund.

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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 : Balanced Sharia
 Launch Date : 10 June 2015
 Launch Price : IDR 1,000.00
 Unit Price (NAV) : IDR 1,095.35
 Fund Currency : IDR
 Risk Level : Moderate to High
 Managed By : PT. AIA Financial

Fund Size (million) : IDR 43,460.88
 Fund Management Fee : 1.85% per annum
 Pricing Frequency : Daily
 Benchmark : 50% Indonesia Sharia Index
 : 50% Indonesia Government Sukuk Index (IGSIX)
 Custodian Bank : Citibank, N.A
 Total Unit : 39,677,633.4669

FUND PERFORMANCE

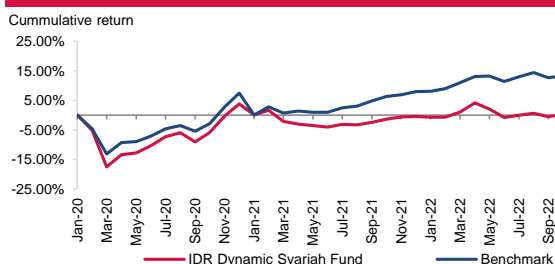
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-0.09%	-1.51%	-0.09%	-0.54%	0.02%	-1.24%	1.20%
Benchmark*	-0.73%	2.54%	-0.73%	7.59%	7.09%	3.83%	4.82%

*Current benchmark is effective from 1 Jan 2020

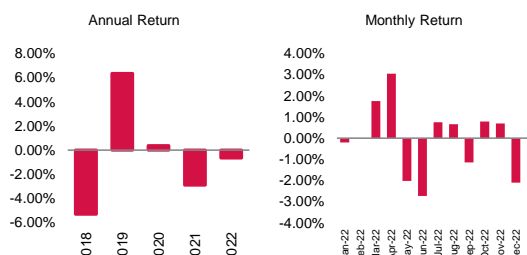
Since inception to 31 Dec 2019: 50% Indonesia Sharia Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

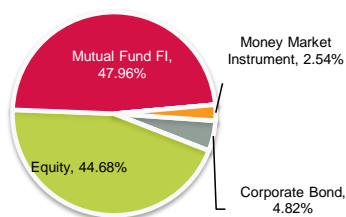
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.73%
Consumer Discretionary	2.41%
Consumer Staples	12.57%
Energy	4.93%
Financials	1.12%
Health Care	3.79%
Industrials	3.68%
Information Technology	0.13%
Materials	6.99%
Real Estate	1.74%
Utilities	0.59%
Industrials Bond	2.46%
Communication Services Bond	2.36%
MF Fixed Income	47.96%
TD + Cash	2.54%

TOP HOLDINGS

ADARO ENERGY INDONESIA - Non Affiliates	CISARUA MOUNTAIN DAIRY - Non Affiliates	PBS011	SIEXCL-B Bond - Non Affiliates
ANEKA TAMBANG PERSERO - Non Affiliates	INDOFOOD CBP SUKSES MAKMUR - Non Affiliates	PBS012	TD BANK TABUNGAN NEGARA SYARIAH - Non Affiliates
ANGKASA PURA I Bond - Non Affiliates	INDOFOOD SUKSES MAKMUR - Non Affiliates	PBS021	TELEKOM INDONESIA PERSERO - Non Affiliates
ARWANA CITRAMULIA - Non Affiliates	KALBE FARMA - Non Affiliates	PBS026	UNITED TRACTORS - Non Affiliates
CHAROEN POKPHAND INDONESIA - Non Affiliates	MAYORA INDAH - Non Affiliates	PBS028	
In January 2023, IDR Growth Equity Syariah Fund booked perf MITRA PINASTHIKA MUSTI - Non Affiliates		PBS033	

FUND MANAGER COMMENTARY

In January 2023, IDR Dynamic Syariah Fund booked performance of -0.09%. In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. In the other hand, domestic market closed lower on month on month basis with correction in the first half of the month, driven by continuation of foreign fund rotation to chase China reopening, followed by rebound in the later half of month, driven by stronger macro data points and strengthening IDR from bond inflow. The equity net foreign flow shown the same pattern with month to date outflow peaked at IDR5.4tn in the mid of the month before retraced and closed at IDR3.1tn net outflow at the end of the month. The sharia bond market had a positive tone due to foreign inflow with IBPA Indonesia Government Sukuk Index Total Return performance recorded +0.91% on monthly basis.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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31 January 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% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy : Equity
Launch Date : 08 October 2014
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,162.34
Fund Currency : IDR
Risk Level : High
Managed By : PT. AIA Financial

Fund Size (million) : IDR 896,490.92
Fund Management Fee : 1.00% per annum
Pricing Frequency : Daily
Benchmark : 90% Jakarta Composite Index
10% IDR 1-Month Time Deposit Index (Net)
Custodian Bank : Citibank, N.A
Total Unit : 771,280,779.3205

