



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 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 42.26
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.16	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Fund Currency	: USD	Benchmark Duration	: 7.42
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 7.54	Total Unit	: 13,357,933.2665
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 Fixed Income**	1.44%	5.46%	3.69%	12.84%	-0.23%	1.20%	4.94%
Benchmark*	1.35%	5.43%	2.82%	11.46%	-1.36%	0.35%	0.71%

*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)

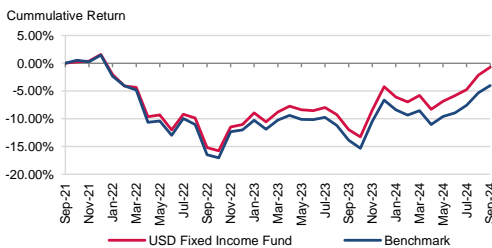
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

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

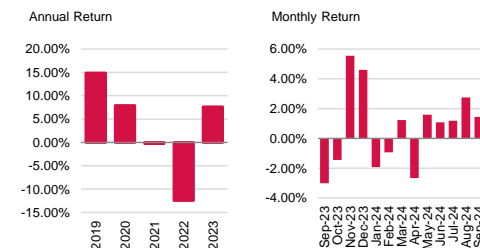
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

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

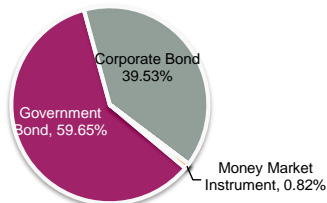
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Bank of East Asia Bond 2027 - Non Affiliates	INDON 2045
DBS Group Holding Ltd Bond 2049 - Non Affiliates	INDON 2047
HSBC Holdings Bond 2027 - Non Affiliates	INDON 2048
INDOIS 2032	INDON 2049
INDOIS 2051	Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2030	PT Bank Mandiri Tbk Bond 2026 - Non Affiliates
INDON 2032	PT Bank Negara Indonesia Tbk Bond 2029 - Non Affiliates
INDON 2037	Standard Chartered Bond 2028 - Non Affiliates
INDON 2038	United Overseas Bank Ltd Bond 2032 - Non Affiliates
INDON 2043	

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +1.44% in September 2024. This was influenced by the 10-year US Treasury yield and USD Indonesia Government bond yield, which both decreased by -12 bps to 3.78% and 4.60%, respectively. Meanwhile, The Federal Reserve cut interest rates by 50 basis points and lifted forecasts for further rate cuts this year, as the central bank kicks off a rate-cut cycle to shore up the economy following a prolonged battle against surging inflation.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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30 September 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 1,164,834.59
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 5,123.12	Benchmark	: 90% Bloomberg EM Local Currency Indonesia Total Return Index Unhedged IDR 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR		
Risk Level	: Moderate		
Fund Duration	: 7.19		
Managed By	: PT. AIA FINANCIAL	Benchmark Duration	: 6.54
		Custodian Bank	: Citibank, N.A
		Total Unit	: 227,368,333.3124

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	1.10%	3.88%	3.85%	6.30%	4.34%	5.50%	7.08%
Benchmark *	1.08%	3.52%	4.18%	6.06%	4.33%	5.90%	9.11%

*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)

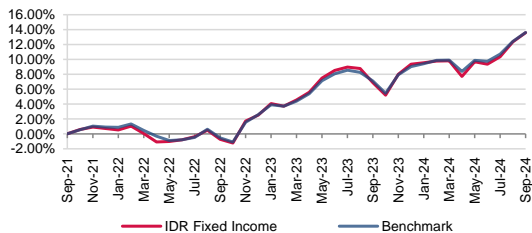
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

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

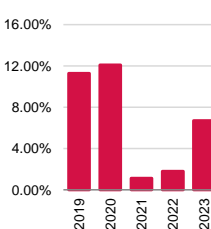
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

