



## FUND FACT SHEET

## USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 August 2024

## PT AIA FINANCIAL

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

## INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

## TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Fixed Income Securities

## FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: USD 42.31
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.12	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Fund Currency	: USD	Benchmark Duration	: 7.39
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 7.43	Total Unit	: 13,567,095.4603
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**	2.75%	5.09%	2.22%	7.88%	-1.30%	0.65%	4.89%
Benchmark*	2.45%	4.75%	1.45%	6.63%	-2.32%	-0.18%	0.65%

\*Current benchmark is effective from 1 Jan 2019

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

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net)

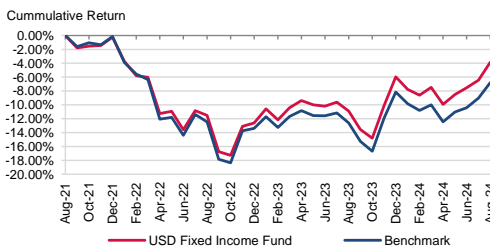
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

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

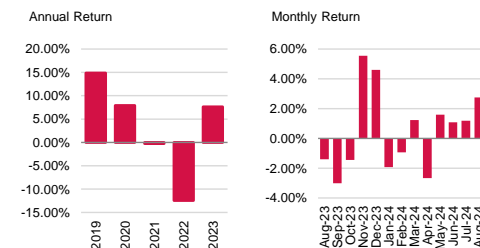
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

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

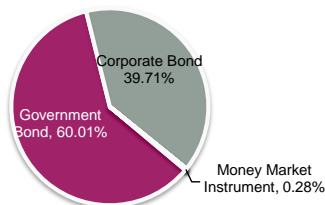
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION



## TOP HOLDINGS

Bank of East Asia Bond 2027 - Non Affiliates	INDON 2045
DBS Group Holding Ltd Bond 2049 - Non Affiliates	INDON 2047
HSBC Holdings Bond 2027 - Non Affiliates	INDON 2048
INDOIS 2032	INDON 2049
INDOIS 2051	Lloyds Banking Group Plc Bond 2028 - Non Affiliates
INDON 2030	Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2032	PT Bank Mandiri Tbk Bond 2026 - Non Affiliates
INDON 2037	PT Bank Negara Indonesia Tbk Bond 2029 - Non Affiliates
INDON 2038	Standard Chartered Bond 2028 - Non Affiliates
INDON 2043	

## FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +2.75% in August 2024. This was influenced by the 10-year US Treasury yield and USD Indonesia Government bond yield, which both decreased by -13 bps and -26 bps to 3.90% and 4.72%, respectively. Meanwhile, Chairman of US Federal Reserve said that the time has come to adjust policy rate. The statement reinforces the FOMC minutes released the day before, which show that most members believe a rate cut will be appropriate at the September meeting.

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## FUND FACT SHEET

## IDR FIXED INCOME FUND

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## INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with an attractive investment return through investing in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

## TARGET ALLOCATION

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

## FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 1,142,861.22
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 5,067.33	Benchmark	: 90% Bloomberg EM Local Currency Indonesia Total Return Index Unhedged IDR 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR		
Risk Level	: Moderate		
Fund Duration	: 6.96		
Managed By	: PT. AIA FINANCIAL	Benchmark Duration	: 5.34
		Custodian Bank	: Citibank, N.A
		Total Unit	: 225,535,292.8637

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	1.81%	2.44%	2.72%	3.28%	3.84%	5.43%	7.05%
Benchmark *	1.54%	2.32%	3.08%	3.82%	3.89%	5.85%	9.09%

\*Current benchmark is effective from 1 Mar 2023

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

1 May 2022 to 28 Feb 2023: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% IDR 1-Month Time Deposit Index (Net)

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

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

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

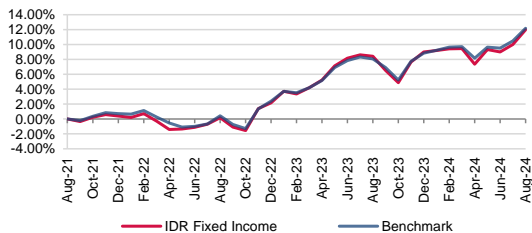
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

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

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

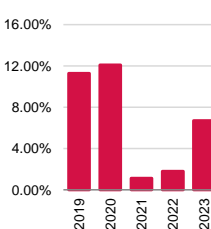
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

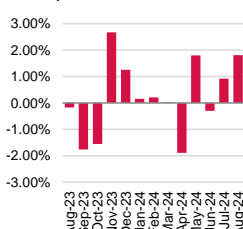


## ANNUAL &amp; MONTHLY RETURN

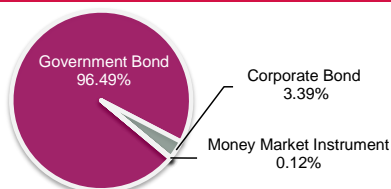
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Government	96.49%
Financials	0.86%
Communications	2.52%
TD + Cash	0.12%

## TOP HOLDINGS

FR0050	FR0074	FR0082	FR0098
FR0067	FR0075	FR0083	FR0100
FR0068	FR0078	FR0089	FR0101
FR0072	FR0079	FR0096	PBS025
FR0073	FR0080	FR0097	

## FUND MANAGER COMMENTARY

IDR Fixed Income Fund generated +1.81% in August 2024, and the 10-year government bond yield went down by -27 bps to 6.63%. Market sentiment came from IDR appreciation by +4.95% to Rp15,455/USD and in line with foreign fund inflow to bond market of IDR39.2 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and changed its outlook for global interest rates, where Bank Indonesia now foresees US Federal Reserve to cut policy rate by 50-bps before the end of this year and 75-bps next year.

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# FUND FACT SHEET

## IDR EQUITY FUND

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### INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

### TARGET ALLOCATION

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

### FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 7,590,930.46
Launch Date	: 7 November 2000	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 14,429.56	Benchmark	: 98% IDX80 Index
Fund Currency	: IDR		: 2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 526,068,181.2027

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	2.68%	6.76%	-0.60%	-1.63%	2.02%	-1.50%	11.86%
Benchmark *	2.68%	5.26%	-0.33%	2.38%	5.70%	2.89%	13.09%

\*Benchmark performance calculation implemented since 1 Jan 2024.

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

28 Feb 2023 to 31 Dec 2023: 98% Jakarta Composite Index + 2% IDR Deposit Rate Avg. 3-month (Net)

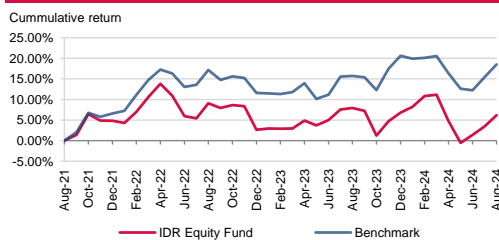
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

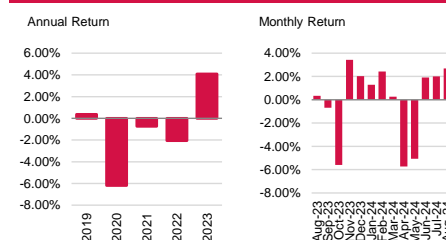
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

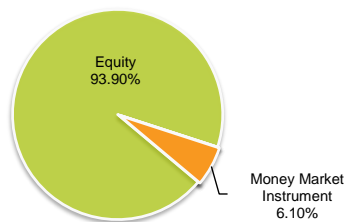
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	10.83%
Consumer Discretionary	5.72%
Consumer Staples	11.00%
Energy	5.45%
Financials	40.92%
Health Care	6.76%
Industrials	3.47%
Information Technology	0.59%
Materials	4.30%
Real Estate	4.86%
Bond < 1 Year	1.94%
TD + Cash	4.17%

### TOP HOLDINGS

AKR Corporindo - Non Affiliates	Erajaya Swasembada - Non Affiliates	Telekom Indonesia - Non Affiliates
Aspirasi Hidup Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates
Astra International - Non Affiliates	Indosat - Non Affiliates	
Bank Central Asia - Non Affiliates	Kalbe Farma - Non Affiliates	
Bank Mandiri - Non Affiliates	MAP Aktif Adiperkasa - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	Mayora Indah - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Bank Syariah Indonesia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	
BFI Finance Indonesia - Non Affiliates	Sarana Menara Nusantara - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	
Ciputra Development - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates	

### FUND MANAGER COMMENTARY

In August 2024, IDR Equity Fund booked positive performance again +2.68% mom, in line with the benchmark performance. Financials, Communication services and Industrials sectors were the biggest positive contributors, while Materials the biggest drag. The large-banking names continue to be the main drivers for market gain, in anticipation of global & domestic rate cuts, Rupiah appreciation and easing domestic liquidity. Foreign investors continued being net buyer as they recorded a net foreign inflow of Rp28.8tr in Aug-24, up strongly from Rp6.7tn in Jul-24. Going forward, we believe that the upside potential from the current sustainable and structural improvement in Indonesian economy with rising GDP/capita potential and the upside potential from a more pro-growth upcoming domestic economy regime & easing domestic liquidity will become positive tailwind for Indonesian equity asset class in medium-long term horizon.

