



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 42.52
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.04	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD
Fund Currency	: USD		10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Risk Level	: Moderate	Benchmark Duration	: 7.30
Fund Duration	: 7.31	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 14,007,741.0420

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	1.18%	3.90%	-0.51%	3.53%	-1.85%	0.84%	4.79%
Benchmark*	1.53%	3.92%	-0.97%	2.41%	-2.96%	0.03%	0.55%

*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)

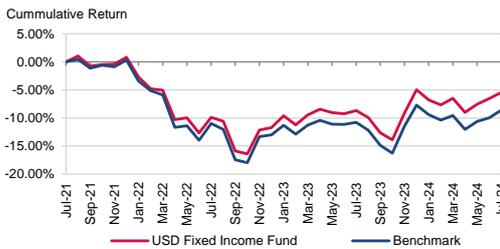
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

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

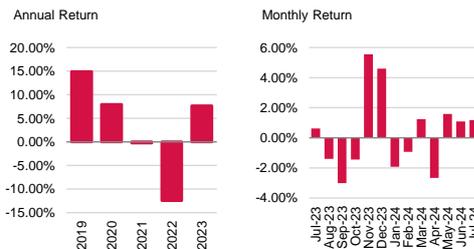
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

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

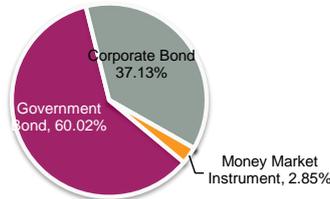
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Bank of East Asia Bond 2027 - Non Affiliates	INDON 2047
HSBC Holdings Bond 2027 - Non Affiliates	INDON 2048
INDOIS 2032	INDON 2049
INDOIS 2051	Lloyds Banking Group PI
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	Woori Bank Perp. Bond - Non Affiliates
INDON 2045	

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +1.18% in July 2024. This was influenced by the 10-year US Treasury yield and USD Indonesia Government bond yield, which both decreased by -37 bps and -17 bps to 4.03% and 4.99%, respectively. Meanwhile, US Federal Reserve maintained its interest rate unchanged and said that if data continues to boost the central's bank's confidence in slowing inflation, therefore a reduction in the policy rate could be on the table as soon as the next meeting in September.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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31 July 2024

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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 1,114,905.89
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 4,977.43	Benchmark	: 90% Bloomberg EM Local Currency
Fund Currency	: IDR		: Indonesia Total Return Index Unhedged IDR
Risk Level	: Moderate		: 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Duration	: 6.68	Benchmark Duration	: 5.33
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 223,992,287.8006

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.92%	2.44%	0.90%	1.27%	3.62%	5.11%	7.00%
Benchmark *	0.86%	2.14%	1.51%	1.98%	3.78%	5.58%	9.06%

*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)

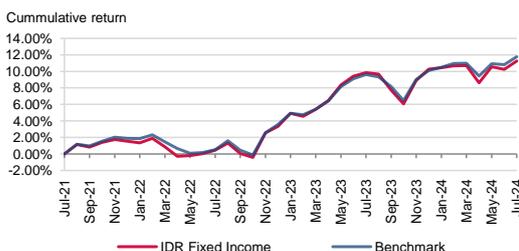
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

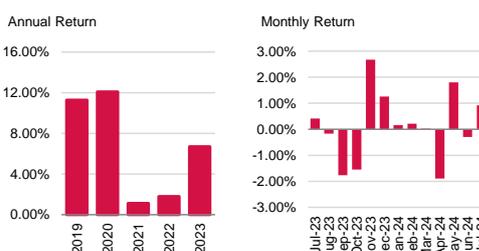
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

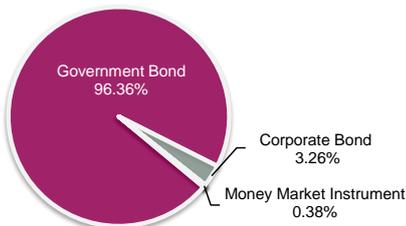
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Sector	Percentage
Government	96.36%
Financials	0.88%
Industrials	1.70%
Materials	0.45%
Communications	0.23%
TD + Cash	0.38%

TOP HOLDINGS

FR0050	FR0074	FR0083	FR0098
FR0067	FR0078	FR0087	FR0100
FR0068	FR0079	FR0089	FR0101
FR0072	FR0080	FR0096	PBS025
FR0073	FR0082	FR0097	

FUND MANAGER COMMENTARY

IDR Fixed Income Fund generated +0.92% in July 2024, and the 10-year government bond yield went down by -17 bps to 6.90%. Market sentiment came from IDR appreciation by +0.70% to Rp16,260/USD and in line with foreign fund inflow to bond market of IDR4.9 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and emphasize that, barring any global spillovers, the domestic economy should have room for a rate cut due to low inflation and solid GDP growth.

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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 7,563,029.88
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 14,052.52	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	: 538,197,302.9326

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	2.01%	-1.29%	-3.20%	-3.87%	1.67%	-2.51%	11.78%
Benchmark *	2.83%	-0.82%	-2.93%	-0.14%	5.20%	2.11%	13.01%

*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)

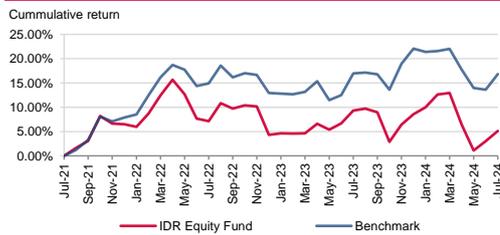
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

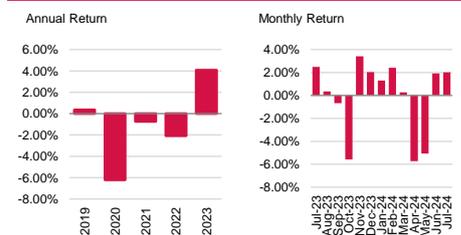
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

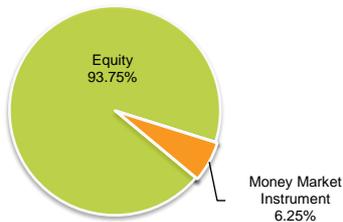
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.94%
Consumer Discretionary	6.77%
Consumer Staples	14.89%
Energy	6.75%
Financials	32.86%
Health Care	7.20%
Industrials	4.89%
Information Technology	0.52%
Materials	6.74%
Real Estate	2.76%
Utilities	0.44%
Bond < 1 Year	1.93%
TD + Cash	4.32%

TOP HOLDINGS

Adaro Minerals Indonesia - Non Affiliates	Indosat - Non Affiliates	United Tractors - Non Affiliates
AKR Corporindo - Non Affiliates	Jasa Marga (Persero) - Non Affiliates	XL Axiata - Non Affiliates
Aspirasi Hidup Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	
Astra International - Non Affiliates	MAP Aktif Adiperkasa - Non Affiliates	
Bank Central Asia - Non Affiliates	Mayora Indah - Non Affiliates	
Bank Mandiri - Non Affiliates	Medco Energi Internasional - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	
Ciputra Development - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates	
Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2024, IDR Equity Fund booked positive performance of +2.01% mom again, albeit lower than the benchmark performance. Financials, Materials and Energy sectors were the biggest positive contributors, while Communication services the biggest negative. The large-banking names were the main drivers for the index, in anticipation of better earnings outlook and rate cuts. Energy sector also rebounded on strengthening commodity prices. Indonesia equity market continued its momentum from June into July with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. 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 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 473,924.53
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 2,190.59	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 216,345,141.0140
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**	0.36%	1.04%	2.38%	3.95%	2.39%	2.64%	4.39%
Benchmark*	0.14%	0.43%	0.98%	1.65%	1.08%	1.64%	3.45%

*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)