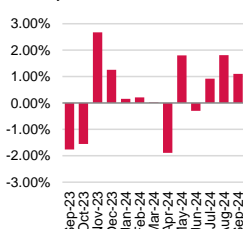


ANNUAL & MONTHLY RETURN

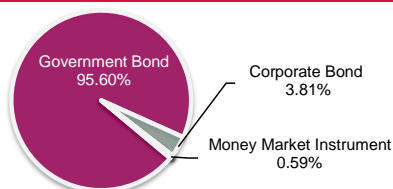
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government	95.60%
Financials	1.30%
Communications	2.51%
TD + Cash	0.59%

TOP HOLDINGS

FR0050	FR0074	FR0083	FR0100
FR0067	FR0075	FR0089	FR0101
FR0068	FR0078	FR0096	FR0103
FR0072	FR0079	FR0097	PBS025
FR0073	FR0080	FR0098	

FUND MANAGER COMMENTARY

IDR Fixed Income Fund generated +1.10% in September 2024, and the 10-year government bond yield went down by -18 bps to 6.45%. Market sentiment came from IDR appreciation by +2.04% to Rp15,140/USD and in line with foreign fund inflow to bond market of IDR18.3 trillion. Meanwhile, Bank Indonesia cut its interest rates by 25 bps to 6.00% and said that this is a pre-emptive move to sustain economic expansion, rather than a reactive measure to counteract a sharp slowdown or imminent recession.

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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 7,547,146.04
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 14,712.06	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	: 512,990,596.0017

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	1.96%	6.80%	1.34%	0.97%	2.20%	-0.42%	11.91%
Benchmark *	1.08%	7.01%	1.00%	4.06%	5.45%	3.71%	13.10%

*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)

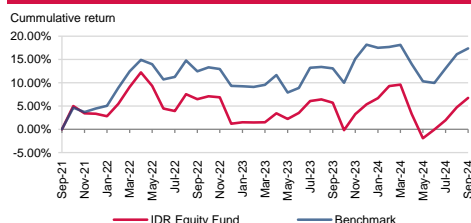
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

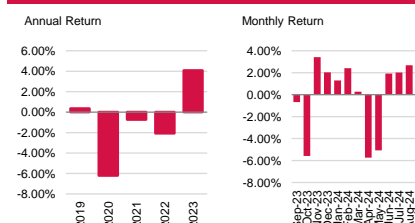
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

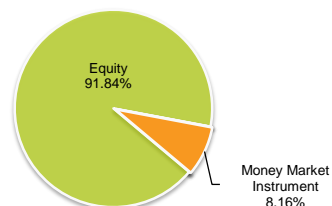
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.83%
Consumer Discretionary	5.81%
Consumer Staples	11.03%
Energy	6.28%
Financials	37.68%
Health Care	7.52%
Industrials	2.95%
Information Technology	0.61%
Materials	5.88%
Real Estate	5.25%
Bond < 1 Year	1.96%
TD + Cash	6.20%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	TD Bank Rakyat Indonesia - Non Affiliates
AKR Corporindo - Non Affiliates	Erajaya Swasembada - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
Aspirasi Hidup Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia - Non Affiliates
Astra International - Non Affiliates	Kalbe Farma - Non Affiliates	United Tractors - Non Affiliates
Bank Central Asia - Non Affiliates	Mayora Indah - Non Affiliates	
Bank Mandiri - Non Affiliates	Medikaloka Hermina - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	
Bank Syariah Indonesia - Non Affiliates	Pakuwon Jati - Non Affiliates	
BFI Finance Indonesia - Non Affiliates	Sarana Menara Nusantara - Non Affiliates	
Ciputra Development - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2024, IDR Equity Fund booked positive performance of +1.96% mom, above the benchmark performance. By sector inside JCI, Consumer Discretionary was the largest positive contributor (+0.6% mom), while Utilities was the largest negative contributor (-2% mom). Last month, Global equities continued to rally in September 2024 (MSCI World +2.2% MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). China has unleashed a series of aggressive monetary stimulus measures to resuscitate its faltering economy. The range of actions announced represent the most significant stimulatory action taken since 2015. The move precipitated a fierce rally across China's equity market, with the MSCI China index gaining over 23% through September, the second-largest monthly gain this century. JCI reversed its gain in Sep as the index moved 2% lower. Before the sell off, JCI touched all-time-high level of 7,905 as Indonesia is the beneficiary of rate cuts. Rupiah strengthened by +2.0% m-m in Sep, touching 1-year-low of Rp15,100. The selloff was driven by sudden exclusion of Barito Renewable Energy from FTSE which affected the other unique names (i.e. Chandra Asri Pacific, Amman Mineral, Petindo Jaya Kreasi, etc.) and flows rotation to China as the Chinese government announced new incentives package recently. The rotation to China affected wrote-off the early gains on some big cap stocks. Despite the selloff, Indonesia still recorded a net foreign inflow of Rp4.7tn. 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 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 475,059.04
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 2,206.60	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 215,290,105.3699
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**	0.40%	1.09%	3.13%	4.08%	2.59%	2.63%	4.39%
Benchmark*	0.14%	0.44%	1.27%	1.70%	1.11%	1.59%	3.43%