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## FUND FACT SHEET

## IDR MONEY MARKET FUND

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## INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

## TARGET ALLOCATION

100% : Money Market Instruments

## FUND INFORMATION

Investment Strategy	: Money Market	Fund Size (million)	: IDR 475,913.05
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 2,197.72	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 216,548,390.3159
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 Money Market**	0.33%	0.99%	2.71%	3.95%	2.48%	2.63%	4.39%
Benchmark*	0.15%	0.43%	1.13%	1.68%	1.09%	1.62%	3.44%

\*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

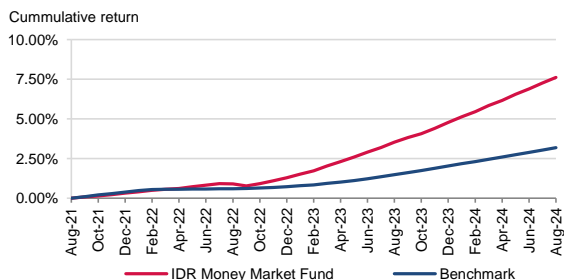
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

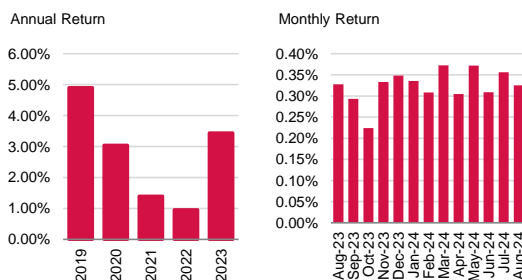
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION



## TOP HOLDINGS

FR0044	TD Bank Syariah Indonesia - Non Affiliates
FR0081	TD Bank Tabungan Negara Syariah - Non Affiliates
Sukuk Wakalah CIMB Niaga Auto Finance I 2024A - Non Affiliates	
TD Bank Bukopin - Non Affiliates	

## FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.33% in August 2024 performance. The deposit rates maintained at 4.00%-6.50% p.a. Inflation was down to 2.12% from 2.13% YoY in August, and the IDR strengthened by 4.95% in August to IDR15,455/USD. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and changed its outlook for global interest rates, where Bank Indonesia now foresees US Federal Reserve to cut policy rate by 50-bps before the end of this year and 75-bps next year.

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## FUND FACT SHEET

## IDR DANA BERKAH FUND

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## INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective IDR Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

## TARGET ALLOCATION

100% : Sharia money market instruments

## FUND INFORMATION

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 15,604.64
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 2,044.12	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,633,929.2660
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**	0.29%	0.97%	2.45%	3.44%	2.05%	2.17%	3.98%
Benchmark*	0.15%	0.43%	1.13%	1.68%	1.09%	1.62%	3.39%

\*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

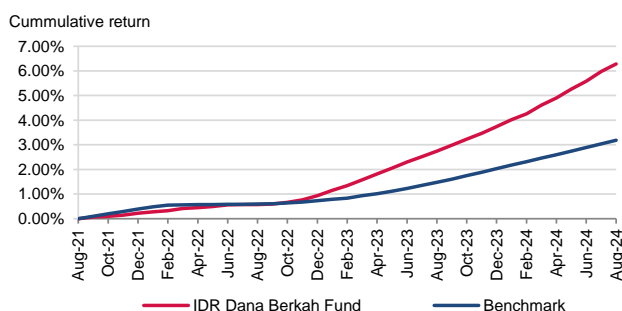
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

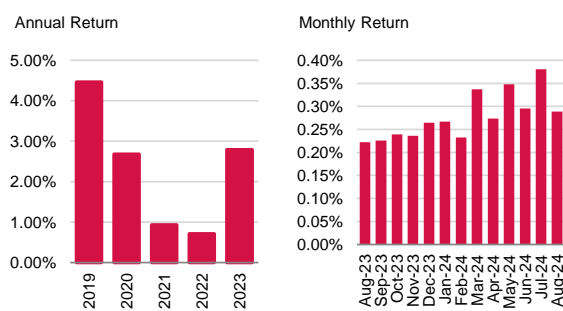
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Bond < 1Year	45.75%
TD + Cash	54.25%

## TOP HOLDINGS

PBS026
Sukuk Mdhrbh Bkljt I BSI Th 1 2024A - Non Affiliates
TD Bank Danamon Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates

## FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.29% in July 2024 performance. Sharia Mudarabah returns increased to 4.50%–6.50% p.a. Inflation was down to 2.12% from 2.13% YoY in August, and the IDR strengthened by 4.95% in August to IDR15,455/USD. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and changed its outlook for global interest rates, where Bank Indonesia now foresees US Federal Reserve to cut policy rate by 50-bps before the end of this year and 75-bps next year.

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## FUND FACT SHEET

# IDR BALANCED FUND

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provide investors with long-term total returns through investment in selective fixed income instruments and equities of listed companies in the Indonesia Stock Exchange (IDX) with moderate to high risk tolerance.

### 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 329,608.54
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 2,550.50	Benchmark	: 50% MSCI Indonesia DTR Net : 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	: 129,232,956.8538
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**	2.46%	5.21%	2.85%	4.13%	7.22%	3.75%	6.01%
Benchmark*	3.00%	6.51%	2.48%	2.43%	6.71%	4.53%	4.77%

\*Current benchmark is effective from 1 Jan 2021

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

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

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

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

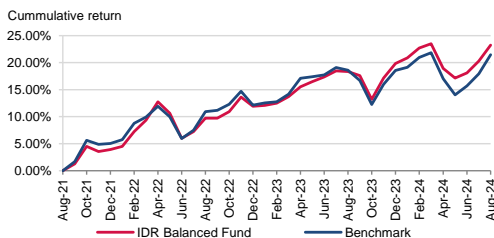
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

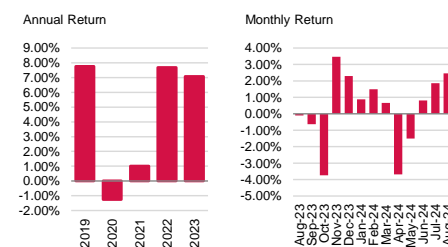
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

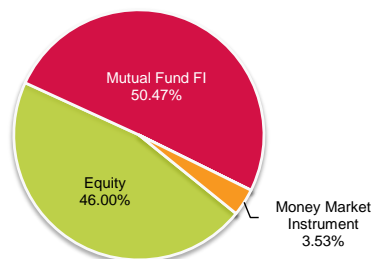
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	4.01%
Consumer Discretionary	0.78%
Consumer Staples	4.02%
Energy	3.16%
Financials	24.34%
Health Care	1.10%
Information Technology	1.12%
Industrials	2.32%
Materials	3.72%
Real Estate	1.44%
MF Fixed Income	50.47%
TD + Cash	3.53%

### 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	Summarecon Agung - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
BNP Paribas Proxima MF	

### FUND MANAGER COMMENTARY

In August 2024, IDR Balanced Fund booked performance of +2.46%, below the benchmark performance. The Jakarta Composite Index continued its positive momentum from July into August, despite the number of negative global events like Yen carry trade unwinding, US recession fears and escalating Israel-Iran tensions. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro and South Africa. JCI booked an even stronger performance in August gained by +5.7% mom. Total net foreign inflow excluding some sizable crossings during the month reached Rp 13.9Tn. In terms of sector inside MSCI Indonesia, financials were the largest positive contributor (+6.72% mom), followed by Telecommunications (+0.82% mom). All sectors were positive on a mom basis. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive by 1.84% on monthly basis, while the 10-year government bond yield went down by 27 bps to 6.63%. Market sentiment came from IDR appreciation by +4.95% to Rp15,455/USD and in line with foreign fund inflow to bond market of IDR39.2 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and changed its outlook for global interest rates, where Bank Indonesia now foresees US Federal Reserve to cut policy rate by 50-bps before the end of this year and 75-bps next year.

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## FUND FACT SHEET

## IDR CASH SYARIAH FUND

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31 August 2024

## PT AIA FINANCIAL

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## INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

## TARGET ALLOCATION

100% : Sharia money market instruments

## FUND INFORMATION

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 11,984.14
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 1,698.63	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,055,180.3729
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**	0.31%	1.00%	2.44%	3.51%	2.20%	2.37%	3.63%
Benchmark*	0.15%	0.43%	1.13%	1.68%	1.09%	1.62%	2.86%

\*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

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

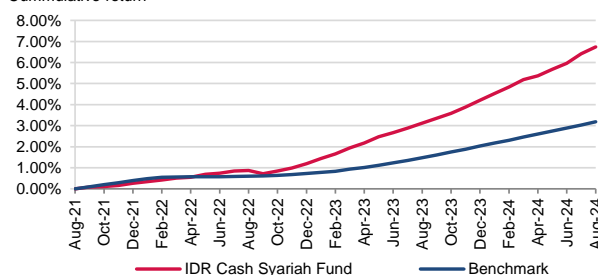
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

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

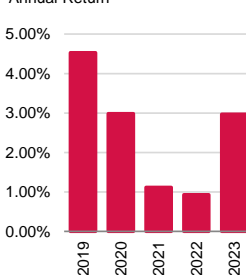
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

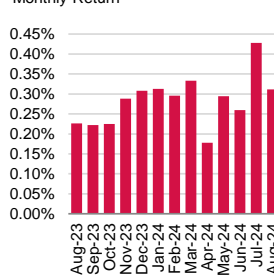


## ANNUAL &amp; MONTHLY RETURN

Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Bond < 1 Year	36.62%
TD + Cash	63.38%

## TOP HOLDINGS

PBS026
Sukuk Mdhrrh Bkljt I Bank Syariah Indo. Th 1 2024A
TD Bank CIMB Niaga Syariah - Non Affiliates
TD Bank Permata Syariah - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

## FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.31% in July 2024 performance. Sharia Mudarabah returns increased to 4.50%–6.50 p.a. Inflation was down to 2.12% from 2.13% YoY in August, and the IDR strengthened by 4.95% in August to IDR15,455/USD. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and changed its outlook for global interest rates, where Bank Indonesia now foresees US Federal Reserve to cut policy rate by 50-bps before the end of this year and 75-bps next year.

