



FUND FACT SHEET

USD ADVANCED ADVENTUROUS 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 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 1.88
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0873	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	: 1,732,999.8640
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

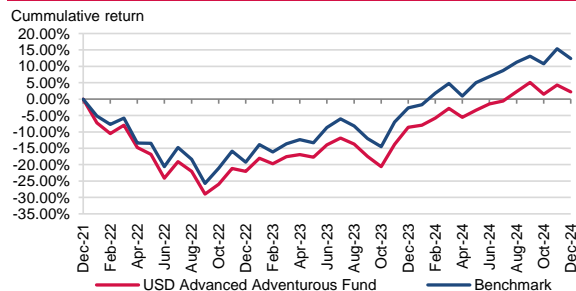
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	-1.99%	-2.71%	11.87%	11.87%	0.74%	0.00%	2.26%
Benchmark*	-2.59%	-0.66%	15.42%	15.42%	3.95%	0.00%	6.57%

*Current benchmark is effective since inception

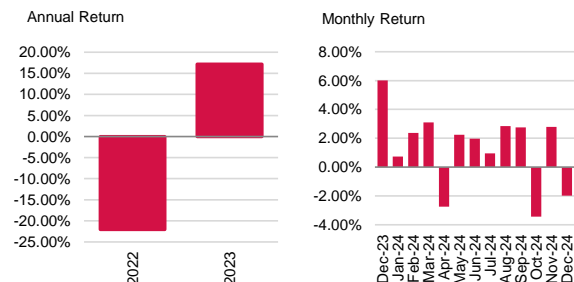
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

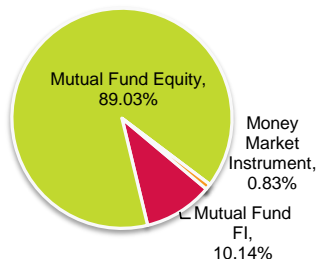
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	89.03%
MF Fixed Income	10.14%
TD + Cash	0.83%

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

In December 2024, USD Adventurous Fund booked positive performance of -1.99% mom and outperforming the benchmark. Global equities dipped in December 2024, though still ended the year up in double digits. For the month ending December 2024, Communication Services, Consumer Discretionary and Information Technology led while Materials, Energy and Utilities lagged. The fixed income markets fell in December 2024. US Treasuries, Investment Grade and High Yield indices all were down in December 2024. Treasuries index was down as US 10-year yield increased significantly in December 2024. Credit spreads expanded in December 2024 with High Yield spreads expanding more than Investment Grade spreads. The outlook for equities over the medium term remains constructive. On the fundamentals front, the US economy remains resilient and earnings growth in 2025 is expected to be higher than that of 2024. Investors have enjoyed 2 years of double digit returns in equity markets. Our assessment is that we remain in an equity bull market though the pace of increase in 2025 is expected to be more muted compared to the previous 2 years. In such an environment, Elite Fund's top-down (via AIA Stewardship) and bottom up (via best-in-class active managers) active management are poised to be important levers to steer the portfolio to achieve its investment objectives.

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