*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)

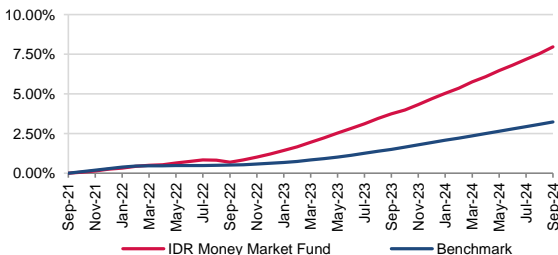
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

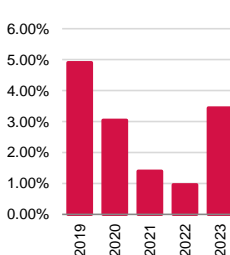
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

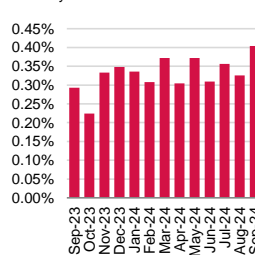


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	55.88%
TD + Cash	44.12%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.40% in September 2024 performance. The deposit rates maintained at 4.00%-6.50% p.a. Inflation was down to 1.84% in September from 2.12% YoY, and the IDR strengthened by 2.04% in September to IDR15,140/USD. Meanwhile, Bank Indonesia cut its interest rates by 25 bps to 6.00% and said that this is a pre-emptive move to sustain economic expansion, rather than a reactive measure to counteract a sharp slowdown or imminent recession.

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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 16,967.53
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 2,051.20	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,272,010.6384
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**	0.35%	1.02%	2.80%	3.57%	2.15%	2.18%	3.98%
Benchmark*	0.14%	0.44%	1.27%	1.70%	1.11%	1.59%	3.38%

*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)

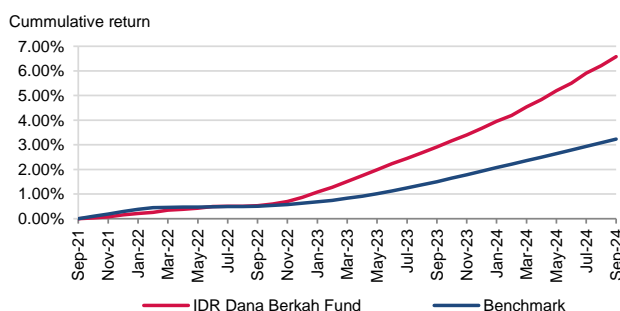
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