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## FUND FACT SHEET

## IDR EQUITY SYARIAH FUND

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31 August 2024

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## INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

## TARGET ALLOCATION

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

## FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 388,224.68
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 819.13	Benchmark	: 98% Jakarta Islamic Index
Fund Currency	: IDR		2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 473,944,817.7682

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	1.86%	4.90%	-0.89%	-6.21%	-1.19%	-6.79%	-1.40%
Benchmark*	0.52%	0.65%	-1.85%	-5.31%	0.28%	-4.61%	1.59%

\*Current benchmark is effective from 1 Mar 2023

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

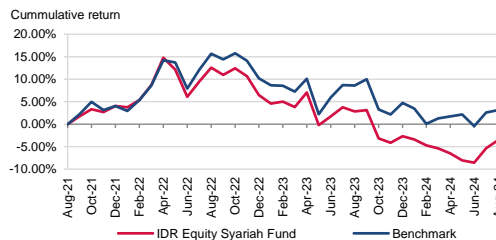
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

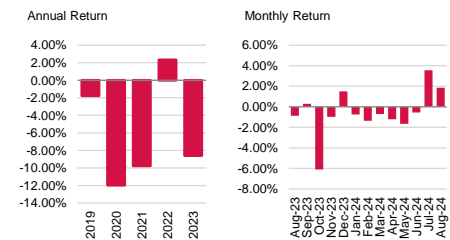
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

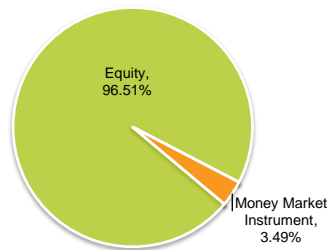
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	15.26%
Consumer Discretionary	9.48%
Consumer Staples	13.42%
Energy	15.97%
Financials	3.47%
Health Care	4.75%
Industrials	10.82%
Information Technology	1.04%
Materials	14.99%
Real Estate	6.33%
Utilities	0.99%
TD + Cash	3.49%

## TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Mitra Adiperkasa - Non Affiliates
AKR Corporindo - Non Affiliates	Harum Energy - Non Affiliates	Pakuwon Jati - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Indah Kiat Pulp and Paper - Non Affiliates	Summarecon Agung - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Indosat - Non Affiliates	XL Axiata - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Kalbe Farma - Non Affiliates	
Ciputra Development - Non Affiliates	Merdeka Copper Gold - Non Affiliates	

## FUND MANAGER COMMENTARY

In August 2024, IDR Equity Syariah Fund booked positive performance of +1.86% mom, better than the benchmark performance. By sector inside Jakarta Islamic Index, Telecommunications (especially Telkom) were the largest positive contributor (+0.96% mom), while Materials (especially Amman Mineral) was the largest negative contributor (-1.79% mom). Last month, large volatility was seen across global equities. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. Domestically, JCI booked an even stronger performance in August gained by +5.7%. Worth noting however that the August rally was flow-driven with BREN +24%MoM, DSSA +41%MoM and MSIN +173%MoM. IDXA80 index lagged behind with +3.1%MoM. Total net foreign inflow excluding some sizable crossings during the month was elevated with Rp 13.9Tn. GDP 2Q came slightly better than expected +5.05% yoy vs. 5.00% yoy expectation. Annually, growth was identified across all industries, with prominent increases in accommodation, food and beverage, transportation and warehousing, and other services. 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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31 August 2024

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## INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

## 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  
Launch Date : 25 June 2010  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 1,510.52  
Fund Currency : IDR  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 149,080.34  
Fund Management Fee : 1.85% per annum  
Pricing Frequency : Daily  
Benchmark : 50% Jakarta Islamic Index  
50% Indonesia Gov. Sukuk Index (IGSIX)  
Custodian Bank : Citibank, N.A  
Total Unit : 98,694,427.9148

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	1.28%	3.56%	1.40%	-1.32%	1.37%	-1.30%	2.95%
Benchmark*	0.80%	1.21%	0.88%	-1.39%	1.91%	0.52%	3.48%

\*Current benchmark is effective from 1 Jan 2020

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

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

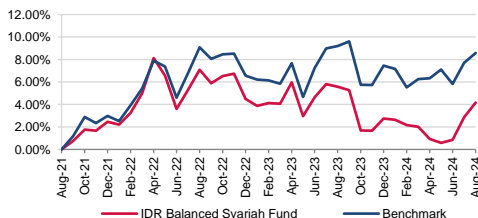
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

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

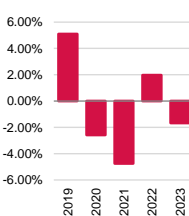
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

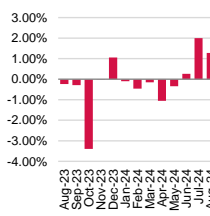


## ANNUAL &amp; MONTHLY RETURN

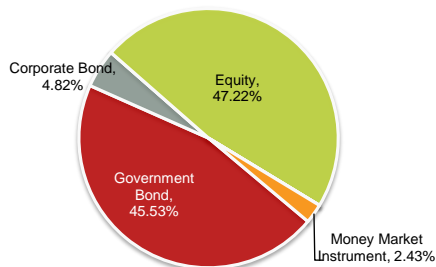
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	7.33%
Consumer Discretionary	5.14%
Consumer Staples	6.44%
Energy	8.17%
Financials	1.91%
Health Care	2.38%
Industrials	5.56%
Information Technology	0.49%
Materials	6.25%
Real Estate	3.16%
Utilities	0.39%
Communication Services (Bond)	4.82%
Government Bond	45.53%
TD + Cash	2.43%

## TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Summarecon Agung - Non Affiliates
Amman Mineral Internasional - Non Affiliates	PBS004	Telekom Indonesia Persero - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS005	United Tractors - Non Affiliates
Astra International - Non Affiliates	PBS012	XL Axiata - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	PBS028	
GOTO Gojek Tokopedia - Non Affiliates	PBS029	
Indofood CBP Sukses Makmur - Non Affiliates	PBS033	
Indofood Sukses Makmur - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	
Kalbe Farma - Non Affiliates	Sukuk Negara IFR6	

## FUND MANAGER COMMENTARY

In August 2024, IDR Balanced Syariah Fund booked positive performance of +1.28% mom, better than the benchmark performance. The local equity market continued its positive momentum from July into August, despite the number of negative global events like Yen carry trade unwinding, US recession fears and escalating Israel-Iran tensions. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. Jakarta Composite Index booked an even stronger performance in August gained by +5.7% mom. Total net foreign inflow excluding some sizable crossings during the month reached Rp 13.9Tn. In terms of sector inside Jakarta Islamic Index, Telecommunications (especially Telkom) were the largest positive contributor (+0.96% mom), while Materials (especially Amman Mineral) was the largest negative contributor (-1.79% mom). IBPA Indonesia Government Sukuk Index Total Return recorded positive by 1.11% on a monthly basis. Market sentiment came from IDR appreciation by +4.95% to Rp15,455/USD and in line with foreign fund inflow to bond market of IDR39.2 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and changed its outlook for global interest rates, where Bank Indonesia now foresees US Federal Reserve to cut policy rate by 50-bps before the end of this year and 75-bps next year.

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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  
80 - 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  
Launch Date : 06 January 2011  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 2,003.74  
Fund Currency : IDR  
Risk Level : High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 5,194,714.73  
Fund Management Fee : 2.00% per annum  
Pricing Frequency : Daily  
Benchmark : 70% MSCI Indonesia Index  
15% MSCI China + 15% MSCI India Index  
Custodian Bank : Citibank, N.A  
Total Unit : 2,592,504,166.3605

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	1.61%	7.37%	4.01%	3.00%	3.62%	1.62%	5.22%
Benchmark*	1.74%	7.10%	4.80%	5.20%	6.31%	3.82%	5.92%

\*Current benchmark is effective since 1 Jan 2018

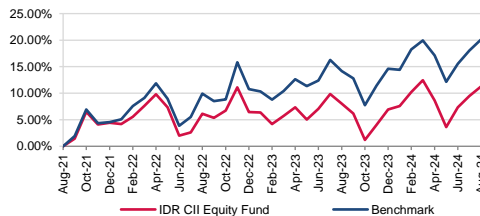
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

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

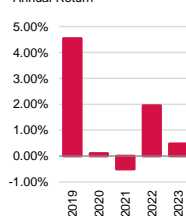
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