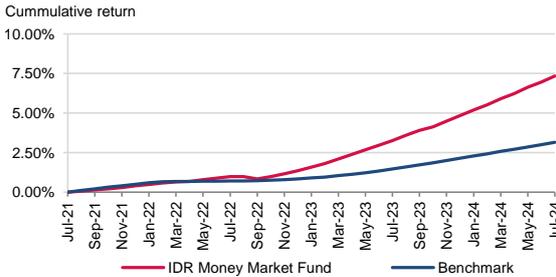
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

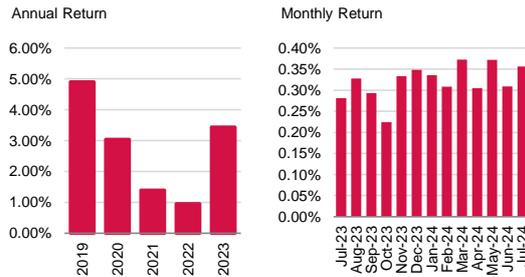
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

FR0044	TD Bank Bukopin - Non Affiliates
FR0081	TD Bank Syariah Indonesia - Non Affiliates
PBS026	TD Bank Tabungan Negara Syariah - Non Affiliates
Sukuk Wakalah CIMB Niaga Auto Finance I 2024A - Non Affiliates	

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.36% in July 2024 performance. The deposit rates maintained at 4.00%-6.50% p.a. Inflation was down to 2.13% from 2.5% YoY in July, and the IDR strengthened by 0.70% in July 2024 to IDR16,260/USD. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and emphasize that, barring any global spillovers, the domestic economy should have room for a rate cut due to low inflation and solid GDP growth.

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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 15,547.57
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 2,038.23	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,627,966.5523
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**	0.38%	1.03%	2.15%	3.37%	1.97%	2.19%	3.98%
Benchmark*	0.14%	0.43%	0.98%	1.65%	1.08%	1.64%	3.40%

*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)

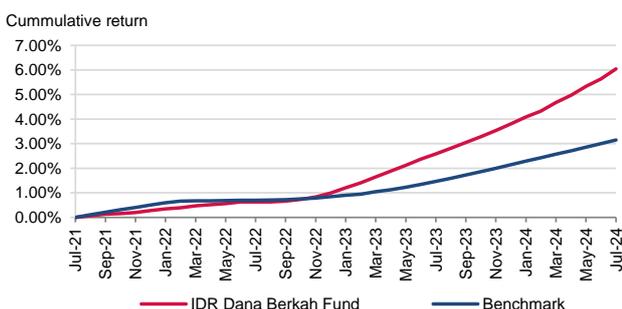
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

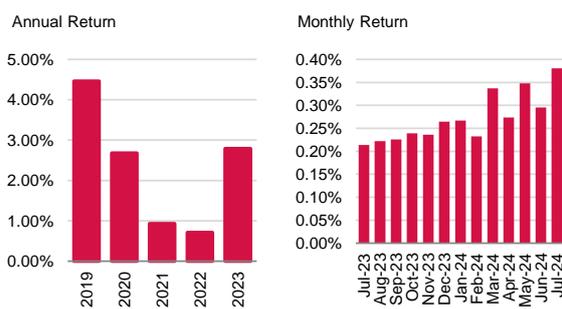
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1Year	45.73%
TD + Cash	54.27%

TOP HOLDINGS

PBS026
Sukuk Mudharabah Bkljt I BSI Th 1 2024A - Non Affilia
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 +0.38% in July 2024 performance. Sharia Mudarabah returns maintained at 4.50%–6.35% p.a. Inflation was down to 2.13% from 2.5% YoY in July, and the IDR strengthened by 0.70% in July 2024 to IDR16,260/USD. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and emphasize that, barring any global spillovers, the domestic economy should have room for a rate cut due to low inflation and solid GDP growth.

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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 320,754.09
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 2,489.28	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	: 128,854,269.7361
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**	1.85%	1.14%	0.39%	1.53%	7.32%	2.98%	5.88%
Benchmark*	1.95%	0.78%	-0.50%	-0.96%	6.99%	3.65%	4.60%

*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)

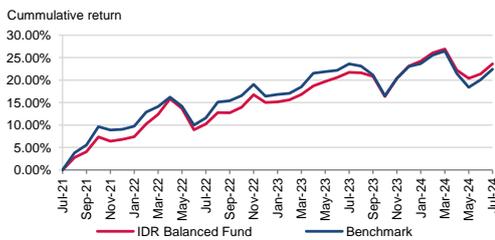
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

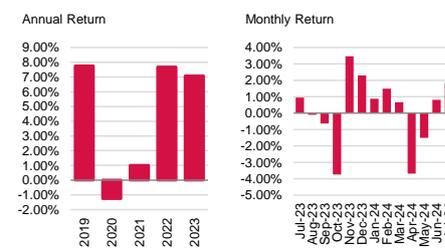
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

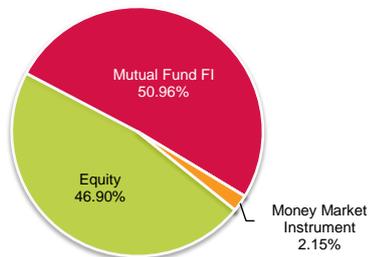
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.04%
Consumer Discretionary	0.81%
Consumer Staples	5.65%
Energy	2.41%
Financials	25.58%
Health Care	1.09%
Information Technology	1.08%
Industrials	2.51%
Materials	3.31%
Real Estate	0.42%
MF Fixed Income	50.96%
TD + Cash	2.15%

TOP HOLDINGS

Astra International - Non Affiliates	Merdeka Copper Gold - Non Affiliates
Bank Central Asia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	
BNP Paribas Proxima MF	

FUND MANAGER COMMENTARY

In July 2024, IDR Balanced Fund booked performance of +1.85% inline with the benchmark performance. The JCI continued its positive momentum from June into July, with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. Post the sell-off in previous months, renewed optimism was ignited by likelihood of earlier fed-rate-cut. Which helps interest sensitive nations like Indonesia. In terms of sectors inside MXID, Financials were the largest positive contributor (+2.4% mom), while Telecommunications was the largest negative contributor (-0.57% mom). Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive by 4.4% on monthly basis, while the 10-year government bond yield went down by 17 bps to 6.90%. Market sentiment came from IDR appreciation by +0.70% to Rp16,260/USD and in line with foreign fund inflow to bond market of IDR4.9 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and emphasize that, barring any global spillovers, the domestic economy should have room for a rate cut due to low inflation and solid GDP growth.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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31 July 2024

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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 12,107.52
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 1,693.36	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,149,993.4248
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**	0.43%	0.99%	2.12%	3.42%	2.12%	2.37%	3.63%
Benchmark*	0.14%	0.43%	0.98%	1.65%	1.08%	1.64%	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)

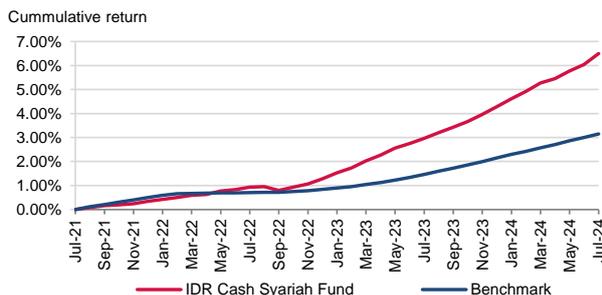
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

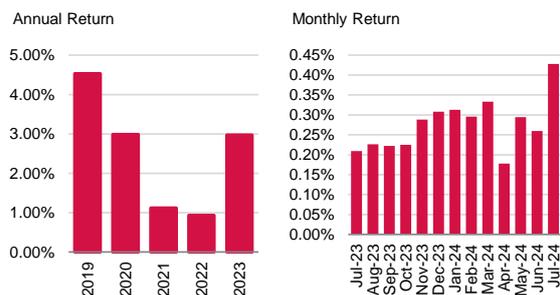
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Sector	Percentage
Bond < 1 Year	36.09%
TD + Cash	63.91%

TOP HOLDINGS

PBS026
Sukuk Mdhrrb Bkljt I BSI Th 1 2024A - Non Affiliates
TD Bank Central Asia 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 +0.43% in July 2024 performance. Sharia Mudarabah returns maintained to 4.50%–6.35% p.a. Inflation was down to 2.13% from 2.5% YoY in July, and the IDR strengthened by 0.70% in July 2024 to IDR16,260/USD. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and emphasize that, barring any global spillovers, the domestic economy should have room for a rate cut due to low inflation and solid GDP growth.