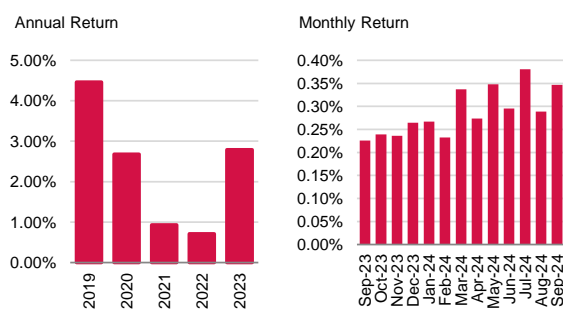
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	42.13%
TD + Cash	57.87%

TOP HOLDINGS

PBS026
Sukuk Mdhrbh Bkljt I BSI Th 1 2024A - Non Affiliates
TD Bank Danamon Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates
TD BTPN Syariah - Non Affiliates

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.35% in September 2024 performance. Sharia Mudarabah returns increased to 4.50%–6.50% p.a. Inflation was down to 1.84% in September from 2.12% YoY, and the IDR strengthened by 2.04% in September to IDR15,140/USD. Meanwhile, Bank Indonesia cut its interest rates by 25 bps to 6.00% and said that this is a pre-emptive move to sustain economic expansion, rather than a reactive measure to counteract a sharp slowdown or imminent recession.

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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 331,304.94
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 2,578.68	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	: 128,478,616.3887

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	1.10%	5.51%	3.99%	5.95%	7.15%	4.22%	6.05%
Benchmark*	0.04%	5.05%	2.52%	4.17%	6.13%	4.75%	4.75%

*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)

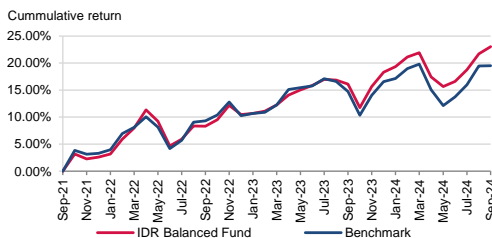
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

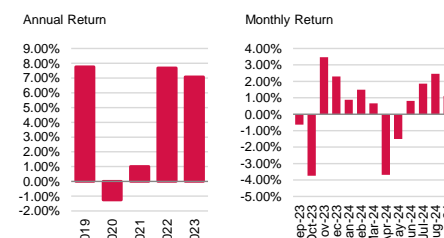
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

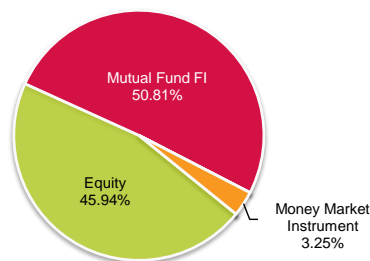
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.15%
Consumer Discretionary	0.98%
Consumer Staples	4.04%
Energy	3.65%
Financials	24.54%
Health Care	1.14%
Information Technology	1.10%
Industrials	1.88%
Materials	3.82%
Real Estate	1.63%
MF Fixed Income	50.81%
TD + Cash	3.25%

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	United Tractors - Non Affiliates
Merdeka Copper Gold - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2024, IDR Balanced Fund booked performance of +1.10% MoM, better than the benchmark performance. In September 2024, MSCI Indonesia returned -0.96% MoM while, JCI -2% MoM. During the month, China announced an aggressive monetary stimulus, considered to be the most significant stimulatory action taken since 2015. The move was well received by the market and spurred a rally across China's equity market, with the MSCI China index gaining over +23% through September. Domestically however, we saw capital outflow as foreign investors chased China markets and abroad. Despite the selloff, Indonesia still recorded a net foreign inflow of Rp4.7tn. In terms of sector inside MSCI Indonesia, Consumer Discretionary and Staples were the largest positive contributor (+0.65% MoM and +0.45% MoM respectively), while Materials were the biggest drag (-0.68% MoM). Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive by 3.19% on monthly basis, and the 10-year government bond yield went down by -18 bps to 6.45%. Market sentiment came from IDR appreciation by +2.04% to Rp15,140/USD and in line with foreign fund inflow to bond market of IDR18.3 trillion. Meanwhile, Bank Indonesia cut its interest rates by 25 bps to 6.00% and said that this is a pre-emptive move to sustain economic expansion, rather than a reactive measure to counteract a sharp slowdown or imminent recession.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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30 September 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 11,992.59
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 1,704.64	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,035,265.9727
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**	0.35%	1.10%	2.80%	3.66%	2.29%	2.37%	3.64%
Benchmark*	0.14%	0.44%	1.27%	1.70%	1.11%	1.59%	2.85%