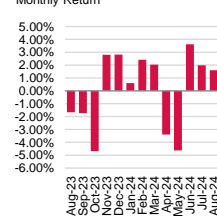


## ANNUAL &amp; MONTHLY RETURN

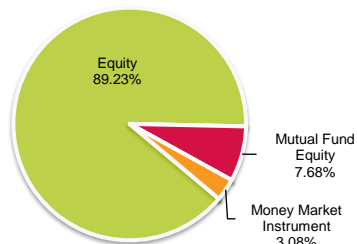
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	9.18%
Consumer Discretionary	6.42%
Consumer Staples	7.92%
Energy	3.96%
Financials	48.07%
Health Care	3.12%
Industrials	2.32%
Information Technology	2.04%
Materials	2.61%
Real Estate	3.06%
Utilities	0.53%
MF Equity	7.68%
TD + Cash	3.08%

## TOP HOLDINGS

Bank Central Asia - Non Affiliates	Infosys Ltd - Non Affiliates
Bank Mandiri - Non Affiliates	iShares Asia Trust ETF
Bank Negara Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Meituan-Class B - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Reliance Industries Ltd - Non Affiliates
Bharti Airtel Ltd - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Ciputra Development - Non Affiliates	Tata Consultancy Svs Ltd - Non Affiliates
Erajaya Swasembada - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
GOTO Gojek Tokopedia - Non Affiliates	Tencent Holding Ltd - Non Affiliates
Indofood CBP Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates

## FUND MANAGER COMMENTARY

In August 2024, IDR CII Equity posted +1.61% return, relatively in line than the benchmark performance. Indonesia portion of the fund is the one that is driving the positive return, with both China and India delivered negative return. By sector inside MSCI Indonesia, Financials were the largest positive contributor (+6.72% mom), followed by Telecommunications (+0.82% mom). All sectors were closed positive on a mom basis. Last month, large volatility was seen across global equities. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro and South Africa. Domestically, JCI booked an even stronger performance in August gained by +5.7%. Worth noting however that the August rally was flow-driven with BREN +24%MoM, DSSA +41%MoM and MSIN +173%MoM. IDXA80 index lagged behind with +3.1%MoM. Total net foreign inflow excluding some sizable crossings during the month was elevated with Rp 13.9Tn. GDP 2Q came slightly better than expected +5.05% yoy vs. 5.00% yoy expectation. Annually, growth was identified across all industries, with prominent increases in accommodation, food and beverage, transportation and warehousing, and other services. 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 EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 August 2024

### PT AIA FINANCIAL

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### INVESTMENT OBJECTIVE

The Portfolio aims to provide investor with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX).

### TARGET ALLOCATION

0% - 5% : Money Market Instruments  
95% - 100% : Equity Mutual Funds

### FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 496,608.21
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 1,174.58	Benchmark	: 90% Jakarta Composite Index 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 422,794,931.7080
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 Equity**	3.30%	8.10%	0.45%	-3.51%	3.35%	0.06%	1.64%
Benchmark*	5.10%	8.73%	6.58%	9.67%	8.44%	5.10%	5.66%

\*Current benchmark is effective from 1 Mar 2023

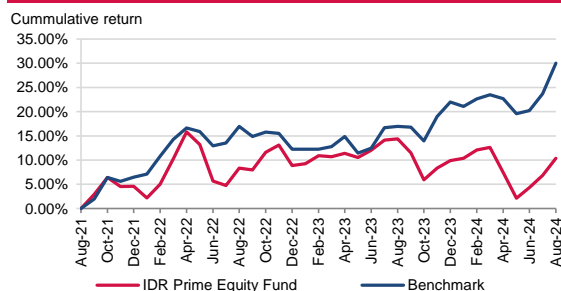
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

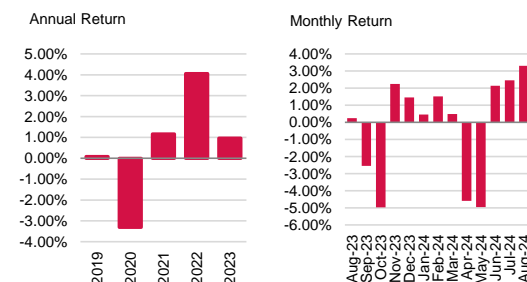
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

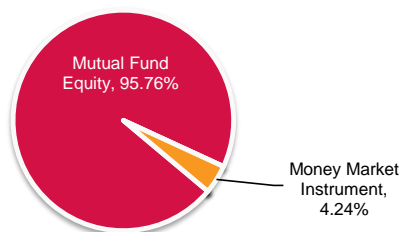
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas IDX30 Filantropi MF  
Schroder Dana Istimewa MF  
Schroder Dana Prestasi MF  
TD + Cash

### FUND MANAGER COMMENTARY

In August 2024, IDR Prime Equity Fund booked positive performance of +3.30% mom, below the benchmark performance. By sector inside JCI, Financials was the largest positive contributor (+2.3% mom), while materials was the largest negative contributor (-0.1% mom). Last month, global equities have been on a roller coaster ride last month. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro and South Africa. JCI booked an even stronger performance in August gained by +5.7%. Worth noting however that the August rally was flow-driven with BREN +24%MoM, DSSA +41%MoM and MSIN +173%MoM. Therefore, we can see that actually IDXA80 index lagged behind the rally in JCI with +3.1%MoM. Total net foreign inflow excluding some sizable crossings during the month was elevated with Rp 13.9Tn. GDP 2Q came slightly better than expected +5.05% yoy vs. 5.00% yoy expectation. Annually, growth was identified across all industries, with prominent increases in accommodation, food and beverage, transportation and warehousing, and other services. 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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31 August 2024

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### INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investor with an attractive investment return through investment in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

### TARGET ALLOCATION

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

### FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 111,266.23
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 1,774.89	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.06
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.71	Total Unit	: 62,689,218.3614
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**	1.58%	2.34%	3.00%	3.79%	3.50%	5.48%	5.99%
Benchmark*	1.55%	2.48%	3.68%	4.77%	4.81%	6.71%	7.16%

\*Current benchmark is effective since 1 Mar 2023

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

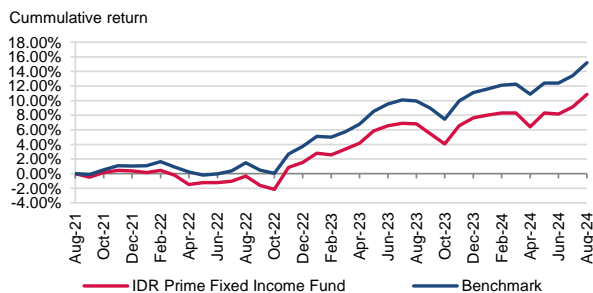
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

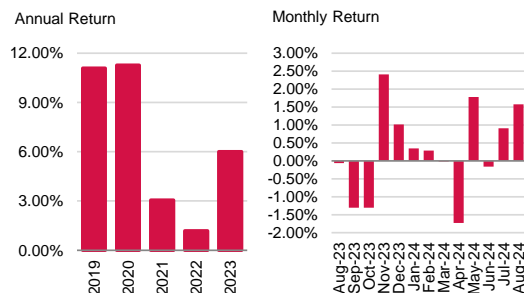
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

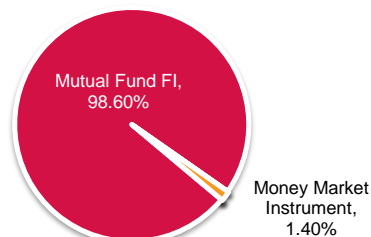
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

BNP Paribas Prima II Kelas RK1 MF  
Schroder Dana Mantap Plus II MF  
TD + Cash

### FUND MANAGER COMMENTARY

IDR Prime Fixed Income Fund generated +1.58% in August 2024, and the 10-year government bond yield went down by -27 bps to 6.63%. Market sentiment came from IDR appreciation by +4.95% to Rp15,455/USD and in line with foreign fund inflow to bond market of IDR39.2 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and changed its outlook for global interest rates, where Bank Indonesia now foresees US Federal Reserve to cut policy rate by 50-bps before the end of this year and 75-bps next year.

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## FUND FACT SHEET

## IDR GROWTH EQUITY SYARIAH FUND

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31 August 2024

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## INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

## TARGET ALLOCATION

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

## FUND INFORMATION

Investment Strategy : Sharia Equity  
Launch Date : 10 June 2015  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 895.86  
Fund Currency : IDR  
Risk Level : High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 33,707.18  
Fund Management Fee : 2.10% per annum  
Pricing Frequency : Daily  
Benchmark : 98% Indonesia Sharia Stock Index  
2% IDR Deposit Rate Avg. 3-month (Net)  
Custodian Bank : Citibank, N.A  
Total Unit : 37,625,420.32

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	0.82%	6.37%	4.22%	-0.44%	0.75%	-3.06%	-1.18%
Benchmark*	3.20%	5.49%	5.17%	4.95%	9.62%	3.79%	4.20%

\*Current benchmark is effective from 1 Mar 2022

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

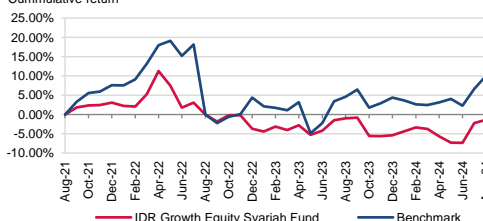
1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

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

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

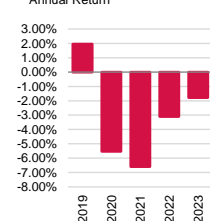
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