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FUND FACT SHEET

IDR EQUITY SYARIAH 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 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 391,503.18
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 804.17	Benchmark	: 98% Jakarta Islamic Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 486,843,189.8156
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	3.55%	1.28%	-2.70%	-8.73%	-1.61%	-6.85%	-1.53%
Benchmark*	3.07%	0.86%	-2.04%	-5.56%	0.68%	-4.28%	1.59%

*Current benchmark is effective from 1 Mar 2023

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

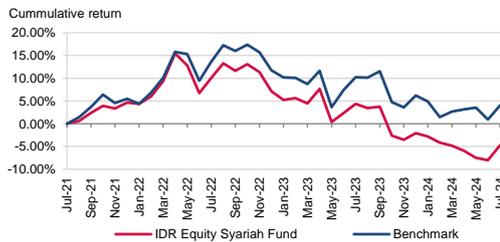
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

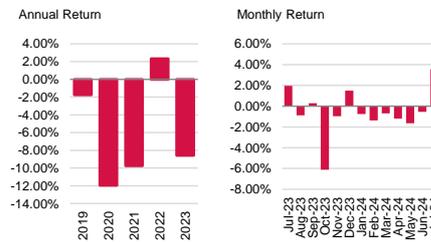
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

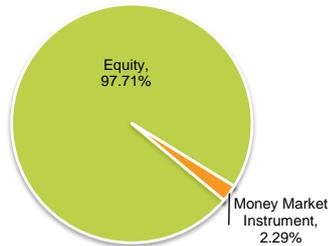
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Sector	Percentage
Communication Services	14.62%
Consumer Discretionary	9.40%
Consumer Staples	17.98%
Energy	12.98%
Financials	3.38%
Health Care	5.33%
Industrials	12.59%
Information Technology	0.96%
Materials	15.79%
Real Estate	3.13%
Utilities	1.55%
TD + Cash	2.29%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Mitra Adiperkasa - Non Affiliates
AKR Corporindo - Non Affiliates	Indah Kiat Pulp and Paper - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	XL Axiata - Non Affiliates
Astra International - Non Affiliates	Indosat - Non Affiliates	
Bank Syariah Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Mayora Indah - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Merdeka Copper Gold - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2024, IDR Equity Syariah Fund booked positive performance of +3.55% mom, better than the benchmark performance. By sector inside Jakarta Islamic Index, Materials (especially Amman Mineral) were the largest positive contributor (+1.5% mom), while Telecommunications (especially Telkom) was the largest negative contributor (-1.28% mom). Last month, global equities rose moderately driven by Japan, South-Africa and India. The semi-AI trade was then further pressured by geopolitical tensions. Additionally, a sharp increase in betting odds in favor of a Republican presidential win came into greater focus. ECB kept the rates unchanged as expected after cutting 25bps in June. Domestically, the JCI continued its momentum from June into July with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. The large-banking names were the main drivers for the index, in anticipation of better earnings outlook and rate cuts. Energy sector also rebounded on strengthening commodity prices, consumer-sector on resilient 2Q24 result. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor 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 1,491.49
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 151,043.80
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 : 101,270,210.1282

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	2.00%	1.91%	0.12%	-2.80%	1.18%	-1.46%	2.88%
Benchmark*	1.78%	1.28%	0.24%	-1.90%	2.09%	0.62%	3.45%

*Current benchmark is effective from 1 Jan 2020

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

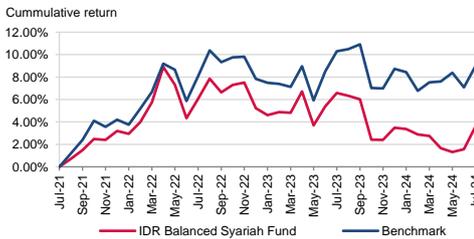
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

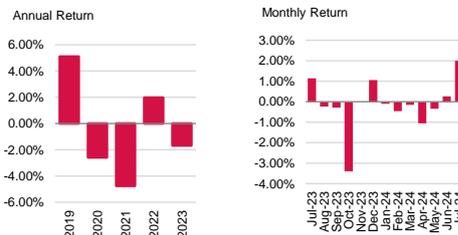
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

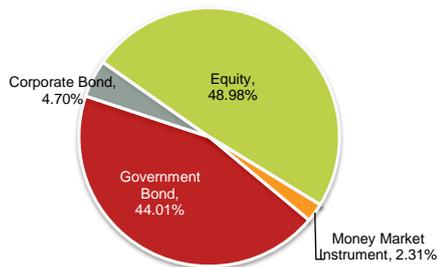
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.00%
Consumer Discretionary	4.86%
Consumer Staples	9.11%
Energy	7.48%
Financials	1.62%
Health Care	2.49%
Industrials	6.03%
Information Technology	0.46%
Materials	7.44%
Real Estate	1.62%
Utilities	0.88%
Communication Services (Bond)	4.70%
Government Bond	44.01%
TD + Cash	2.31%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	Sukuk Negara IFR6
Amman Mineral Internasional - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS004	United Tractors - Non Affiliates
Astra International - Non Affiliates	PBS005	
Bank Syariah Indonesia - Non Affiliates	PBS012	
Charoen Pokphand 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	

FUND MANAGER COMMENTARY

In July 2024, IDR Balanced Syariah Fund booked positive performance of +2.00% mom, better than the benchmark performance. The Indonesian equity market continued its momentum from June into July with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. Post the sell-off in previous months, renewed optimism was ignited by likelihood of earlier fed-rate-cut. Which helps interest sensitive nations like Indonesia. In terms of sectors inside Jakarta Islamic Index, materials (especially Amman Mineral) were the largest positive contributor (+1.5% mom), while Telecommunications (especially Telkom) was the largest negative contributor (-1.28% mom). IBPA Indonesia Government Sukuk Index Total Return recorded positive by 6.8% on a monthly basis. Market sentiment came from IDR appreciation by +0.70% to Rp16,260/USD and in line with foreign fund inflow to bond market of IDR4.9 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and emphasize that, barring any global spillovers, the domestic economy should have room for a rate cut due to low inflation and solid GDP growth.