*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)

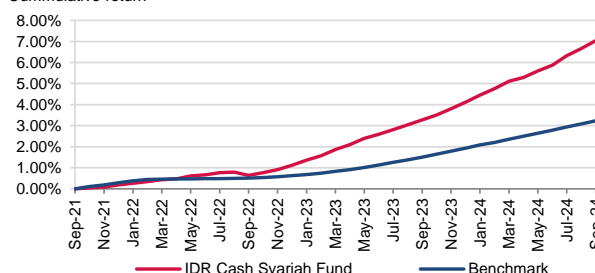
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

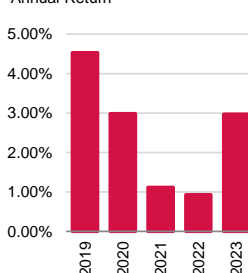
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

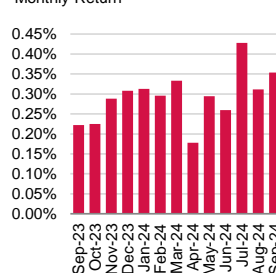


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	36.54%
TD + Cash	63.46%

TOP HOLDINGS

PBS026
Sukuk Mdhrrh Bkljt I Bank BSI Th 1 2024A - Non Aff
TD Bank Permata Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.35% in September 2024 performance. Sharia Mudarabah returns increased to 4.50%–6.50 p.a. Inflation was down to 1.84% in September from 2.12% YoY, and the IDR strengthened by 2.04% in September to IDR15,140/USD. Meanwhile, Bank Indonesia cut its interest rates by 25 bps to 6.00% and said that this is a pre-emptive move to sustain economic expansion, rather than a reactive measure to counteract a sharp slowdown or imminent recession.

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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 400,739.86
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 864.47	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	: 463,569,535.9588
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**	5.53%	11.32%	4.59%	-1.30%	0.01%	-5.24%	-1.02%
Benchmark*	1.72%	5.03%	-0.17%	-4.89%	0.09%	-3.80%	1.71%

*Current benchmark is effective from 1 Mar 2023

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

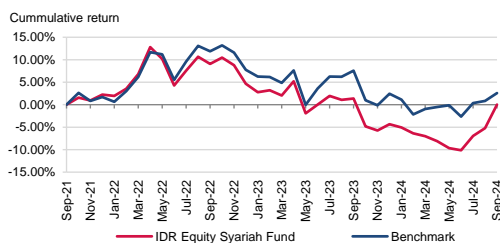
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

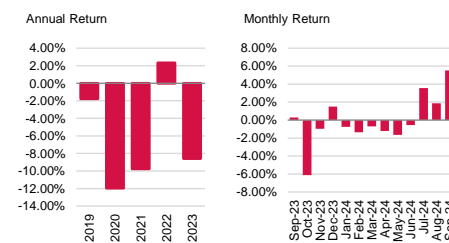
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