FUND PERFORMANCE

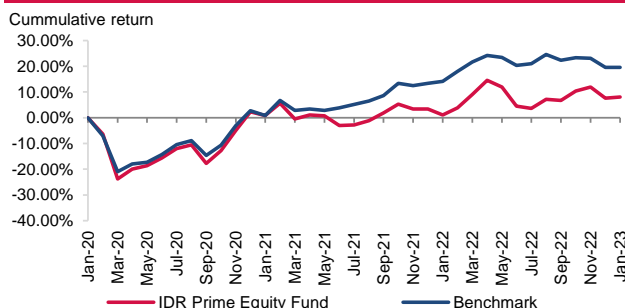
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	0.36%	-2.12%	0.36%	6.93%	2.61%	-1.57%	1.83%
Benchmark*	-0.02%	-3.04%	-0.02%	4.78%	6.14%	2.34%	5.27%

*Current benchmark is effective from 1 May 2022

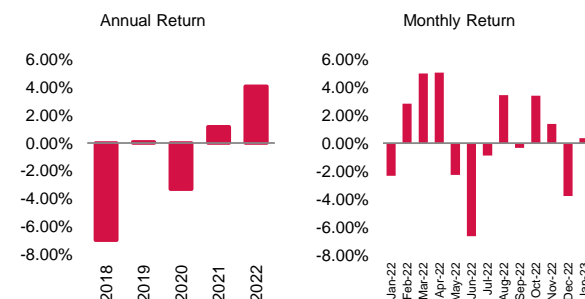
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

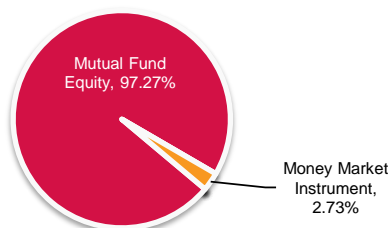
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In January 2023, IDR Prime Equity Fund booked performance of 0.36% mom, slightly above the benchmark performance. By sector inside JCI, consumer discretionary was the largest positive contributor (0.8% mom), while energy was the largest negative contributor (-0.8% mom). In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. In the other hand, domestic market closed lower on month on month basis with correction in the first half of the month, driven by continuation of foreign fund rotation to chase China reopening, followed by rebound in the later half of month, driven by stronger macro data points and strengthening IDR from bond inflow. The equity net foreign flow shown the same pattern with month to date outflow peaked at IDR5.4tn in the mid of the month before retraced and closed at IDR3.1tn net outflow at the end of the month. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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INVESTMENT OBJECTIVE

The 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 152,588.81
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 1,645.45	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR 1-Month Time Deposit Index (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.08
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.07	Total Unit	: 92,733,960.9607
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	1.21%	5.04%	1.21%	2.63%	4.70%	4.97%	6.20%
Benchmark*	1.32%	5.06%	1.32%	3.96%	6.23%	5.93%	7.48%

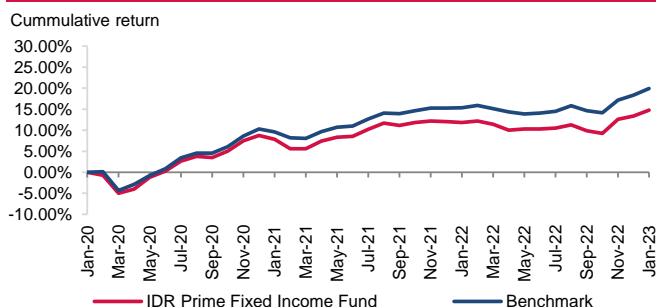
*Current benchmark is effective since 1 May 2022

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

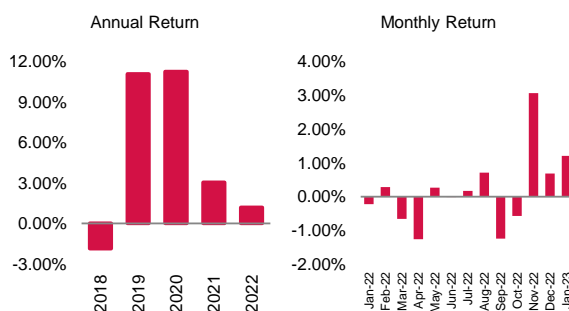
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

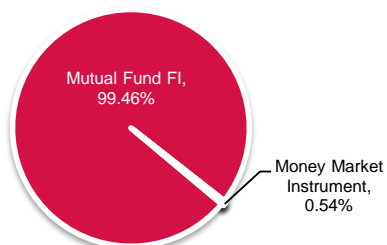
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II MF
Schroder Dana Mantap Plus II MF

FUND MANAGER COMMENTARY

Indonesia local government bond market reported positive return in January 2023 with Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went up by +1.58% on monthly basis, while the IDR Prime Fixed Income Fund performance reported +1.21% return in the same month. The bond market's positive sentiment remained after inflation data softened and several macroeconomic data indicated a slowing of economic activities in the United States and Europe. Foreign capital flew back into Indonesia's bond market, amounting to more than IDR 49.7 trillion in January 2023, the highest since April 2019. In terms of domestic monetary policy, Bank Indonesia raised its policy rate by +25bps to 5.75% to keep Rupiah stable.

