



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 December 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 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 1,137.88
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 29,995.42
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 : 26,360,793.5252

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-0.79%	-3.92%	1.59%	1.59%	1.03%	0.10%	1.36%
Benchmark*	-0.47%	-2.58%	2.25%	2.25%	4.71%	2.15%	2.81%

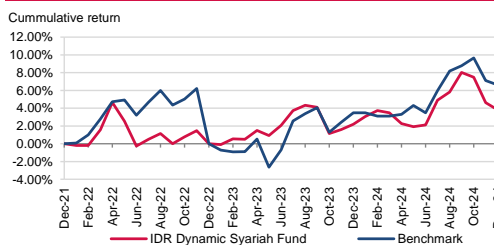
*Current benchmark is effective from 1 Jan 2020

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

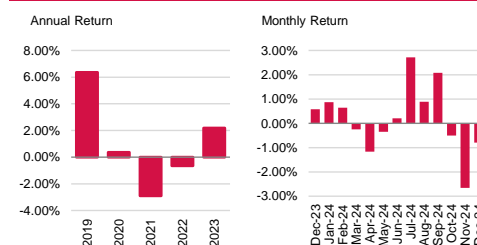
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

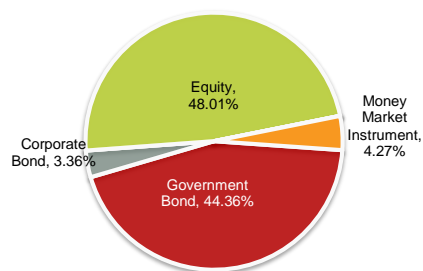
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.71%
Consumer Discretionary	6.01%
Consumer Staples	10.09%
Energy	4.79%
Financials	2.50%
Health Care	2.14%
Industrials	5.79%
Information Technology	1.28%
Materials	6.60%
Real Estate	2.46%
Utilities	0.64%
Communication Services (Bond)	3.36%
Government Bond	44.36%
TD + Cash	4.27%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Indosat - Non Affiliates	PBS030
Arwana Citramulia - Non Affiliates	Japfa Comfeed Indonesia - Non Affiliates	PBS033
Astra International - Non Affiliates	MAP Aktif Adiperkasa - Non Affiliates	Selamat Sempurna - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Mastersystem Infotama - Non Affiliates	Sukuk Ijarah Brknjt III XL Axiata I TH22B - Non Affiliates
Chandra Asri Pacific - Non Affiliates	Mayora Indah - Non Affiliates	Sukuk Negara IFR6
Ciputra Development - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Cisarua Mountain Dairy - Non Affiliates	PBS004	United Tractors - Non Affiliates
Indofood CBP Sukses Makmur - Non Affiliates	PBS012	
Indofood Sukses Makmur - Non Affiliates	PBS028	

FUND MANAGER COMMENTARY

In December 2024, IDR Dynamic Syariah Fund booked performance of -0.79% mom, below the benchmark performance. In terms of sectors inside Indonesia Sharia Stock Index, Energy was the largest positive monthly contributor (+0.67% mom), while Materials was the largest negative contributor (-0.62% mom). Last month, Global equity market dipped in December 2024 but overall, still finished the year with a gain. The December market weaknesses was largely due to continuing US dollar strength and heightened concern over US tariff escalation. Domestically, JCI did not experience any window-dressing this December as most of the large-caps continue to underperform with investors remained worry about higher-for-longer stance from US Fed, which then affected the Rupiah to weakened again by -1.6% MoM to Rp16,102/USD in December 2024. Foreign investors continued their selling spree into December 2024 as they recorded another net outflow amounting to -Rp5.0tn, decelerating compared to -Rp16.8tn in November 2024. Indonesia Government Sukuk Index Total Return recorded positive by 0.08% on a monthly basis. Market sentiment came from IDR depreciation by -1.62% to Rp 16,102/USD and in line with foreign exchange reserves fell slightly to USD150.2 billion from USD151.2 billion.

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