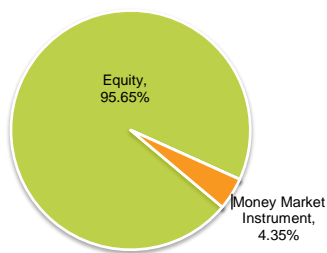
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.38%
Consumer Discretionary	11.19%
Consumer Staples	12.90%
Energy	15.66%
Financials	3.82%
Health Care	4.80%
Industrials	9.37%
Information Technology	0.99%
Materials	15.94%
Real Estate	6.69%
Utilities	0.90%
TD + Cash	4.35%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In September 2024, IDR Equity Syariah Fund booked positive performance of +5.53%MoM, better than the benchmark performance. By sector inside Jakarta Islamic Index, Consumer Discretionary (especially GOTO Gojek Tokopedia) were the largest positive contributor (+1.97% mom), while Materials (especially Amman Mineral) was the largest negative contributor (-1.87% mom). Global equities continued its rally in September 2024. Amongst major regions, MSCI China was the best performer, followed by South Africa. During the month, China announced an aggressive monetary stimulus, considered to be the most significant stimulatory action taken since 2015. The move was well received by the market and spurred a rally across China's equity market, with the MSCI China index gaining over +23% through September, the second-largest monthly gain this century. Domestically, JCI reversed its gain in September as the index closed the month -2% lower. During the month, JCI touched all-time-high level of 7,905 on the back of rate-cut optimism and the rupiah strengthening to IDR15,100 level. This however reversed in the last few days of September post China's stimulus announcement, which wrote-off early gains on some of the big cap stocks. Despite the selloff, Indonesia still recorded a net foreign inflow of Rp4.7tn. 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 1,556.38
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 149,337.80
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 : 95,951,719.0010

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	3.04%	6.43%	4.48%	1.97%	2.13%	-0.50%	3.15%
Benchmark*	1.23%	3.69%	2.12%	-0.47%	1.92%	1.00%	3.55%

*Current benchmark is effective from 1 Jan 2020

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

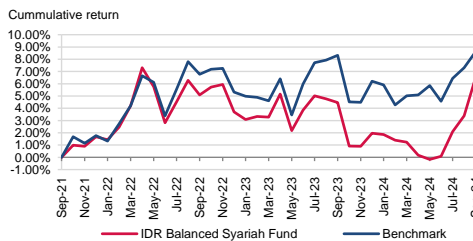
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

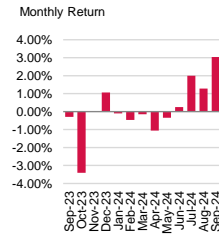
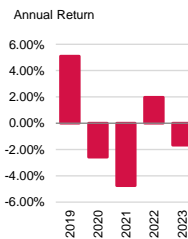
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

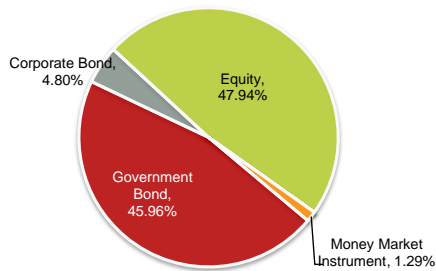
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.41%
Consumer Discretionary	6.15%
Consumer Staples	6.23%
Energy	8.26%
Financials	2.16%
Health Care	2.47%
Industrials	5.10%
Information Technology	0.49%
Materials	6.85%
Real Estate	3.46%
Utilities	0.36%
Communication Services (Bond)	4.80%
Government Bond	45.96%
TD + Cash	1.29%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Summarecon Agung - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS004	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	PBS005	United Tractors - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	PBS012	
GOTO Gojek Tokopedia - Non Affiliates	PBS028	
Indofood CBP Sukses Makmur - Non Affiliates	PBS029	
Indofood Sukses Makmur - Non Affiliates	PBS033	
Kalbe Farma - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	
Merdeka Copper Gold - Non Affiliates	Sukuk Negara IFR6 10.25% 15MAR30	