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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 55,892.03
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 868.21	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	Total Unit	: 64,376,445.16

FUND PERFORMANCE

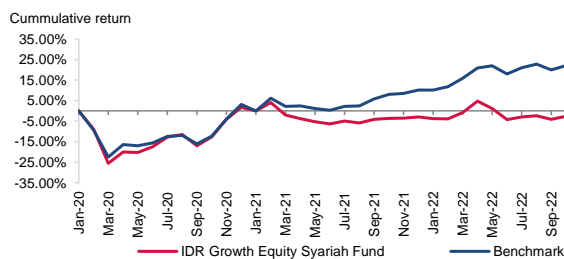
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	-0.78%	-4.27%	-0.78%	-3.06%	-2.97%	-5.04%	-1.83%
Benchmark*	-2.19%	2.70%	-2.19%	13.78%	7.74%	2.09%	4.37%

*Current benchmark is effective from 1 May 2022

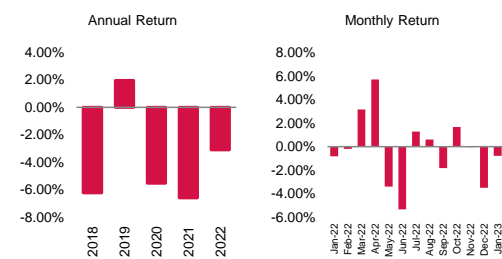
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

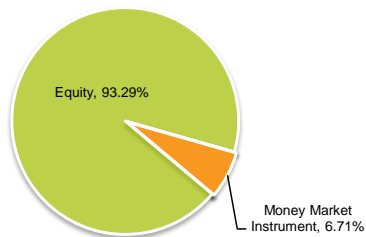
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	14.09%
Consumer Discretionary	5.42%
Consumer Staples	25.57%
Energy	10.09%
Financials	2.25%
Health Care	7.73%
Industrials	7.75%
Information Technology	0.30%
Materials	15.15%
Real Estate	3.61%
Utilities	1.33%
TD + Cash	6.71%

TOP HOLDINGS

ADARO ENERGY INDONESIA - Non Affiliates	ERAJAYA SWASEMBADA - Non Affiliates	SEMEN INDONESIA PERSERO - Non Affiliates
ANEKA TAMBANG PERSERO - Non Affiliates	INDAH KIAT PULP AND PAPER - Non Affiliates	SURYA CITRA MEDIA - 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	
CISARUA MOUNTAIN DAIRY - Non Affiliates	MITRA PINASTHIKA MUSTI - Non Affiliates	

FUND MANAGER COMMENTARY

In January 2023, IDR Growth Equity Syariah Fund booked performance of -0.78% mom, above the benchmark performance. By sector inside ISSI, materials was the largest positive contributor(0.3% mom), while energy was the largest negative contributor(-1.8% mom). In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. In the other hand, domestic market closed lower on month on month basis with correction in the first half of the month, driven by continuation of foreign fund rotation to chase China reopening, followed by rebound in the later half of month, driven by stronger macro data points and strengthening IDR from bond inflow. The equity net foreign flow shown the same pattern with month to date outflow peaked at IDR5.4tn in the mid of the month before retraced and closed at IDR3.1tn net outflow at the end of the month. 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 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 47.61
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.13	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 42,073,267.66
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	5.93%	10.25%	5.93%	-12.23%	0.70%	-0.24%	1.97%
Benchmark*	7.09%	12.04%	7.09%	-9.96%	4.32%	2.82%	6.58%

*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

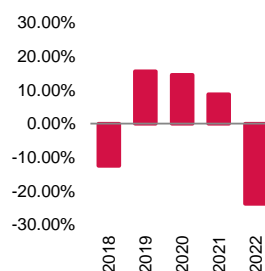
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

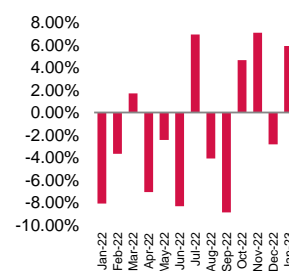


ANNUAL & MONTHLY RETURN

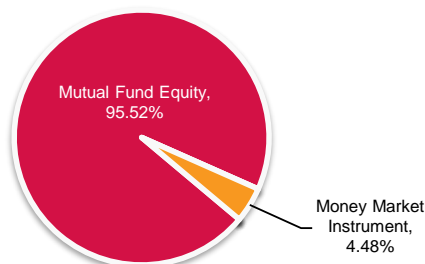
Annual Return



Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In January 2023, USD Global Growth Opp. Equity Fund booked performance of 5.93% mom, below the benchmark performance. In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. 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 4.34
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9941	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	: 4,366,236.5926
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