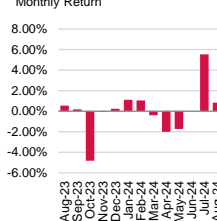


## ANNUAL &amp; MONTHLY RETURN

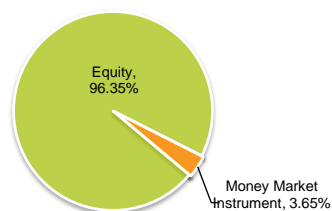
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	9.75%
Consumer Discretionary	11.80%
Consumer Staples	16.61%
Energy	11.23%
Financials	4.30%
Health Care	3.54%
Industrials	11.79%
Information Technology	2.50%
Materials	15.20%
Real Estate	9.62%
TD + Cash	3.65%

## TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Arwana Citramulia - Non Affiliates	Indosat - Non Affiliates	United Tractors - Non Affiliates
Astra International - Non Affiliates	Industri Jamu Dan Farmasi Sido Muncul - Non Affiliates	XL Axiata - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	
Chandra Asri Pacific - Non Affiliates	Mastersystem Infotama - Non Affiliates	
Ciputra Development - Non Affiliates	Mayora Indah - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Erajaya Swasembada - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	Pakuwon Jati - Non Affiliates	
Harum Energy - Non Affiliates	Selamat Sempurna - Non Affiliates	

## FUND MANAGER COMMENTARY

In August 2024, IDR Growth Equity Syariah Fund booked positive performance of +0.82% mom, lower than the benchmark performance. By sector inside Indonesia Sharia Stock Index, Energy (especially Dian Swastika Sentosa) were the largest positive contributors (+1.87% mom), followed by Property (+0.65% mom). Materials (especially Amman Mineral) was the largest negative contributor (-0.3% mom). Last month, large volatility was seen across global equities. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. Domestically, JCI booked an even stronger performance in August gained by +5.7%. Worth noting however that the August rally was flow-driven with BREN +24%MoM, DSSA +41%MoM and MSIN +173%MoM. IDXA80 index lagged behind with +3.1%MoM. Total net foreign inflow excluding some sizable crossings during the month was elevated with Rp 13.9Tn. GDP 2Q came slightly better than expected +5.05% yoy vs. 5.00% yoy expectation. Annually, growth was identified across all industries, with prominent increases in accommodation, food and beverage, transportation and warehousing, and other services. 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 with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

### 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  
Launch Date : 10 June 2015  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 1,160.10  
Fund Currency : IDR  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 33,425.15  
Fund Management Fee : 1.85% per annum  
Pricing Frequency : Daily  
Benchmark : 50% Indonesia Sharia Stock Index  
50% Indonesia Gov. Sukuk Index (IGSIX)  
Custodian Bank : Citibank, N.A  
Total Unit : 28,812,260.0103

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.88%	3.84%	3.57%	1.44%	2.66%	0.52%	1.62%
Benchmark*	2.11%	3.60%	4.41%	4.53%	7.10%	2.38%	3.14%

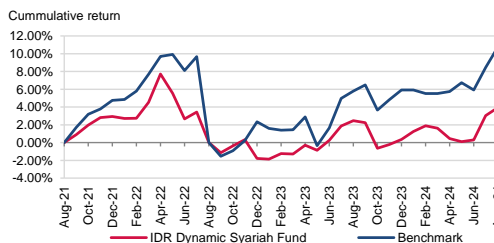
\*Current benchmark is effective from 1 Jan 2020

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

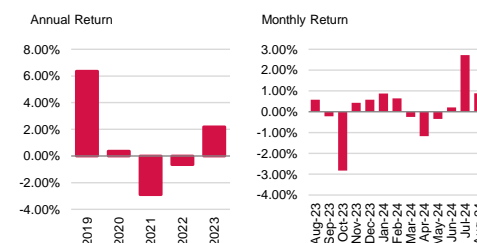
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

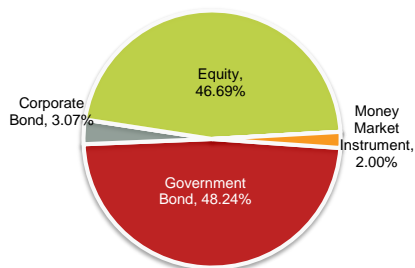
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	4.79%
Consumer Discretionary	5.22%
Consumer Staples	8.44%
Energy	4.90%
Financials	2.18%
Health Care	2.10%
Industrials	5.52%
Information Technology	1.09%
Materials	8.22%
Real Estate	3.69%
Utilities	0.56%
Communication Services (Bond)	3.07%
Government Bond	48.24%
TD + Cash	2.00%

### TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indosat - Non Affiliates	PBS030
Amman Mineral Internasional - Non Affiliates	Mayora Indah - Non Affiliates	PBS033
Arwana Citramulia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Sukuk Ijarah Brknjt III XL Axiata I TH22B - Non Affiliates
Astra International - Non Affiliates	Pakuwon Jati - Non Affiliates	Sukuk Negara IFR6
Bank Syariah Indonesia - Non Affiliates	PBS003	Telekom Indonesia Persero - Non Affiliates
Chandra Asri Pacific - Non Affiliates	PBS004	United Tractors - Non Affiliates
Ciputra Development - Non Affiliates	PBS012	
Cisarua Mountain Dairy - Non Affiliates	PBS017	
Indofood CBP Sukses Makmur - Non Affiliates	PBS028	

### FUND MANAGER COMMENTARY

In August 2024, IDR Dynamic Syariah Fund booked positive performance of +0.88% mom, below the benchmark performance. The local equity market continued its positive momentum from July into August, despite the number of negative global events like Yen carry trade unwinding, US recession fears and escalating Israel-Iran tensions. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. Jakarta Composite Index booked an even stronger performance in August gained by +5.7% mom. Total net foreign inflow excluding some sizable crossings during the month reached Rp 13.9Tn. By sector inside Indonesia Sharia Stock Index, Energy (especially Dian Swastika) were the largest positive contributors (+1.87% mom), followed by Property (+0.65% mom). Materials (especially Amman Mineral) was the largest negative contributor (-0.3% mom). IBPA Indonesia Government Sukuk Index Total Return recorded positive by 1.11% on a monthly basis. Market sentiment came from IDR appreciation by +4.95% to Rp15,455/USD and in line with foreign fund inflow to bond market of IDR39.2 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and changed its outlook for global interest rates, where Bank Indonesia now foresees US Federal Reserve to cut policy rate by 50-bps before the end of this year and 75-bps next year.

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## FUND FACT SHEET

# USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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31 August 2024

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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  
Launch Date : 23 September 2016  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 1.40  
Fund Currency : USD  
Risk Level : High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 49.00  
Fund Management Fee : 2.10% per annum  
Pricing Frequency : Daily  
Benchmark : 90% MSCI World Index + 10% MSCI Asia Ex. Japan  
Custodian Bank : Citibank, N.A  
Total Unit : 34,949,526.30

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	2.06%	4.09%	11.61%	18.02%	-0.05%	6.08%	4.35%
Benchmark*	2.30%	5.92%	13.99%	20.18%	2.74%	9.23%	8.04%

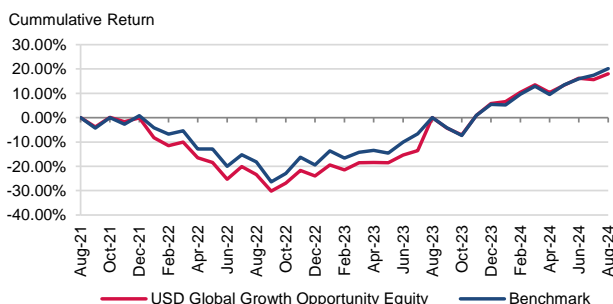
\*Current benchmark is effective since 1 Jan 2018

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

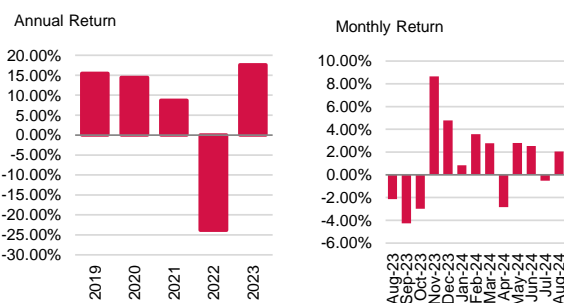
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

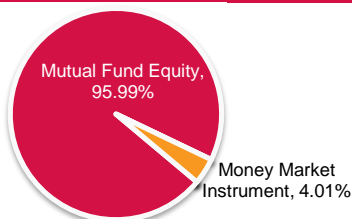
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

- AIA Global Multi-Factor Equity MF
- AIA Global Select Equity MF
- AIA New Multinationals MF
- BNP Paribas Cakra Syariah Fund MF
- Mandiri Global Sharia Equity Dollar MF
- TD + Cash

### FUND MANAGER COMMENTARY

In August 2024, USD Global Growth Opportunity Equity Fund booked positive performance of +2.06% mom, slightly below the benchmark performance. Last month, global equities have been on a roller coaster ride last month. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. 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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31 August 2024

### PT AIA FINANCIAL

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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 4.02
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1057	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	: 3,633,834.6015
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

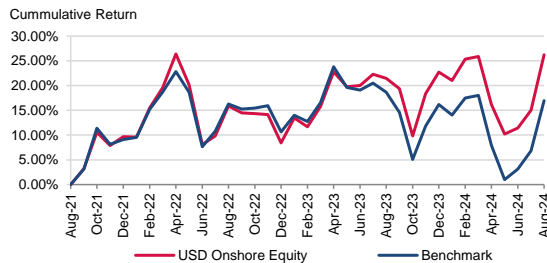
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	9.72%	14.49%	2.84%	3.90%	8.07%	0.92%	1.38%
Benchmark*	9.49%	15.80%	0.66%	-1.42%	5.37%	-0.02%	0.31%