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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	Fund Size (million)	: IDR 5,168,117.71
Launch Date	: 06 January 2011	Fund Management Fee	: 2.00% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,972.05	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 2,620,680,761.1194
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	1.99%	0.79%	2.37%	-0.31%	4.92%	0.78%	5.13%
Benchmark*	2.18%	0.80%	3.01%	1.55%	7.62%	2.90%	5.82%

*Current benchmark is effective since 1 Jan 2018

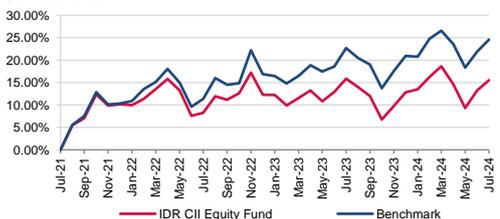
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

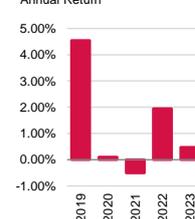
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

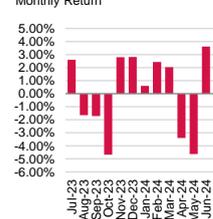


ANNUAL & MONTHLY RETURN

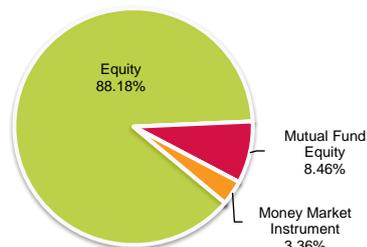
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.82%
Consumer Discretionary	4.54%
Consumer Staples	9.30%
Energy	4.55%
Financials	46.13%
Health Care	3.08%
Industrials	2.51%
Information Technology	2.25%
Materials	2.78%
Real Estate	2.62%
Utilities	0.58%
MF Equity	8.46%
TD + Cash	3.36%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Infosys Ltd - Non Affiliates
Bank Central Asia - Non Affiliates	iShares Asia Trust ETF
Bank Mandiri - Non Affiliates	Kalbe Farma - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Medco Energi Internasional - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates
Bharti Airtel Ltd - Non Affiliates	Reliance Industries Ltd - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Ciputra Development - Non Affiliates	Tata Consultancy Svs Ltd - Non Affiliates
GOTO Gojek Tokopedia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
HDFC Bank Ltd - Non Affiliates	Tencent Holding Ltd - Non Affiliates
Indofood CBP Sukses Makmur - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2024, IDR China India Indonesia Fund booked performance of +1.99% mom, in line with the benchmark performance. MSCI Indonesia and India continue its positive performance extending >2.5% MoM, while MSCI China dropped by 2%. By sector inside MSCI Indonesia, Financials were the largest positive contributor (+2.4% mom), while Telecommunications was the largest negative contributor (-0.57% mom). Last month, global equities rose moderately driven by Japan, South-Africa, and India. The semi/AI trade was then further pressured by geopolitical tensions. Additionally, a sharp increase in betting odds in favor of a Republican presidential win came into greater focus. ECB kept the rates unchanged as expected after cutting 25bps in June. Domestically, the JCI continued its momentum from June into July with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. The large-banking names were the main drivers for the index, in anticipation of better earnings outlook and rate cuts, despite the previous concern on liquidity and asset-quality. 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

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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 494,661.99
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 1,137.01	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	: 435,053,659.6880
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**	2.45%	-0.54%	-2.76%	-6.36%	2.81%	-0.86%	1.32%
Benchmark*	2.91%	0.82%	1.41%	4.60%	7.09%	3.87%	5.17%

*Current benchmark is effective from 1 Mar 2023

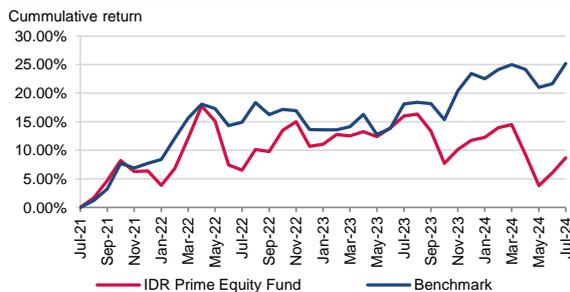
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

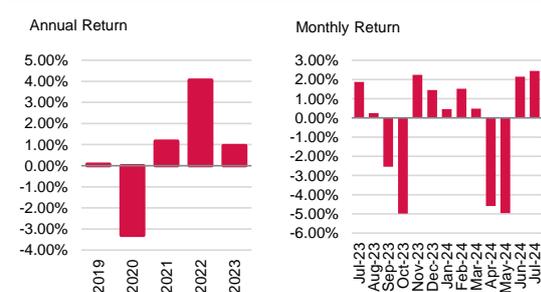
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

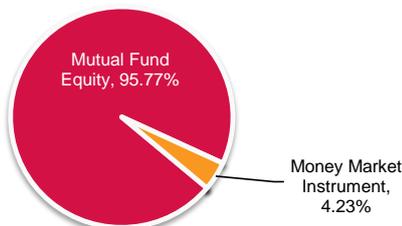
LAST 3 YEARS CUMULATIVE RETURN



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 July 2024, IDR Prime Equity Fund booked positive performance of +2.45% mom, slightly below the benchmark performance. By sector inside JCI, energy was the largest positive contributor (+1.1% mom), while utilities was the largest negative contributor (-0.7% mom). Last month, global equities rose moderately driven by Japan, South Africa, and India. The semi/AI trade was then further pressured by geopolitics. Potential additional US scrutiny of sales of chip-making equipment to China. A sharp increase in betting odds in favor of a Republican presidential win brought this news into sharper focus. ECB kept the rates unchanged as expected after cutting 25bps in June, ECB maintained its interest rates in July. JCI continued its momentum from June into July with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. The large-banking names were the main drivers for the index as quality earnings improvement were seen across these names, despite previous concern on liquidity and asset-quality. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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INVESTMENT OBJECTIVE

The 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 109,113.05
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 1,747.30	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.04
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.95	Total Unit	: 62,446,786.0639
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**	0.91%	2.55%	1.40%	2.11%	3.40%	5.19%	5.87%
Benchmark*	0.91%	2.31%	2.09%	3.02%	4.71%	6.45%	7.06%

*Current benchmark is effective since 1 Mar 2023

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

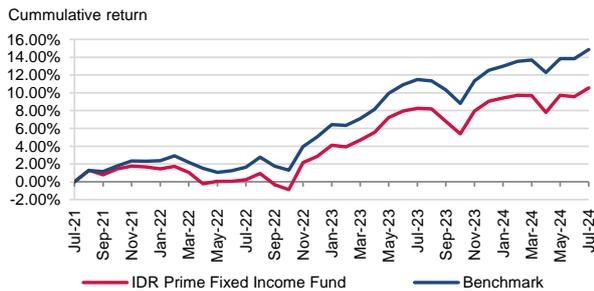
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

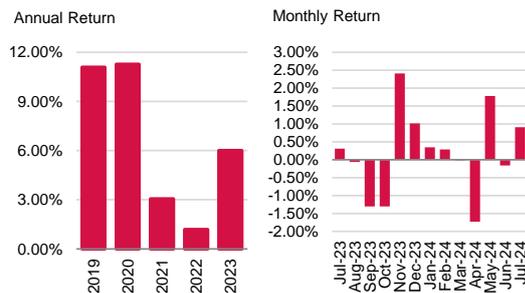
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

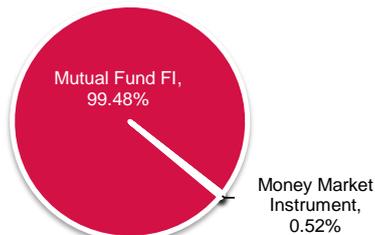
LAST 3 YEARS CUMULATIVE RETURN



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 +0.91% in July 2024, and the 10-year government bond yield went down by -17 bps to 6.90%. Market sentiment came from IDR appreciation by +0.70% to Rp16,260/USD and in line with foreign fund inflow to bond market of IDR4.9 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and emphasize that, barring any global spillovers, the domestic economy should have room for a rate cut due to low inflation and solid GDP growth.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH 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 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	Fund Size (million)	: IDR 34,165.84
Launch Date	: 10 June 2015	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 888.53	Benchmark	: 98% Indonesia Sharia Stock 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	: 38,451,927.15

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	5.55%	3.69%	3.37%	-0.73%	0.16%	-3.03%	-1.28%
Benchmark*	4.23%	3.34%	2.16%	3.08%	8.63%	3.78%	3.91%

*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)