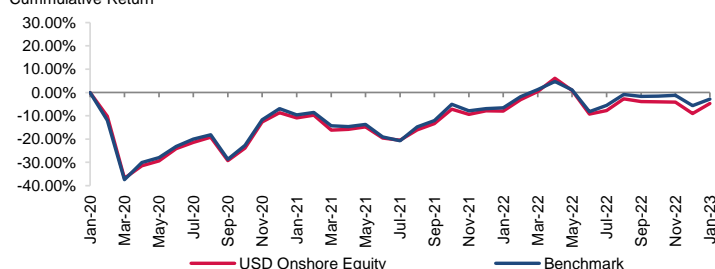
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	4.67%	-0.76%	4.67%	3.56%	-1.61%	-2.48%	-0.10%
Benchmark*	3.02%	-1.26%	3.02%	4.07%	-0.95%	-2.66%	0.31%

*Current benchmark is effective since inception

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

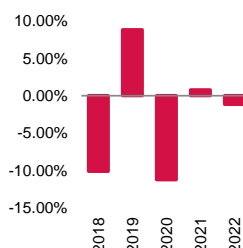
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

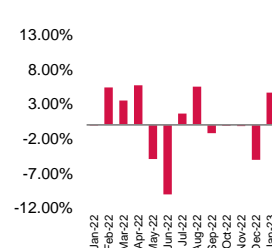


ANNUAL & MONTHLY RETURN

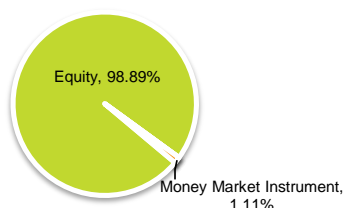
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.34%
Consumer Discretionary	6.59%
Consumer Staples	8.84%
Energy	5.99%
Financials	56.89%
Health Care	2.13%
Materials	8.11%
TD & Cash	1.11%

TOP HOLDINGS

ASTRA INTERNATIONAL - Non Affiliates	MEDCO ENERGI INTERNASIONAL - Non Affiliates
BANK CENTRAL ASIA - Non Affiliates	MERDEKA COPPER GOLD - Non Affiliates
BANK MANDIRI - Non Affiliates	SUMBER ALFARIA TRIJAYA - Non Affiliates
BANK NEGARA INDONESIA - Non Affiliates	TELEKOM INDONESIA PERSERO - Non Affiliates
BANK RAKYAT INDONESIA - Non Affiliates	

FUND MANAGER COMMENTARY

In January 2023, USD Onshore Equity Fund booked performance of +4.67% mom, above the MXID performance (in USD). By sector inside MXID, Materials was the largest positive contributor (+1.15% mom) and communication services (+0.75% mom). While Energy was the largest negative contributor (-0.46% mom). Stock markets started 2023 on a strong note with gains across global equities. China's reopening after dropping the zero-Covid policy in late December helped pushed additional positive sentiment. In addition there were early signs that inflation is easing from its highs in several major regions, supporting hopes that central banks may be close to the peak of their rate hiking cycle. Domestic, JCI weakened slightly by -0.2% on monthly basis, driven by foreign outflow, switching their flow into the North Asian market on the back of China reopening and cheaper valuation. Total foreign outflow reached IDR3.2tn (US\$205mn) in January 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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31 January 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 47.37
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1559	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 40,978,915.5957
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**	6.69%	7.10%	6.69%	-10.78%	3.29%	3.06%	2.92%
Benchmark*	8.14%	12.08%	8.14%	-12.49%	5.38%	4.82%	5.24%

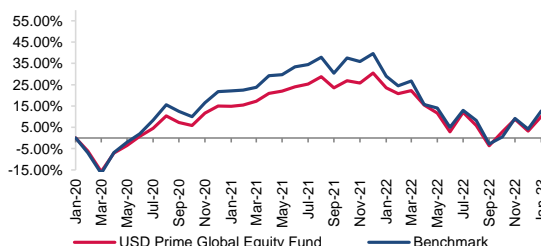
*Current benchmark is effective since 10 January 2023 onwards

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

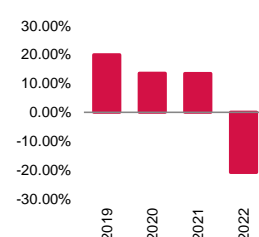
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

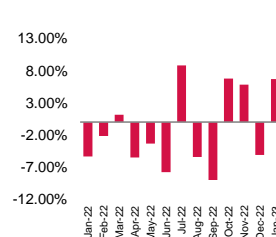


ANNUAL & MONTHLY RETURN

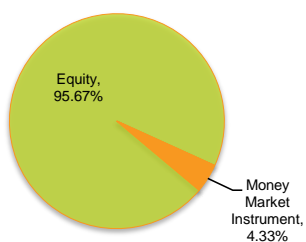
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.26%
Consumer Discretionary	12.89%
Consumer Staples	7.47%
Energy	2.14%
Financials	1.25%
Health Care	17.57%
Industrials	11.39%
Information Technology	33.43%
Materials	4.47%
Utilities	0.82%
TD + Cash	4.33%

