



# FUND FACT SHEET

## IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 October 2024

### PT AIA FINANCIAL

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

### INVESTMENT OBJECTIVE

The Portfolio is 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 325,116.79
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 2,533.71	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 128,316,661.4621

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-1.74%	1.78%	2.18%	8.15%	5.43%	3.47%	5.90%
Benchmark*	-1.34%	1.66%	1.15%	6.84%	4.32%	4.10%	4.63%

\*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)

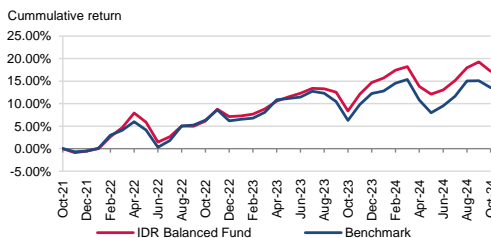
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

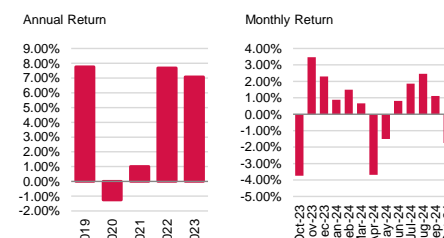
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

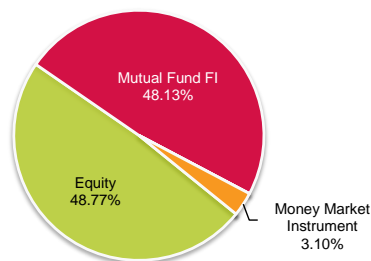
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	3.27%
Consumer Discretionary	0.79%
Consumer Staples	4.22%
Energy	3.05%
Financials	28.17%
Health Care	1.09%
Information Technology	1.17%
Industrials	2.00%
Materials	3.67%
Real Estate	1.35%
MF Fixed Income	48.13%
TD + Cash	3.10%

### TOP HOLDINGS

Bank Central Asia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Mandiri - Non Affiliates	Summarecon Agung - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
BNP Paribas Proxima MF	
Merdeka Copper Gold - Non Affiliates	

### FUND MANAGER COMMENTARY

In October 2024, IDR Balanced Fund booked performance of -1.74% MoM, below than the benchmark performance. In October 2024, MXID Index booked negative -4.86% MoM, majority of blue-chip names (like Bank Mandiri -3.3%, Bank BRI -3.0%, Telkom -5.7%) became the main drag for the index as institutional investors' confidence were affected by external factors. In terms of sectors inside MXID, all sectors were negative and financials contributing to the largest negative contribution (-3.28% mom). Rupiah also weakened to IDR15,697/USD (-3.7% MoM) – causing an even rising negative impact towards equity markets' confidence. Foreign investors turned better sellers of the JCI during Oct24 as they were recorded with net outflow of -IDR8.8tn during the month, compared to net inflow of IDR4.7tn in Sep24. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded negative by 1.01% on monthly basis, and the 10-year government bond yield went up by 34 bps to 6.79%. Market sentiment came from IDR depreciation by -3.68% to IDR15,697/USD and FX reserve declined by -USD0.3 billion to USD149.9 billion. Uncertainties from the upcoming Presidential election result in US as well as escalating tensions in the Middle East have led investors to adopt a more cautious stance in the domestic bond market.

**DISCLAIMER:** IDR Balanced Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.