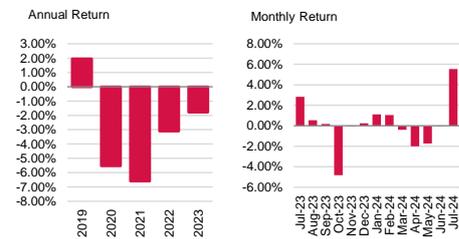
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.42%
Consumer Discretionary	11.31%
Consumer Staples	20.69%
Energy	9.30%
Financials	4.17%
Health Care	4.70%
Industrials	11.87%
Information Technology	2.31%
Materials	17.84%
Real Estate	6.95%
TD + Cash	1.45%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indah Kiat Pulp and Paper - Non Affiliates	Selamat Sempurna - Non Affiliates
Adaro Minerals 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	
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	

FUND MANAGER COMMENTARY

In July 2024, IDR Growth Equity Syariah Fund booked positive performance of +5.55% mom, better than the benchmark performance. By sector inside Indonesia Sharia Stock Index, Energy (especially Bayan Resources) were the largest positive contributors (+1.9% mom), followed by Materials (+1.3% mom). Telecommunications (especially Telkom) was the largest negative contributor (-0.7% mom). Last month, global equities rose moderately driven by Japan, South-Africa and India. The semi/AI trade was then further pressured by geopolitical tensions. Additionally, a sharp increase in betting odds in favor of a Republican presidential win came into greater focus. ECB kept the rates unchanged as expected after cutting 25bps in June. Domestically, the JCI continued its momentum from June into July with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. The large-banking names were the main drivers for the index, in anticipation of better earnings outlook and rate cuts. Energy sector also rebounded on strengthening commodity prices, consumer-sector on resilient 2Q24 result. 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	Fund Size (million) : IDR 33,815.64
Launch Date : 10 June 2015	Fund Management Fee : 1.85% per annum
Launch Price : IDR 1,000.00	Pricing Frequency : Daily
Unit Price (NAV) : IDR 1,149.94	Benchmark : 50% Indonesia Sharia Stock Index
Fund Currency : IDR	50% Indonesia Gov. Sukuk Index (IGSIX)
Risk Level : Moderate to High	Custodian Bank : Citibank, N.A
Managed By : PT. AIA FINANCIAL	Total Unit : 29,406,481.2452

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	2.72%	2.57%	2.67%	1.13%	2.30%	0.41%	1.54%
Benchmark*	2.38%	2.56%	2.38%	3.31%	6.60%	2.31%	2.95%

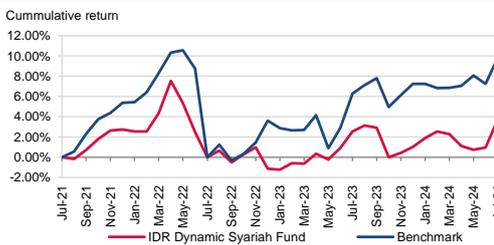
*Current benchmark is effective from 1 Jan 2020

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

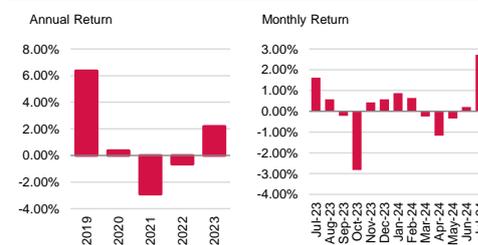
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

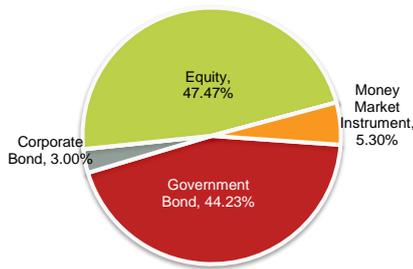
LAST 3 YEARS CUMULATIVE RETURN



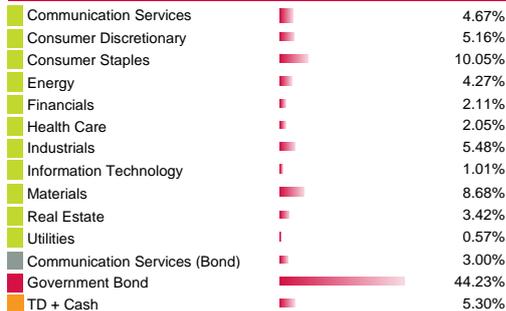
ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indosat - Non Affiliates	PBS017
Amman Mineral Internasional - Non Affiliates	Industri Jamu dan Farmasi Sido Muncul - Non Affiliate	PBS028
Arwana Citramulia - Non Affiliates	Japfa Comfeed Indonesia - Non Affiliates	PBS033
Astra International - Non Affiliates	Mayora Indah - Non Affiliates	Selamat Sempurna - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Sukuk Ijarah Brklnjt III XL Axiata I TH22B - Non Affiliates
Chandra Asri Pacific - Non Affiliates	Pakuwon Jati - Non Affiliates	Sukuk Negara IFR6
Ciputra Development - Non Affiliates	PBS003	Telekom Indonesia Persero - Non Affiliates
Cisarua Mountain Dairy - Non Affiliates	PBS004	United Tractors - Non Affiliates
Indofood Sukses Makmur - Non Affiliates	PBS012	

FUND MANAGER COMMENTARY

In July 2024, IDR Dynamic Syariah Fund booked positive performance of +2.72% mom, better than the benchmark performance. The Indonesian equity market continued its momentum from June into July with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. Post the sell-off in previous months, renewed optimism was ignited by likelihood of earlier fed-rate-cut. Which helps interest sensitive nations like Indonesia. In terms of sectors inside Indonesia Sharia Stock Index, Energy (especially Bayan Resources) were the largest positive contributors (+1.9% mom), followed by Materials (+1.3% mom). Telecommunications (especially Telkom) was the largest negative contributor (-0.7% mom). IBPA Indonesia Government Sukuk Index Total Return recorded positive by 6.8% on a monthly basis. Market sentiment came from IDR appreciation by +0.70% to Rp16,260/USD and in line with foreign fund inflow to bond market of IDR4.9 trillion. Meanwhile, Bank Indonesia maintained its interest rates at 6.25% and emphasize that, barring any global spillovers, the domestic economy should have room for a rate cut due to low inflation and solid GDP growth.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 48.82
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.37	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 35,536,139.17
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	-0.53%	4.84%	9.36%	13.15%	-0.15%	5.09%	4.13%
Benchmark*	1.26%	7.30%	11.42%	13.56%	2.74%	8.13%	7.82%

*Current benchmark is effective since 1 Jan 2018

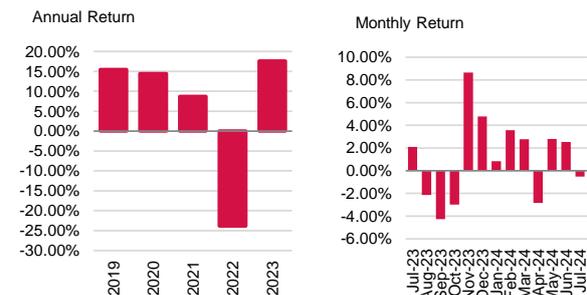
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses. Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

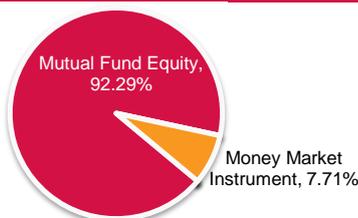
LAST 3 YEARS CUMULATIVE RETURN



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 July 2024, USD Global Growth Opportunity Equity Fund booked negative performance of -0.53% mom, below the benchmark performance. Last month, global equities rose moderately driven by Japan, South Africa, and India. The semi/AI trade was then further pressured by geopolitics. Potential additional US scrutiny of sales of chip-making equipment to China. A sharp increase in betting odds in favor of a Republican presidential win brought this news into sharper focus. ECB kept the rates unchanged as expected after cutting 25bps in June, ECB maintained its interest rates in July. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with optimal growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 3.81
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0078	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	: 3,781,752.4029
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