TOP HOLDINGS

3M - Non Affiliates	CISCO SYSTEMS INC - Non Affiliates	MONDELEZ INTERNATIONAL INC - Non Affiliates	TEXAS INSTRUMENTS INC - Non Affiliates
ABBOTT LABORATORIES - Non Affiliates	DAIKIN INDUSTRIES LTD - Non Affiliates	NVIDIA CORP - Non Affiliates	TJX COMPANIES INC - Non Affiliates
ACCENTURE - Non Affiliates	DANAHER CORP - Non Affiliates	PALO ALTO NETWORKS INC - Non Affiliates	TRANE TECHNOLOGIES PLC - Non Affiliates
ADIDAS AG NPV - Non Affiliates	ECOLAB INC - Non Affiliates	PEPSICO INC - Non Affiliates	VISA INC - Non Affiliates
AIR PRODUCTS & CHEMICALS INC - Non Affiliates	ELI LILLY & CO - Non Affiliates	PROCTER & GAMBLE CO/THE PG - Non Affiliates	
ALPHABET INC - Non Affiliates	FORTIVE CORP - Non Affiliates	RECKITT BENCKISER GROUP PLC - Non Affiliates	
AMAZON.COM INC - Non Affiliates	HOME DEPOT INC - Non Affiliates	RELX PLC - Non Affiliates	
APPLE INC - Non Affiliates	KEYSIGHT TECHNOLOGIES - Non Affiliates	ROCHE HOLDING AG - Non Affiliates	
ASML HOLDING NV - Non Affiliates	L'OREAL - Non Affiliates	SAP SE - Non Affiliates	
ASTRAZENECA PLC - Non Affiliates	MEDTRONIC PLC - Non Affiliates	SCHNEIDER ELECTRIC SE - Non Affiliates	
BOSTON SCIENTIFIC CORP - Non Affiliates	MERCK & CO. - Non Affiliates	SECOM CO LTD NPV - Non Affiliates	
CHEVRON CORP - Non Affiliates	MICROSOFT CORP - Non Affiliates	TERUMO CORP NPV - Non Affiliates	

FUND MANAGER COMMENTARY

In January 2023, USD Prime Global Equity Fund booked performance of 6.69% mom, below the benchmark performance. In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. 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 56.90
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8388	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 67,839,179.0158
Managed By	PT. AIA Financial		

FUND PERFORMANCE

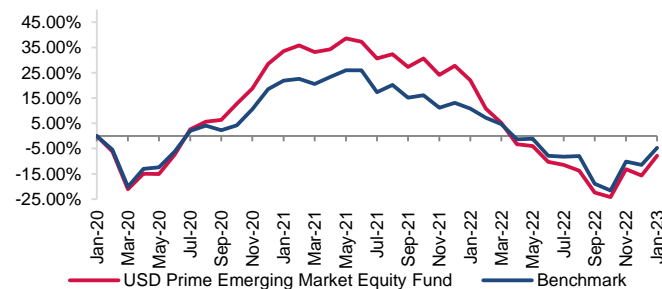
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	9.27%	21.60%	9.27%	-24.43%	-2.66%	-3.73%	-3.43%
Benchmark*	7.71%	21.52%	7.71%	-13.93%	-0.69%	-3.51%	-2.69%

*Current benchmark is effective since inception

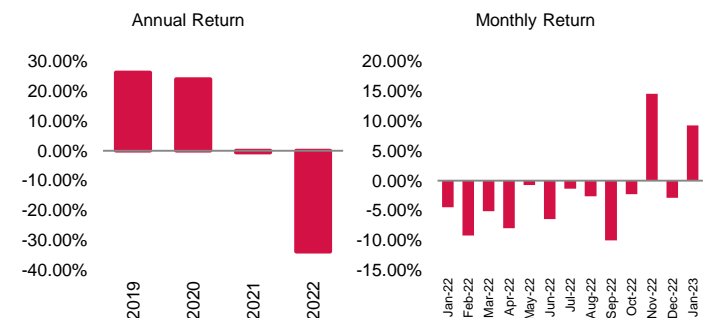
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

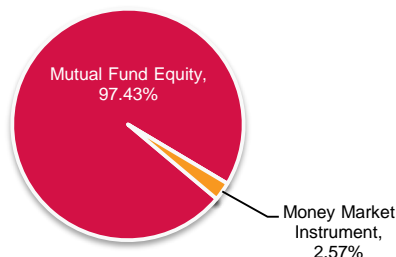
Cummulative return



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF

FUND MANAGER COMMENTARY

In January 2023, USD Prime Emerging Market Equity Fund booked performance of 9.27% mom, above the benchmark performance. In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. 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 246,048.10
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 1,029.06	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	: 239,098,842.0450
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