\*Current benchmark is effective since inception

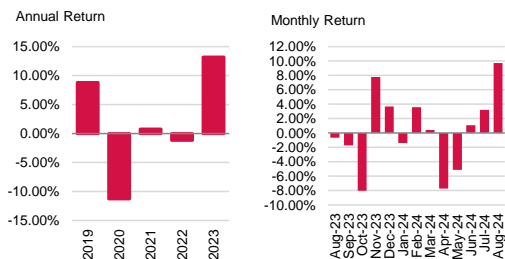
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

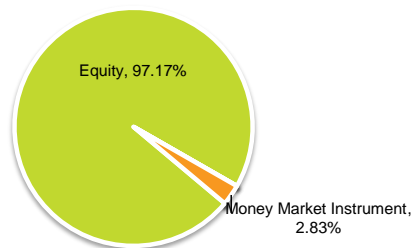
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	7.81%
Consumer Discretionary	2.17%
Consumer Staples	10.07%
Energy	6.89%
Financials	53.09%
Health Care	1.68%
Industrials	3.05%
Information Technology	2.77%
Materials	5.97%
Real Estate	3.68%
TD + Cash	2.83%

### TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Bank Rakyat Indonesia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Astra International - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Summarecon Agung - Non Affiliates
Bank Central Asia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	Mastersystem Infotama - Non Affiliates	United Tractors - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	

### FUND MANAGER COMMENTARY

In August 2024, USD Onshore Equity Fund booked performance of +9.72% mom, better than the benchmark performance. By sector inside MSCI Indonesia, Financials were the largest positive contributor (+6.72% mom), followed by Telecommunications (+0.82% mom). All sectors were closed positive on a mom basis. Last month, large volatility was seen across global equities. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. Domestically, JCI booked an even stronger performance in August gained by +5.7%. Worth noting however that the August rally was flow-driven with BREN +24%MoM, DSSA +41%MoM and MSIN +173%MoM. IDXA80 index lagged behind with +3.1%MoM. Total net foreign inflow excluding some sizable crossings during the month was elevated with Rp 13.9Tn. GDP 2Q came slightly better than expected +5.05% yoy vs. 5.00% yoy expectation. Annually, growth was identified across all industries, with prominent increases in accommodation, food and beverage, transportation and warehousing, and other services. 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 GLOBAL EQUITY FUND

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31 August 2024

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### INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with an attractive long term investment growth rates in USD through investment in offshore listed equity securities which focus on global developed markets.

### TARGET ALLOCATION

0% - 20% : Money Market Instruments  
80% - 100% : Global Equity

### FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 26.75
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.5670	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 17,071,793.5843
Managed By	: PT. BNP Paribas Asset Management (since January 10 <sup>th</sup> , 2023)		

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	2.04%	4.59%	16.07%	20.34%	4.53%	9.12%	6.77%
Benchmark*	1.99%	5.93%	15.19%	21.33%	3.68%	11.93%	8.58%

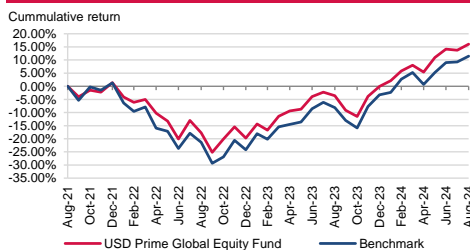
\*Current benchmark is effective since 10 January 2023 onwards

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

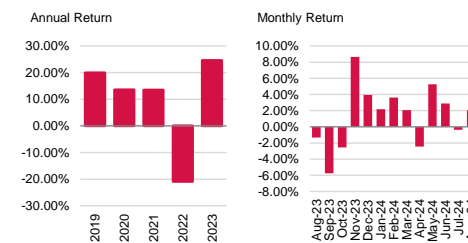
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

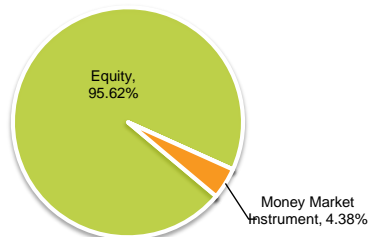
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	5.23%
Consumer Discretionary	11.73%
Consumer Staples	6.27%
Energy	3.16%
Financials	3.35%
Health Care	15.14%
Industrials	10.77%
Information Technology	35.46%
Materials	4.51%
TD + Cash	4.38%

### TOP HOLDINGS

Abbot Laboratories - Non Affiliates	DSM-Firmenich AG - Non Affiliates	Pepsico Inc. - Non Affiliates
Accenture Plc - Non Affiliates	Ecolab Inc - Non Affiliates	Procter & Gamble Co - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Eli Lilly & Co - Non Affiliates	Regeneron Pharmaceuticals - Non Affiliates
Air Product & Chemical Inc. - Non Affiliates	Experian Plc - Non Affiliates	Relx Plc - Non Affiliates
Alphabet Inc - Non Affiliates	Exxon Mobil Corp Com - Non Affiliates	S&P Global Inc. - Non Affiliates
Amazon.com - Non Affiliates	Hologic Inc. - Non Affiliates	Salesforce Inc - Non Affiliates
Apple Inc - Non Affiliates	Home Depot Inc - Non Affiliates	Schneider Electric SE - Non Affiliates
ASML Holding NV - Non Affiliates	L'oreal - Non Affiliates	TJX Companies Inc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Merck & Co Inc - Non Affiliates	Trane Technologies Plc - Non Affiliates
Baker Hughes Co. - Non Affiliates	Micron Technology Inc - Non Affiliates	Union Pacific Corp - Non Affiliates
Booking Holdings Inc - Non Affiliates	Microsoft Corp - Non Affiliates	Visa Inc - Non Affiliates
Boston Scientific Corp - Non Affiliates	Mondelez International Inc - Non Affiliates	
Cisco System Inc - Non Affiliates	Nvidia Corp - Non Affiliates	
Danaher Corp - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates	

### FUND MANAGER COMMENTARY

In August 2024, USD Prime Global Equity Fund booked positive performance of 2.04% mom, in line with benchmark performance. Last month, global equities have been on a roller coaster ride last month. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. 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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31 August 2024

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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% - 5% : Money Market Instruments  
95% - 100% : Equity Mutual Funds

## FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 29.56
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8914	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 33,165,629.7334
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**	0.65%	2.86%	9.14%	11.46%	-9.54%	1.25%	-1.72%
Benchmark*	1.44%	5.38%	8.03%	12.70%	-5.06%	2.63%	-1.23%

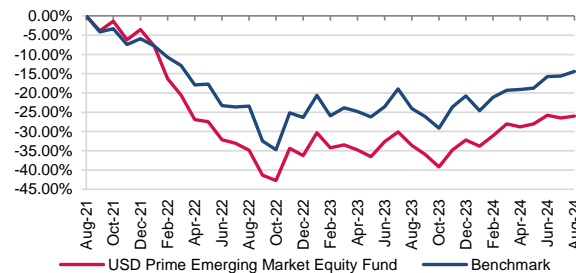
\*Current benchmark is effective since inception

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

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

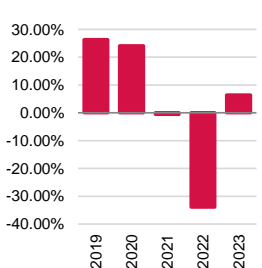
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

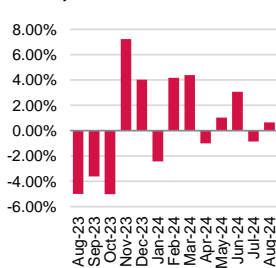


## ANNUAL &amp; MONTHLY RETURN

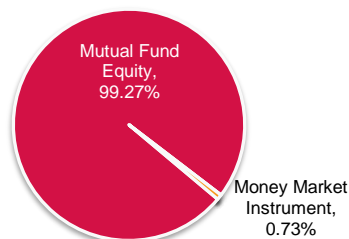
Annual Return



Monthly Return



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF  
TD + Cash

## FUND MANAGER COMMENTARY

In August 2024, USD Prime Emerging Market Equity Fund booked positive performance of +0.65% mom, below the benchmark performance. Last month, global equities have been on a roller coaster ride last month. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. China equities declined by 5%MoM underperforming the Hongkong market as the HK-listed large cap internet names posted more resilient 2Q earnings. Expectation on domestic policy stimulus dissipated until the last trading day. China's July activity data generally came in on the weak side. Industrial production came in modestly below expectations, growing 5.1% yoy. Retail sales grew 2.7% yoy in July (rising 0.8% MoM, following the decline of 1.3% MoM in June). 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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31 August 2024

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### INVESTMENT OBJECTIVE

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

### TARGET ALLOCATION

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

### FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 267,008.17
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 1,068.36	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 249,924,261.5353
Managed By	: PT. Schroders Investment Management Indonesia (since at May 22 <sup>nd</sup> , 2023)		

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	3.70%	8.93%	2.83%	0.94%	4.84%	0.68%	1.14%
Benchmark*	2.56%	5.85%	0.75%	2.14%	4.99%	2.35%	3.60%