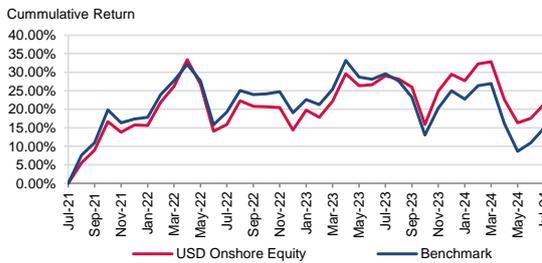
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	3.22%	-0.99%	-6.27%	-5.92%	6.67%	-1.63%	0.11%
Benchmark*	3.57%	-1.04%	-8.06%	-11.33%	4.76%	-2.58%	-0.93%

*Current benchmark is effective since inception

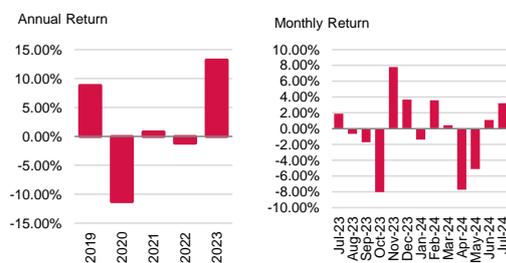
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

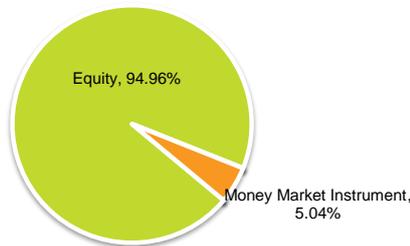
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.59%
Consumer Discretionary	2.20%
Consumer Staples	11.96%
Energy	5.57%
Financials	51.23%
Health Care	1.84%
Industrials	4.58%
Information Technology	2.58%
Materials	6.33%
Real Estate	1.09%
TD + Cash	5.04%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Bank Negara Indonesia - Non Affiliates	Mastersystem Infotama - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Bank Rakyat Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates
Astra International - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Central Asia - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	United Tractor - Non Affiliates

FUND MANAGER COMMENTARY

In July 2024, USD Onshore Equity Fund booked performance of +3.22% mom, below the benchmark performance. By sector inside MSCI Indonesia, Financials were the largest positive contributor (+2.4% mom), while Telecommunications was the largest negative contributor (-0.57% mom). Last month, global equities rose moderately driven by Japan, South-Africa and India. The semi/AI trade was then further pressured by geopolitical tensions. Additionally, a sharp increase in betting odds in favor of a Republican presidential win came into greater focus. ECB kept the rates unchanged as expected after cutting 25bps in June. Domestically, the JCI continued its momentum from June into July with foreign investors turned net buyer as they recorded a net foreign inflow of Rp6.7tn in July 2024, compared to the net foreign outflow of Rp3.6tn seen in June 2024. The large-banking names were the main drivers for the index, in anticipation of better earnings outlook and rate cuts, despite the previous concern on liquidity and asset-quality. 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 July 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 26.71
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.5357	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 17,391,597.9628
Managed By	: PT. BNP Paribas Asset Management (since January 10 th , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-0.37%	7.89%	13.75%	16.36%	4.76%	8.33%	6.53%
Benchmark*	0.28%	8.51%	12.95%	16.38%	3.85%	11.05%	8.37%

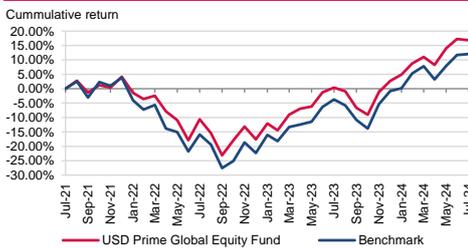
*Current benchmark is effective since 10 January 2023 onwards

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

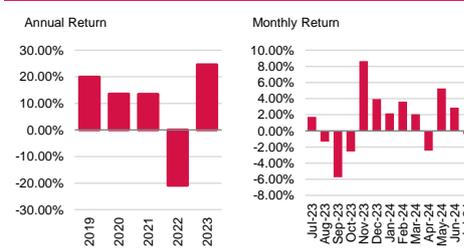
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

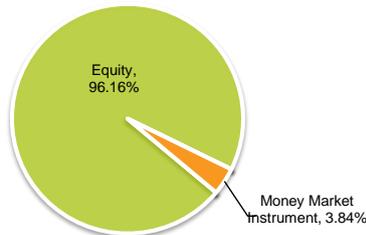
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.93%
Consumer Discretionary	12.22%
Consumer Staples	5.65%
Energy	3.56%
Financials	3.49%
Health Care	15.40%
Industrials	10.39%
Information Technology	35.86%
Materials	4.65%
TD + Cash	3.84%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In July 2024, USD Prime Global Equity Fund booked negative performance of -0.37% mom, slightly below the benchmark performance. Last month, global equities rose moderately driven by Japan, South Africa, and India. The semi/AI trade was then further pressured by geopolitics. Potential additional US scrutiny of sales of chip-making equipment to China. A sharp increase in betting odds in favor of a Republican presidential win brought this news into sharper focus. ECB kept the rates unchanged as expected after cutting 25bps in June, ECB maintained its interest rates in July. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 29.98
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8856	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 33,857,882.1287
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**	-0.85%	3.24%	8.43%	5.20%	-9.33%	0.35%	-1.84%
Benchmark*	0.12%	4.30%	6.50%	4.07%	-4.75%	1.29%	-1.46%

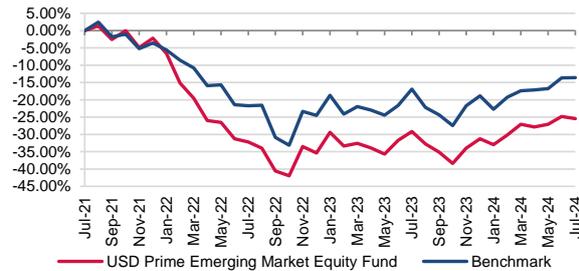
*Current benchmark is effective since inception

**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

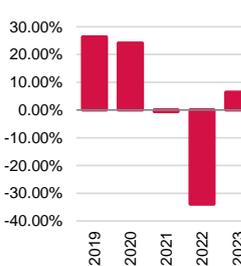
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

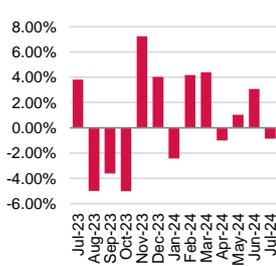


ANNUAL & MONTHLY RETURN

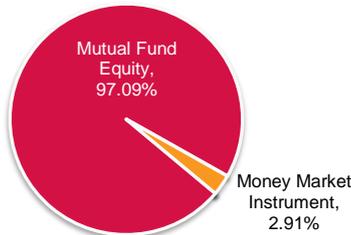
Annual Return



Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Fidelity Emerging Market Class A Acc MF
- TD + Cash

FUND MANAGER COMMENTARY

In July 2024, USD Prime Emerging Market Equity Fund booked negative performance of -0.85% mom, below the benchmark performance. Last month, global equities rose moderately driven by Japan, South Africa, and India. The semi/AI trade was then further pressured by geopolitics. Potential additional US scrutiny of sales of chip-making equipment to China. A sharp increase in betting odds in favor of a Republican presidential win brought this news into sharper focus. ECB kept the rates unchanged as expected after cutting 25bps in June, ECB maintained its interest rates in July. China equities were quite volatile in July amidst ups and downs in market expectations over more policy support prior to and post the 3rd plenum (15-18 July) and the politburo meeting (30 July). China's 2Q GDP growth moderated to 4.7% yoy. The June activity data continues to send mixed signals. Industrial production came in above expectations, growing 5.3% yoy. Retail sales grew at a subdued pace of 2.0% yoy in June. In June 2024, China's manufacturing PMI remained in contractionary territory for the second consecutive month. 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 July 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 258,182.73
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 1,030.21	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 250,611,456.8907
Managed By	: PT. Schroders Investment Management Indonesia (since at May 22 nd , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	2.34%	-0.42%	-0.84%	-2.47%	3.97%	-0.46%	0.52%
Benchmark*	2.39%	0.25%	-1.76%	-0.60%	4.53%	1.60%	3.20%