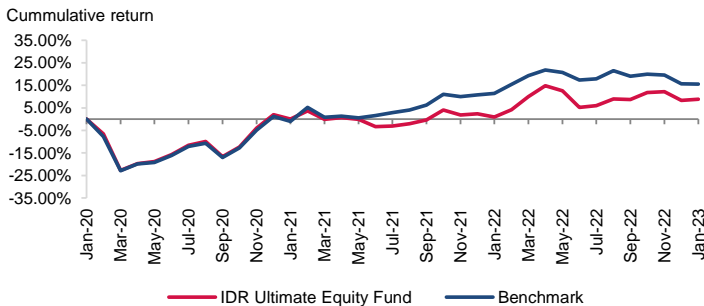
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	0.43%	-2.74%	0.43%	7.75%	2.85%	N/A	0.67%
Benchmark*	-0.14%	-3.67%	-0.14%	3.65%	4.93%	N/A	4.51%

*Current benchmark is effective from 1 May 2022

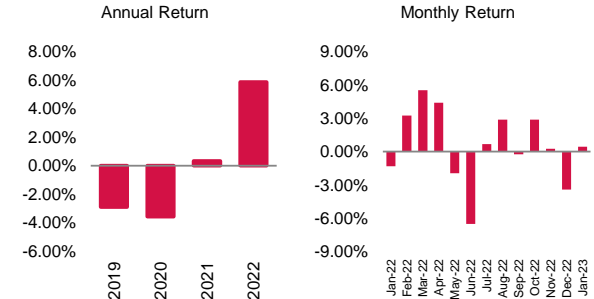
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

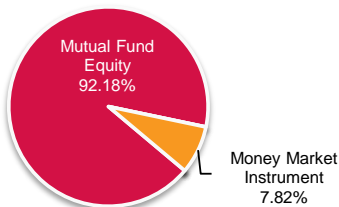
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	92.18%
Bond < 1 Year	7.82%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In January 2023, IDR Ultimate Equity Fund booked performance of 0.43% mom, slightly above the benchmark performance. By sector inside JCI, consumer discretionary was the largest positive contributor(0.8% mom), while energy was the largest negative contributor(-0.8% mom). In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. In the other hand, domestic market closed lower on month on month basis with correction in the first half of the month, driven by continuation of foreign fund rotation to chase China reopening, followed by rebound in the later half of month, driven by stronger macro data points and strengthening IDR from bond inflow. The equity net foreign flow shown the same pattern with month to date outflow peaked at IDR5.4tn in the mid of the month before retraced and closed at IDR3.1tn net outflow at the end of the month. 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

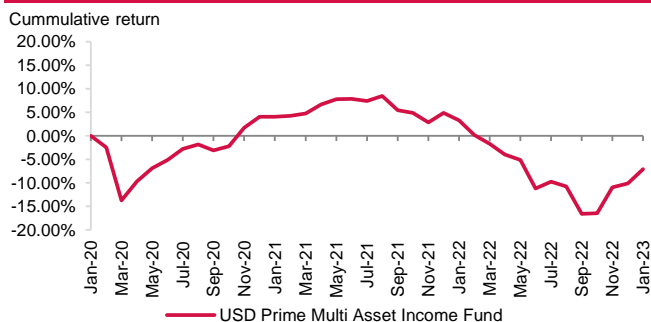
Investment Strategy	: Balanced	Fund Size (million)	: USD 3.82
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0030	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 3,811,568.1720
Risk Level	: Moderate to High		
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

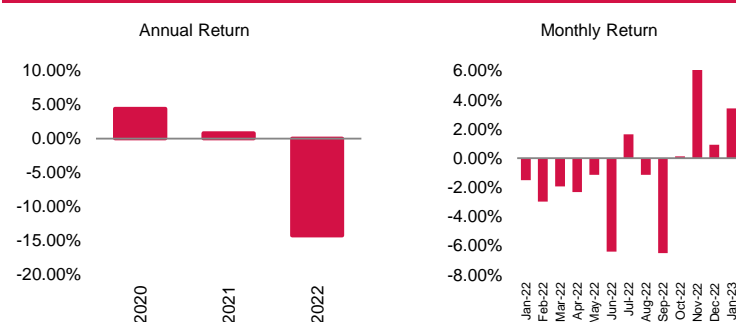
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	3.40%	11.28%	3.40%	-10.00%	-2.41%	N/A	0.08%

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

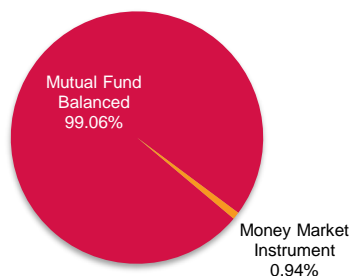
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF

FUND MANAGER COMMENTARY

Downbeat economic data and central bank policy divergence led to intensified fears of a looming recession. As a result, the portfolio managers maintain a cautious stance with selective risk taking. The exposure to Defensive and Yield assets and equity hedges was increased, while to Growth assets was reduced. The managers trimmed the exposure to equities by taking profits on global, Chinese, UK and Singapore equities. They also closed a more tactical European retailers trade as the sector bounced. Instead, they incrementally added to US equities and introduced a new tactical position within Brazilian equities that offers cheap valuations and an attractive yield. The team further adjusted some hedges to create cash. These proceeds went towards fixed income asset classes that help to enhance yield and could benefit from moving past peak inflation uncertainty. The managers added to long dated US Treasury bonds, as well as US and Asian IG bonds. They also added a position within Brazil government bonds. Elsewhere, the managers trimmed the allocation to Asian HY bonds on the back of a short-term market rebound in line with the direction of travel.