\*Current benchmark is effective from 22 May 2023

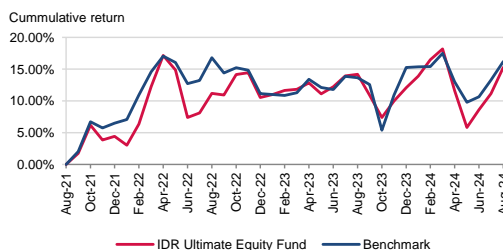
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

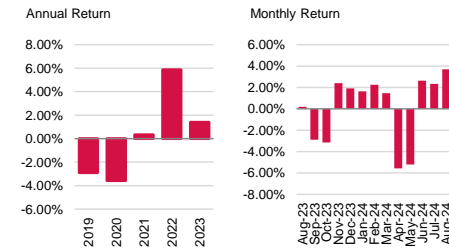
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

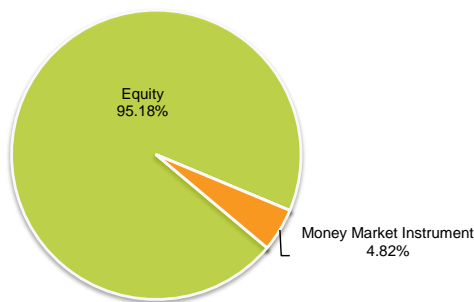
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	9.21%
Consumer Discretionary	2.64%
Consumer Staples	16.86%
Energy	2.97%
Financials	39.58%
Health Care	7.73%
Industrials	4.59%
Information Technology	0.42%
Materials	4.61%
Real Estate	5.66%
Utilities	0.91%
TD + Cash	4.82%

### TOP HOLDINGS

AKR Corporindo - Non Affiliates	Jasa Marga (Persero) - Non Affiliates
Bank Central Asia - Non Affiliates	Kalbe Farma - Non Affiliates
Bank Mandiri - Non Affiliates	Mayora Indah - Non Affiliates
Bank Rakyat Indonesia Persero - Non Affiliates	Merdeka Copper Gold - Non Affiliates
Bumi Serpong Damai - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	TD Bank Danamon Indonesia - Non Affiliates
Ciputra Development - Non Affiliates	TD Bank Maybank Indonesia - Non Affiliates
Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia - Non Affiliates

### FUND MANAGER COMMENTARY

In August 2024, positions that contributed positively to IDR Ultimate Equity fund performance are our overweight in select consumer staples sector, property sector, Crude Palm Oil, and select banks, whose share price increased during the month. Our overweight position in property benefitted us on the back of stronger rate-cut sentiment. On the other hand, positions that contributed negatively to August's fund performance are our underweight in certain banks, telecommunications sector, and overweight in select consumer staples sector. Going forward, we believe that the upside potential from the current sustainable and structural improvement in the Indonesian economy with rising GDP/capita potential and the upside potential from a more pro-growth upcoming domestic economy regime will become a positive tailwind for the Indonesian equity asset class in the medium-long term horizon.

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## FUND FACT SHEET

# USD PRIME MULTI ASSET INCOME FUND

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31 August 2024

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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  
Launch Date : 30 January 2019  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 1.0515  
Fund Currency : USD  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL

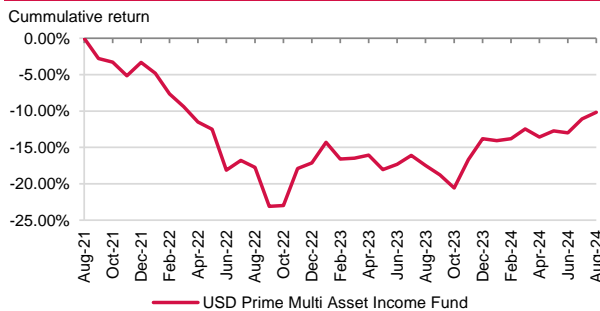
Fund Size (million) : USD 2.36  
Fund Management Fee : 1.85% per annum  
Pricing Frequency : Daily  
Custodian Bank : Citibank, N.A  
Total Unit : 2,243,897.3062

### FUND PERFORMANCE

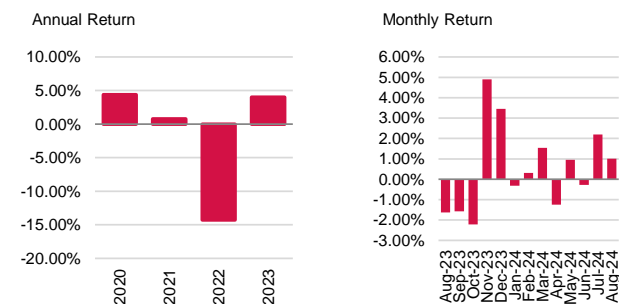
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	1.01%	2.94%	4.21%	8.85%	-3.51%	0.19%	0.90%

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

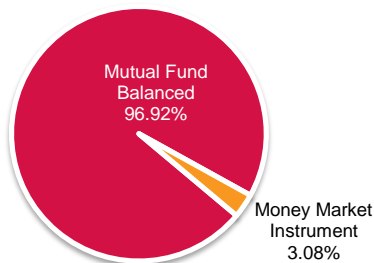
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

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

### FUND MANAGER COMMENTARY

The fund generated positive return over the month. The allocation to core global dividend equity holdings contributed to performance, led by investor optimism around easing monetary policies and inflation numbers, along with continued excitement around the Artificial Intelligence (AI) theme in the US. European dividend equities further helped performance on the back of reduced political tensions. Within alternatives, the exposure to renewable energy infrastructure acted as a tailwind due to the stabilization of interest rate sensitive products. The allocation to loans/structured credit holdings also enhanced gains. Elsewhere, within fixed income, the exposure to hybrid bonds contributed to performance as credit spreads tightened. The global investment grade bonds posted positive returns as the corporate sector remained resilient, supported by strong fundamentals and low default rates. The allocation to European high yield bonds also proved rewarding. Emerging market local currency bonds were supported by lower local yields and positive currency moves as the US dollar weakened against most of the emerging market currencies.

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## FUND FACT SHEET

## USD PRIME GREATER CHINA EQUITY FUND

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31 August 2024

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## INVESTMENT OBJECTIVE

The Portfolio aims to provide an attractive long term capital growth in USD through investment in offshore equity securities of People's Republic of China, Hongkong SAR, and Taiwan companies.

## TARGET ALLOCATION

0% - 20% : Cash & Cash Equivalents  
80% - 100% : Mutual Funds - Equity

## FUND INFORMATION

Investment Strategy : Equity  
Launch Date : 22 July 2019  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 0.9889  
Fund Currency : USD  
Risk Level : High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 13.70  
Fund Management Fee : 2.10% per annum  
Pricing Frequency : Daily  
Benchmark : 100% MSCI Golden Dragon Index  
Custodian Bank : Citibank, N.A  
Total Unit : 13,855,428.9031

## FUND PERFORMANCE

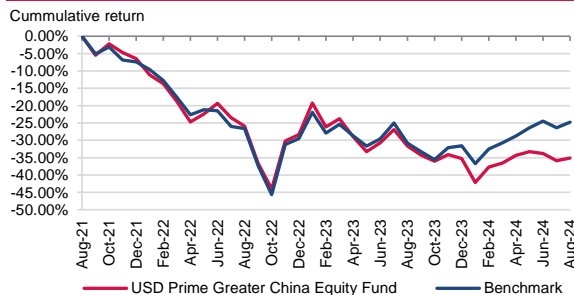
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	1.21%	-2.73%	0.28%	-5.02%	-13.41%	-0.36%	-0.22%
Benchmark*	2.18%	2.16%	9.97%	8.69%	-9.09%	0.63%	-0.62%

\*Current benchmark is effective since inception

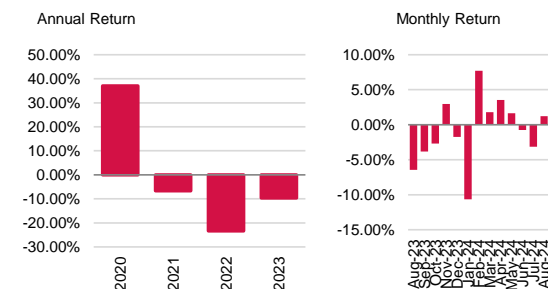
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

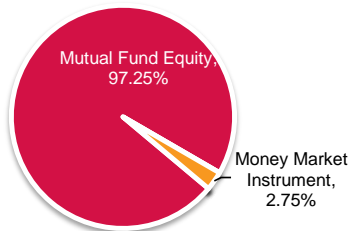
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF  
TD + Cash

## FUND MANAGER COMMENTARY

In August 2024, USD Prime Greater China Equity Fund booked positive performance of +1.21% mom, below the benchmark performance. Last month, global equities have been on a roller coaster ride last month. The spate of negative news - Yen carry trade unwinding, US recession fears and Israel-Iran tension rattled investors in early August. However, risky assets breathed sigh of relief post BOJ Deputy Governor Uchida's commentary and fed pivot at Jackson Hole address. Global equities rose over the month MXWO +2.5%MoM/ +16%ytd driven by Brazil, Euro, and South Africa. China equities declined by 5%MoM underperforming the Hongkong market as the HK-listed large cap internet names posted more resilient 2Q earnings. Expectation on domestic policy stimulus dissipated until the last trading day. China's July activity data generally came in on the weak side. Industrial production came in modestly below expectations, growing 5.1% yoy. Retail sales grew 2.7% yoy in July (rising 0.8% MoM, following the decline of 1.3% MoM in June). 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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31 August 2024