*Current benchmark is effective from 22 May 2023

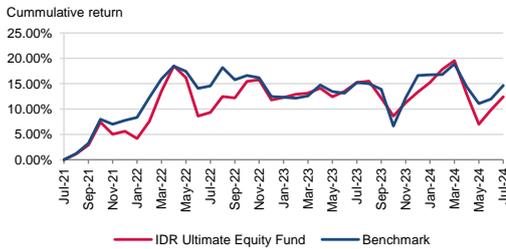
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

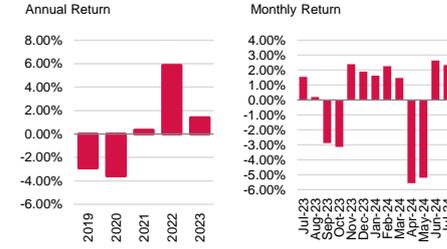
1 May 2022 - 21 May 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

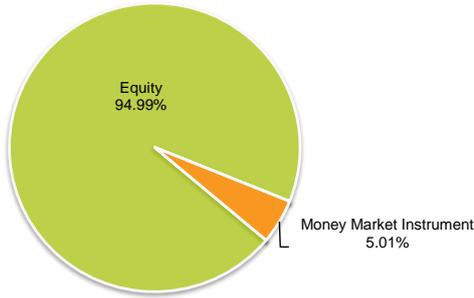
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.22%
Consumer Discretionary	2.92%
Consumer Staples	17.46%
Energy	3.13%
Financials	38.13%
Health Care	7.81%
Industrials	4.41%
Information Technology	0.33%
Materials	5.32%
Real Estate	5.12%
Utilities	1.14%
TD + Cash	5.01%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In July 2024, Consumer Staples, Infrastructure, Property and Banks are sectors that contributed positively to IDR Ultimate Equity fund performance. The share price of those sectors increased during the month. Some foreign inflow managed supported the banks during the month. Meanwhile, from Consumer staples sector give solid 2Q24 earnings results. Property and infrastructure rallied as investors chased for interest rate cut play with Fed now is expected to cut rates starting in September. Additionally, our position in Communication Services helped our performance as its share price declined. 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 will become positive tailwind for Indonesian equity asset class in medium-long term horizon.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Balanced

FUND INFORMATION

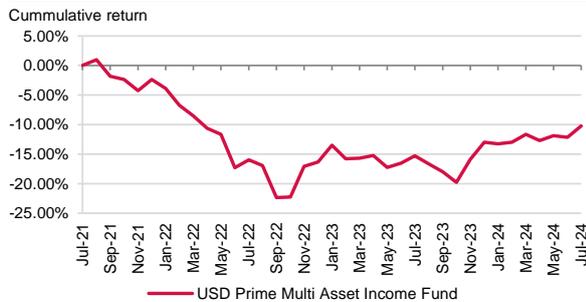
Investment Strategy	: Balanced	Fund Size (million)	: USD 2.44
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0410	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 2,339,687.9677
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

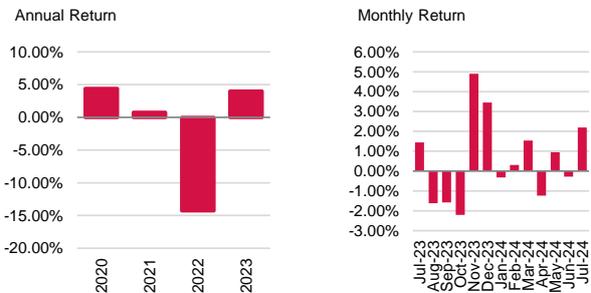
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	2.20%	2.88%	3.17%	6.01%	-3.52%	-0.11%	0.73%

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

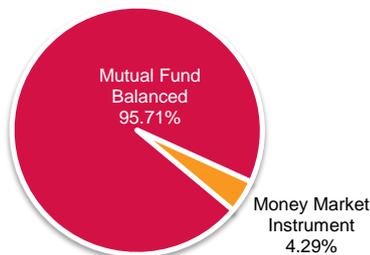
LAST 3 YEARS CUMULATIVE RETURN



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 returns over the month. The exposure to loans and structured credit holdings, along with social infrastructure equities, contributed to performance. Global investment grade bonds contributed to returns on the back of strong coupon income. The exposure to Asian high yield bonds added value, as credit spreads tightened due to extended policy support for the embattled Chinese real estate sector, strong domestic demand and as credit markets remained well anchored by technical due to limited new bond issuance. US high yield bonds also aided returns as yields retreated later in the quarter on the back of softer labour market conditions and encouraging news on inflation. However, this was partially offset by the allocation to emerging market local currency bonds, primarily due to negative currency moves and higher local yields. The exposure to core global equities supported returns as investors gained confidence globally over expectations for rate cuts by major central banks. The tactical position in South Korea also aided returns on the back of ongoing enthusiasm around AI stocks amid strong earnings and outlook. These gains were offset by positions in European equities, amid political uncertainty around the French elections. Tactical positions in US small and mid-cap equities also weighed on returns.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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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	Fund Size (million)	: USD 14.25
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9771	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 14,580,963.9867
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-3.16%	-2.32%	-0.92%	-12.22%	-14.43%	-0.38%	-0.46%
Benchmark*	-2.55%	3.26%	7.63%	-1.92%	-9.47%	-0.76%	-1.05%

*Current benchmark is effective since inception

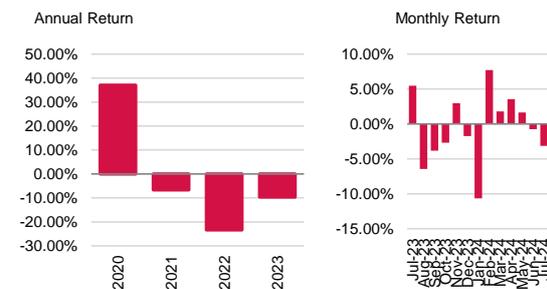
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

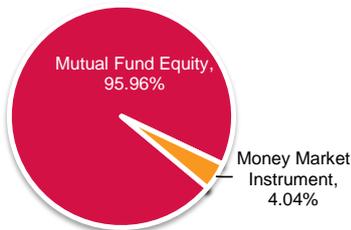
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Schroder Int. Greater China AAC MF
- TD + Cash

FUND MANAGER COMMENTARY

In July 2024, USD Prime Greater China Equity Fund booked negative performance of -3.16% mom, below the benchmark performance. Last month, global equities rose moderately driven by Japan, South Africa, and India. The semi/AI trade was then further pressured by geopolitics. Potential additional US scrutiny of sales of chip-making equipment to China. A sharp increase in betting odds in favor of a Republican presidential win brought this news into sharper focus. ECB kept the rates unchanged as expected after cutting 25bps in June, ECB maintained its interest rates in July. China equities were quite volatile in July amidst ups and downs in market expectations over more policy support prior to and post the 3rd plenum (15-18 July) and the politburo meeting (30 July). China's 2Q GDP growth moderated to 4.7% yoy. The June activity data continues to send mixed signals. Industrial production came in above expectations, growing 5.3% yoy. Retail sales grew at a subdued pace of 2.0% yoy in June. In June 2024, China's manufacturing PMI remained in contractionary territory for the second consecutive month. 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 July 2024

PT AIA FINANCIAL

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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 1.92
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0577	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	: 1,819,662.9181
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

