



FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 November 2024

PT AIA FINANCIAL

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

INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy : Balanced
Launch Date : 30 August 2021
Launch Price : USD 1.00
Unit Price (NAV) : USD 0.9293
Fund Currency : USD
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 0.54
Fund Management Fee : 1.05% per annum
Pricing Frequency : Daily
Benchmark : 30% MSCI World Total Return Index +
70% Bloomberg Barclays Global Agg. TR Index
Custodian Bank : Citibank, N.A
Total Unit : 579,777.3121

FUND PERFORMANCE

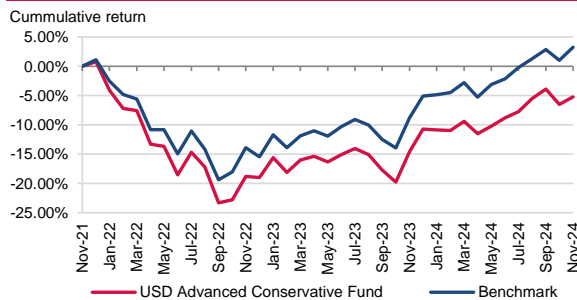
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	1.35%	0.25%	6.14%	10.92%	-1.78%	0.00%	-2.23%
Benchmark*	2.23%	1.94%	8.81%	13.22%	1.08%	0.00%	0.56%

*Current benchmark is effective since inception

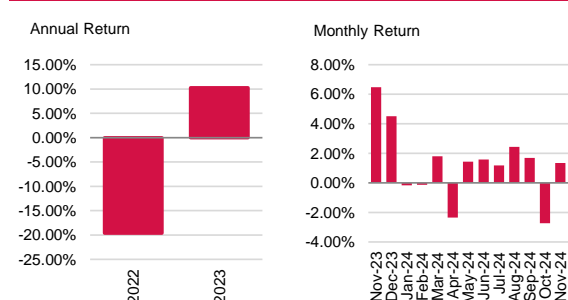
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

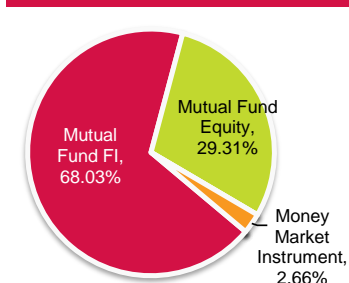
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	29.31%
MF Fixed Income	68.03%
TD + Cash	2.66%

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 November 2024, USD Adventurous Fund booked positive performance of +1.35% mom but underperforming the benchmark. Global equities bounced back from the decline in October 2024. Across the major geographic regions, US equities led, while Asia equities lagged in conjunction with Trump's victory in the US presidential election. President-elect Trump's pledges to cut taxes and focus on deregulation have proven to be a tailwind for U.S. equities. In contrast, his threats of imposing 25% tariffs on Canada and Mexico, along with a 10% increase for China, have further dented already depressed EM investor sentiment. The fixed income markets delivered positive returns in November 2024. US Treasuries, Investment Grade and High Yield indices all were up in November 2024. Treasuries index was up as US 10-year yield declined in November 2024. Our assessment is that we remain in an equity bull market. The pull-back in October 2024 was quickly bought into and equities bounced back in November 2024. The conclusive results of the US election removed political uncertainty and helped boost risk sentiment.

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