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## INVESTMENT OBJECTIVE

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

## TARGET ALLOCATION

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

## FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 1.98
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0877	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 1,818,005.7515
Managed By	: PT. AIA FINANCIAL		

## FUND PERFORMANCE

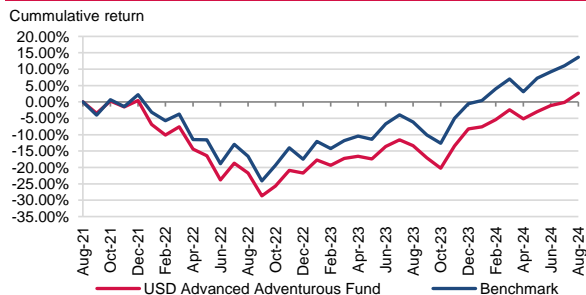
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	2.84%	5.86%	11.91%	18.50%	0.89%	0.00%	2.49%
Benchmark*	2.37%	5.94%	14.26%	21.13%	4.35%	0.00%	6.92%

\*Current benchmark is effective since inception

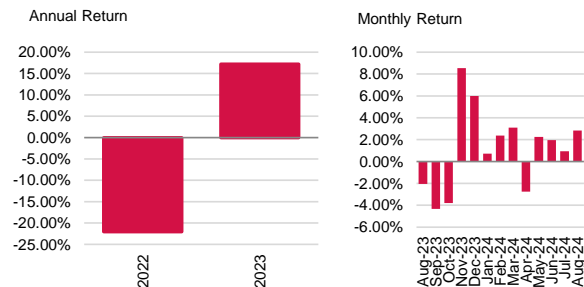
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

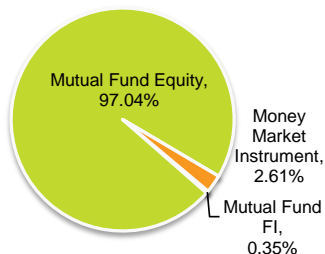
## LAST 3 YEAR CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

MF Equity	97.04%
MF Fixed Income	0.35%
TD + Cash	2.61%

## TOP HOLDINGS

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

Global equities continued to rally in August 2024, recovering strongly from the spike in volatility in earlier in the month. For the month ending August 2024, the defensive sectors of Health Care, Consumer Staples and Utilities led while Energy, Consumer Discretionary and Materials lagged. In terms of investment styles, Minimum Volatility outperformed while Momentum underperformed. Across the major geographic regions, Europe equities led, while China equities lagged. The fixed income markets also delivered positive returns in August 2024. US Treasuries, Investment Grade and High Yield indices all delivered positive returns in August 2024. Corporate bonds outperformed Treasuries. Treasuries index was up as US 10-year yield declined in August 2024. Credit spreads of Investment Grade tightened in August 2024 while that of High Yield was about flat. The Commodities markets had mixed performances in August 2024. Gold was up while Oil and Copper were down in August 2024. The US Dollar fell against both DM currencies and Asia currencies in August 2024. Looking ahead, there is capacity for the Elite Funds to add risk. To that end, we are carefully analysing the markets and will be guided by our balance-of-indicators approach.

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## FUND FACT SHEET

# USD ADVANCED BALANCED FUND

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31 August 2024

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### INVESTMENT OBJECTIVE

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

### TARGET ALLOCATION

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

### FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 1.00
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0166	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	: 984,803.1653
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

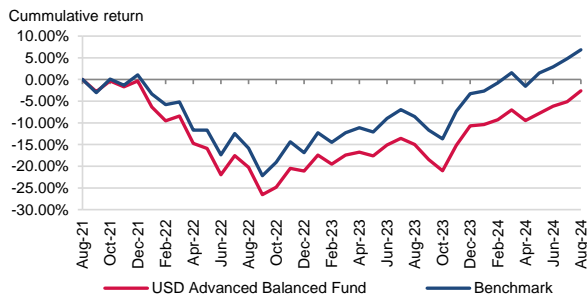
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	2.64%	5.64%	9.01%	14.54%	-0.89%	0.00%	0.50%
Benchmark*	1.95%	5.25%	10.46%	16.84%	2.22%	0.00%	3.48%

\*Current benchmark is effective since inception

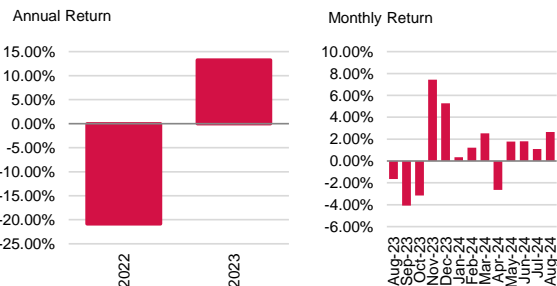
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

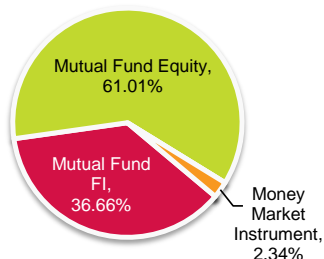
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	61.01%
MF Fixed Income	36.66%
TD + Cash	2.34%

### TOP HOLDINGS

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

Global equities continued to rally in August 2024, recovering strongly from the spike in volatility in earlier in the month. For the month ending August 2024, the defensive sectors of Health Care, Consumer Staples and Utilities led while Energy, Consumer Discretionary and Materials lagged. In terms of investment styles, Minimum Volatility outperformed while Momentum underperformed. Across the major geographic regions, Europe equities led, while China equities lagged. The fixed income markets also delivered positive returns in August 2024. US Treasuries, Investment Grade and High Yield indices all delivered positive returns in August 2024. Corporate bonds outperformed Treasuries. Treasuries index was up as US 10-year yield declined in August 2024. Credit spreads of Investment Grade tightened in August 2024 while that of High Yield was about flat. The Commodities markets had mixed performances in August 2024. Gold was up while Oil and Copper were down in August 2024. The US Dollar fell against both DM currencies and Asia currencies in August 2024. Looking ahead, there is capacity for the Elite Funds to add risk. To that end, we are carefully analysing the markets and will be guided by our balance-of-indicators approach.

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## FUND FACT SHEET

# USD ADVANCED CONSERVATIVE FUND

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31 August 2024

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### INVESTMENT OBJECTIVE

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

### TARGET ALLOCATION

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

### FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 0.54
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9269	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 580,012.1475
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

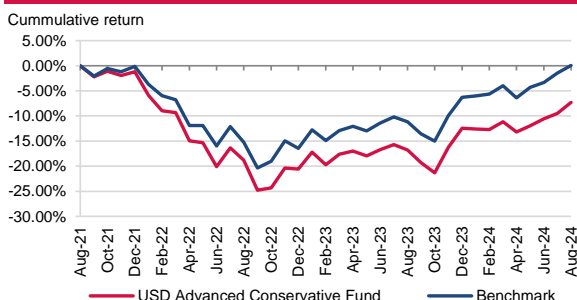
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	2.44%	5.30%	5.87%	11.35%	-2.49%	0.00%	-2.50%
Benchmark*	1.53%	4.56%	6.74%	12.63%	0.02%	0.00%	-0.03%

\*Current benchmark is effective since inception

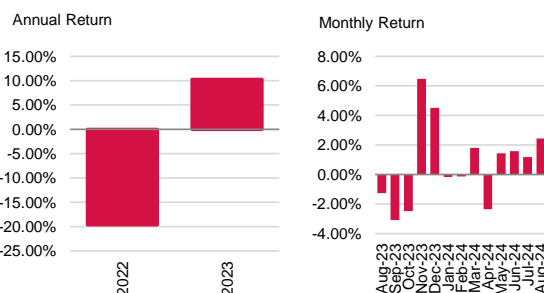
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

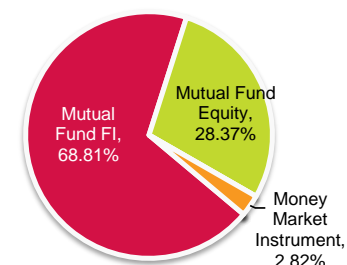
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	28.37%
MF Fixed Income	68.81%
TD + Cash	2.82%

### TOP HOLDINGS

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

Global equities continued to rally in August 2024, recovering strongly from the spike in volatility in earlier in the month. For the month ending August 2024, the defensive sectors of Health Care, Consumer Staples and Utilities led while Energy, Consumer Discretionary and Materials lagged. In terms of investment styles, Minimum Volatility outperformed while Momentum underperformed. Across the major geographic regions, Europe equities led, while China equities lagged. The fixed income markets also delivered positive returns in August 2024. US Treasuries, Investment Grade and High Yield indices all delivered positive returns in August 2024. Corporate bonds outperformed Treasuries. Treasuries index was up as US 10-year yield declined in August 2024. Credit spreads of Investment Grade tightened in August 2024 while that of High Yield was about flat. The Commodities markets had mixed performances in August 2024. Gold was up while Oil and Copper were down in August 2024. The US Dollar fell against both DM currencies and Asia currencies in August 2024. Looking ahead, there is capacity for the Elite Funds to add risk. To that end, we are carefully analysing the markets and will be guided by our balance-of-indicators approach.

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