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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 20.38
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2299	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 16,568,046.6150
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

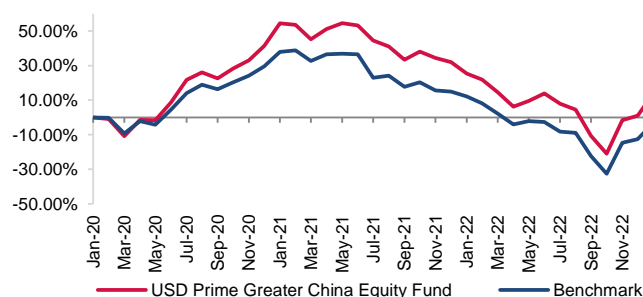
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	12.71%	44.13%	12.71%	-9.11%	4.46%	N/A	6.04%
Benchmark*	10.79%	43.62%	10.79%	-13.66%	-0.46%	N/A	0.77%

*Current benchmark is effective since inception

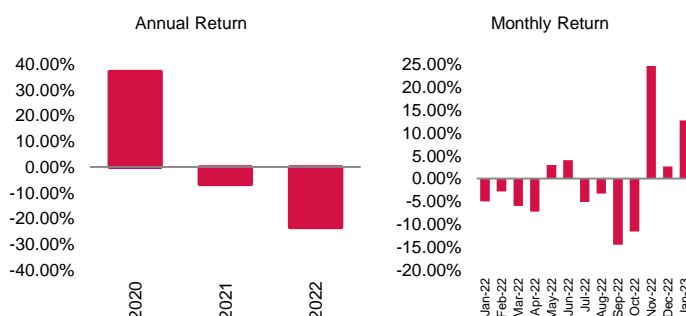
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

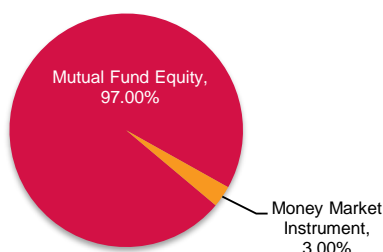
Cummulative return



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF

FUND MANAGER COMMENTARY

In January 2023, USD Prime Greater China Equity Fund booked performance of 12.71% mom, above the benchmark performance. In last month, global market in general posted a rally driven by China reopening and expectation of more dovish rate trajectory from the Fed. 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 geopolitic 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	Fund Size (million)	: USD 1.27
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8718	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Aggregate TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 1,451,643.6951
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

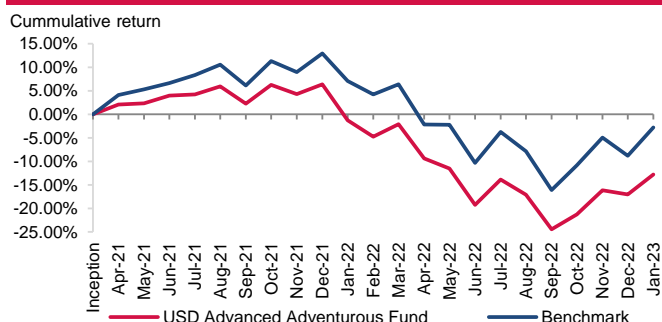
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Adventurous**	5.12%	10.76%	5.12%	-11.66%	N/A	N/A	-7.20%
Benchmark*	6.59%	9.04%	6.59%	-9.20%	N/A	N/A	-0.75%

*Current benchmark is effective since inception

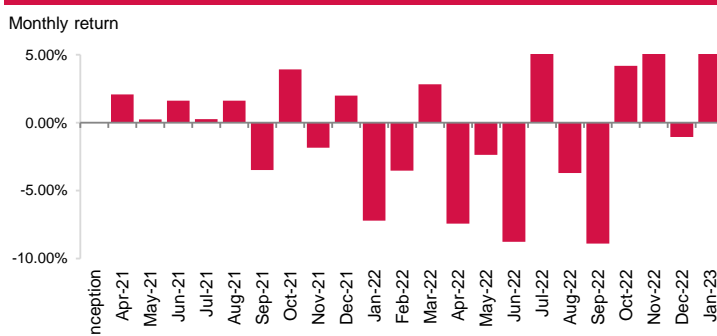
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

