



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 October 2023

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed and supervised by the Indonesian Financial Services Authority. AIA Indonesia is a subsidiary of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. With experienced personnel, AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

TARGET ALLOCATION

0% - 40% : Money Market Instruments
30% - 79% : IDR Fixed Income securities and/ or
Fixed Income Mutual Fund(s) adhered with latest regulations
30% - 79% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: IDR 307,071.77
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 2,342.68	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency
Risk Level	: Moderate to High		(Indonesia Total Return Index Unhedged IDR)
Managed By	: PT. AIA FINANCIAL Indonesia	Custodian Bank	: Citibank, N.A
		Total Unit	: 131,077,216.4367

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-3.74%	-4.45%	1.16%	2.07%	6.59%	4.37%	5.76%
Benchmark*	-3.80%	-5.75%	0.10%	-0.04%	6.64%	5.13%	4.72%

*Current benchmark is effective from 1 Jan 2021

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

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

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

1 Jul 2015 to 30 Apr 2016: 50.0% Jakarta Composite Index (Total Return) + 50.0% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

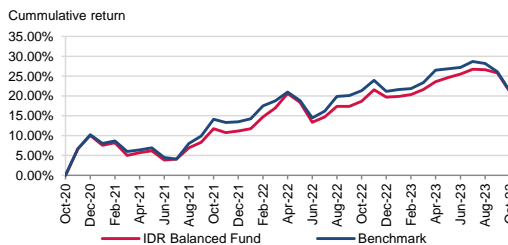
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

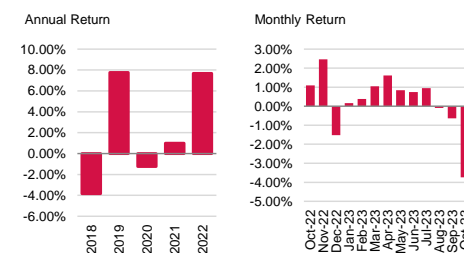
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

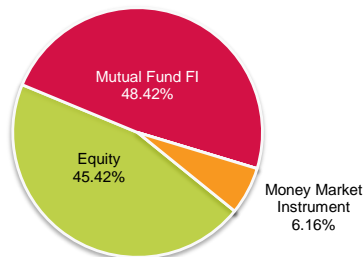
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.67%
Consumer Discretionary	0.76%
Consumer Staples	3.53%
Energy	2.09%
Financials	28.62%
Health Care	0.75%
Industrials	2.55%
Materials	2.46%
MF Fixed Income	48.42%
Bond < 1 Year	0.99%
TD + Cash	5.17%

TOP HOLDINGS

BNP Paribas Proxima MF
Bank Central Asia - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates
Bank Mandiri - Non Affiliates
Telekom Indonesia Persero - Non Affiliates
TD Bank Rakyat Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

In October 2023, IDR Balanced Fund booked performance of -3.74%. In last month, global equity market corrected, driven by 10 years US treasury yields rally that touched 5.0% level before closed at 4.9% at the end of the month amid concern on oversupply. Domestic market also saw a correction amid IDR weakening against USD (2.8% MoM weakening, closed at IDR15,885USD). Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR went down by -1.61% on monthly basis, Negative sentiment came from the potential prolonged higher interest rates in United States and the risks from escalating geopolitical tensions in the Middle East. Meanwhile, Bank Indonesia surprisingly raised its policy rate by 25 bps to 6.00%, marking the first hike since Jan-2023 to respond to the sharp depreciation of IDR -2.71% monthly against the USD due to global financial market uncertainty and as a pre-emptive measure to mitigate the impact on inflation.

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