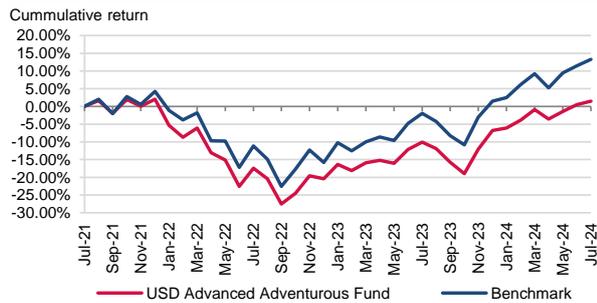
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	0.95%	5.24%	8.82%	12.87%	0.49%	0.00%	1.70%
Benchmark*	1.68%	7.66%	11.62%	15.59%	4.24%	0.00%	6.35%

*Current benchmark is effective since inception

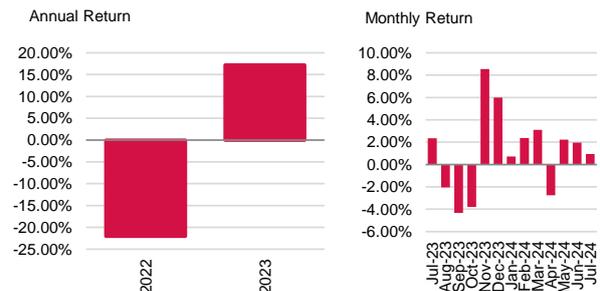
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

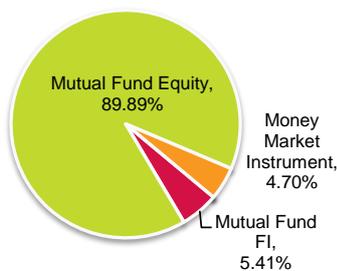
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	89.89%
MF Fixed Income	5.41%
TD + Cash	4.70%

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 July 2024, USD Advanced Adventurous Fund booked positive return of +0.95% mom, below the benchmark. Global equities continued to rally in July 2024, up for the 3 consecutive months since the drawdown in May 2024. For the month ending July 2024, there was a shift in leadership and saw Utilities, Financials and Industrials led while Communication Services, Information Technology and Consumer Discretionary lagged. Treasuries, Investment Grade and High Yield indices delivered positive returns in July 2024. Corporate bonds outperformed Treasuries. Notwithstanding the short-term risk management measures, the outlook for equities over the medium term remains constructive. Fundamentals continue to hold up and while there are signs that economic growth is slowing. For the Elite Funds managed by AIAIM, equities weight has decreased for risk management purposes.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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31 July 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 0.98
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9904	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	: 985,021.5585
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

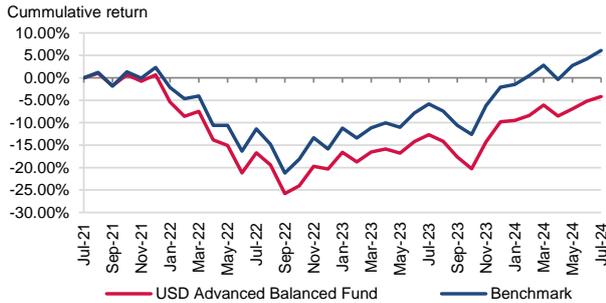
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	1.11%	4.76%	6.20%	9.74%	-1.41%	0.00%	-0.30%
Benchmark*	1.82%	6.48%	8.34%	12.66%	1.98%	0.00%	2.95%

*Current benchmark is effective since inception

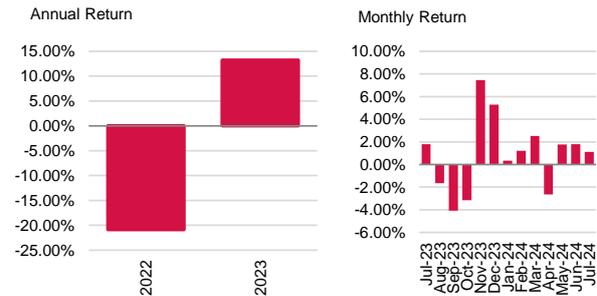
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

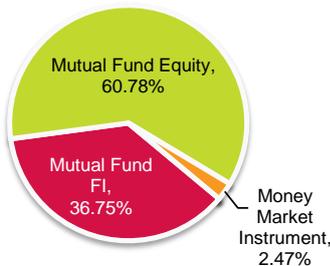
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	60.78%
MF Fixed Income	36.75%
TD + Cash	2.47%

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 July 2024, USD Advanced Balanced Fund booked positive return of +1.11% mom, below the benchmark. Global equities continued to rally in July 2024, up for the 3 consecutive months since the drawdown in May 2024. For the month ending July 2024, there was a shift in leadership and saw Utilities, Financials and Industrials led while Communication Services, Information Technology and Consumer Discretionary lagged. Treasuries, Investment Grade and High Yield indices delivered positive returns in July 2024. Corporate bonds outperformed Treasuries. Notwithstanding the short-term risk management measures, the outlook for equities over the medium term remains constructive. Fundamentals continue to hold up and while there are signs that economic growth is slowing. For the Elite Funds managed by AIAIM, equities weight has decreased for risk management purposes.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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31 July 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 0.52
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9048	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	: 580,128.9872
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

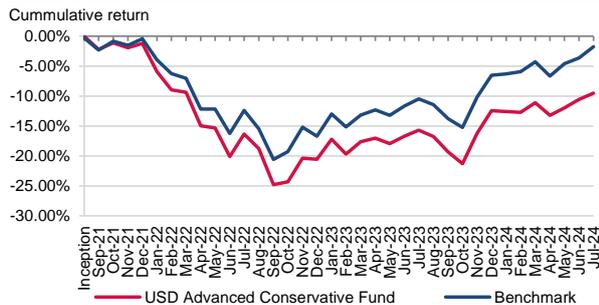
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	1.19%	4.26%	3.34%	7.33%	0.00%	0.00%	-3.37%
Benchmark*	1.96%	5.29%	5.13%	9.73%	0.00%	0.00%	-0.56%

*Current benchmark is effective since inception

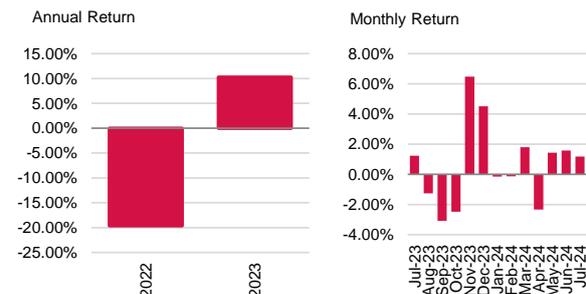
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**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

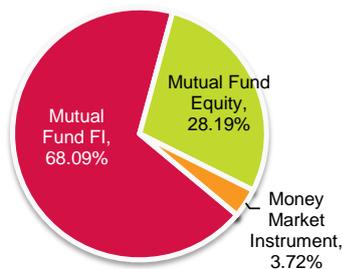
LAST 2 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	28.19%
MF Fixed Income	68.09%
TD + Cash	3.72%

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 July 2024, USD Advanced Conservative Fund booked positive return of +1.19% mom, below the benchmark. Global equities continued to rally in July 2024, up for the 3 consecutive months since the drawdown in May 2024. For the month ending July 2024, there was a shift in leadership and saw Utilities, Financials and Industrials led while Communication Services, Information Technology and Consumer Discretionary lagged. Treasuries, Investment Grade and High Yield indices delivered positive returns in July 2024. Corporate bonds outperformed Treasuries. Notwithstanding the short-term risk management measures, the outlook for equities over the medium term remains constructive. Fundamentals continue to hold up and while there are signs that economic growth is slowing. For the Elite Funds managed by AIAIM, equities weight has decreased for risk management purposes.

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