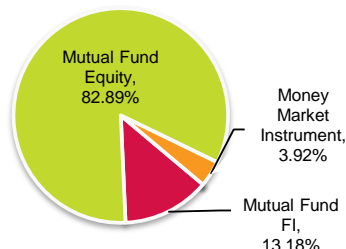
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	82.89%
MF Fixed Income	13.18%
TD + Cash	3.92%

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 think 2023 will be "a year of inflections", through a macro recovery, a Fed "pivot" and a turnaround in asset class performance compared to 2022. But every inflection point must first come with a weakening phase. On the macro front, we think US growth will stall, corporate profits will decline, and associated cost cutting should lead to higher unemployment rates, translating to 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 Advances portfolios continue to be 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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31 January 2023

PT AIA FINANCIAL

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

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 1.28
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8620	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Aggregate TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 1,484,567.2408
Managed By	: PT. AIA Financial		

FUND PERFORMANCE

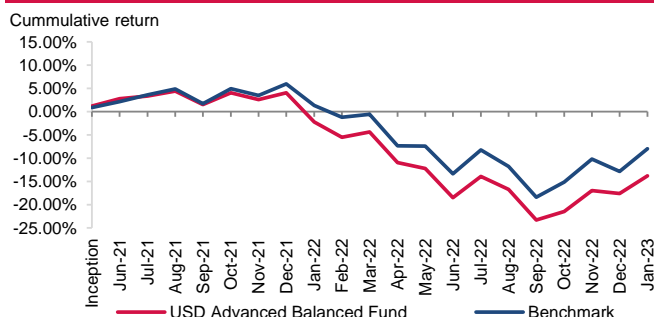
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Balanced**	4.67%	9.81%	4.67%	-11.85%	N/A	N/A	-8.17%
Benchmark*	5.53%	8.42%	5.53%	-9.22%	N/A	N/A	-4.01%

*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.

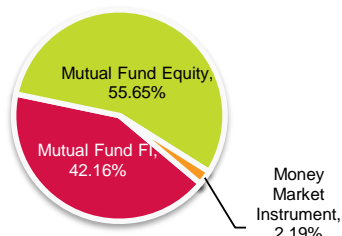
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	55.65%
MF Fixed Income	42.16%
TD + Cash	2.19%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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31 January 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 0.8276
Fund Currency : USD
Risk Level : Moderate to High
Managed By : PT. AIA Financial

Fund Size (million) : USD 0.48
Fund Management Fee : 1.05% per annum
Pricing Frequency : Daily
Benchmark : 30% MSCI World Total Return Index +
70% Bloomberg Barclays Global Aggregate TR Index
Custodian Bank : Citibank, N.A
Total Unit : 582,079.3679

FUND PERFORMANCE

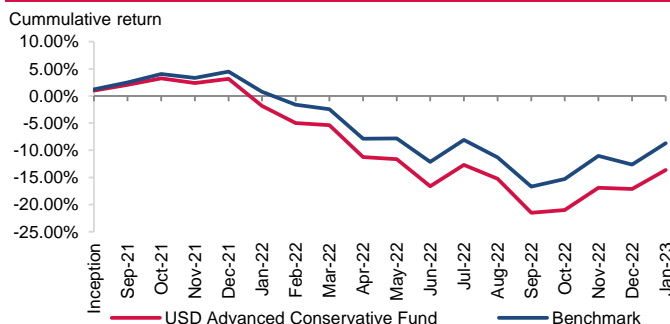
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception***
USD Advanced Conservative**	4.21%	9.36%	4.21%	-12.01%	N/A	N/A	-12.47%
Benchmark*	4.47%	7.77%	4.47%	-9.41%	N/A	N/A	-8.67%

*Current benchmark is effective since inception

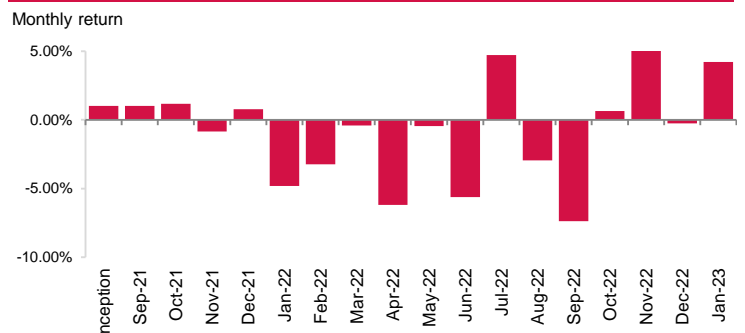
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

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

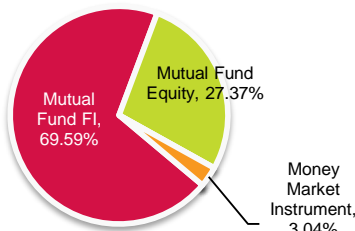
LAST 1 YEAR CUMULATIVE RETURN



LAST 1 YEAR MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	27.37%
MF Fixed Income	69.59%
TD + Cash	3.04%

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

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