FUND MANAGER COMMENTARY

In September 2024, IDR Balanced Syariah Fund booked positive performance of +3.04% mom, better than the benchmark performance. In September 2024, JAKIISL returned +1.91%MoM while JCI -2%MoM. During the month, China announced an aggressive monetary stimulus, considered to be the most significant stimulatory action taken since 2015. The move was well received by the market and spurred a rally across China's equity market, with the MSCI China index gaining over +23% through September. Domestically however, we saw capital outflow (especially in big-cap stocks) as foreign investors chased China markets and abroad. Indonesia still recorded a net foreign inflow of Rp4.7tn. By sector inside Jakarta Islamic Index, Consumer Discretionary (especially GOTO) were the largest positive contributor (+1.97% mom), while Materials (especially Amman Mineral) was the largest negative contributor (-1.87% mom). IBPA Indonesia Government Sukuk Index Total Return recorded positive by 1.97% on a monthly basis. Market sentiment came from IDR appreciation by +2.04% to Rp15,140/USD and in line with foreign fund inflow to bond market of IDR18.3 trillion. Meanwhile, Bank Indonesia cut its interest rates by 25 bps to 6.00% and said that this is a pre-emptive move to sustain economic expansion, rather than a reactive measure to counteract a sharp slowdown or imminent recession.

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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 5,321,093.71
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 2,079.92	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	: 2,558,313,504.6959
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**	3.80%	7.57%	7.97%	8.78%	4.41%	2.75%	5.48%
Benchmark*	2.37%	6.43%	7.29%	9.03%	6.47%	4.66%	6.06%

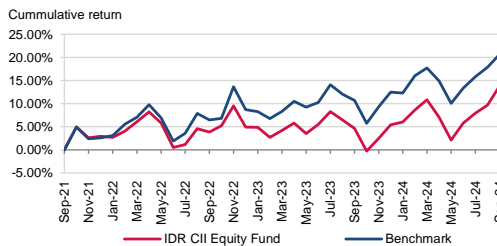
*Current benchmark is effective since 1 Jan 2018

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

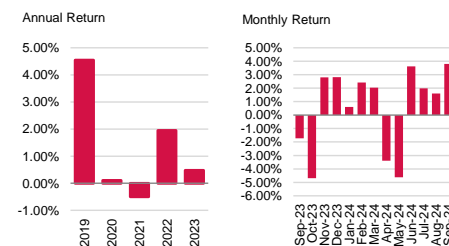
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

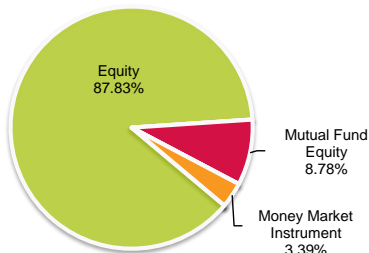
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.97%
Consumer Discretionary	7.04%
Consumer Staples	8.55%
Energy	3.68%
Financials	45.18%
Health Care	3.71%
Industrials	2.12%
Information Technology	1.89%
Materials	2.99%
Real Estate	3.15%
Utilities	0.53%
MF Equity	8.78%
TD + Cash	3.39%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Infosys Ltd - Non Affiliates	Zomato Limited - 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	
Bank Syariah Indonesia - Non Affiliates	Meituan-Class B - Non Affiliates	
BFI Finance Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Bharti Airtel Ltd - Non Affiliates	Pakuwon Jati - Non Affiliates	
Ciputra Development - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	
Erajaya Swasembada - Non Affiliates	Telekom Indonesia Persero - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	Tencent Holding Ltd - Non Affiliates	
Indofood CBP Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2024, IDR China India Indonesia Equity fund delivered +3.80% MoM, higher than benchmark performance. The major driver of the monthly performance came from China that Deliver >20% MoM performance. Fed's 50bps cut on September 19th, 2024 triggered an earlier-than-expected policy pivot in China. Released policy measures since September 2024 included moderate rate cuts, lending facilities for equity purchases and buybacks, and new relaxation in tier-1 cities home purchase restrictions. An upsized fiscal stimulus is likely on the way to alleviate the economic doldrums in China. 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 PRIME EQUITY FUND

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30 September 2024

PT AIA FINANCIAL

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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 491,507.21
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 1,194.04	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	: 411,634,148.0051
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**	1.66%	7.59%	2.12%	0.65%	2.92%	0.96%	1.79%
Benchmark*	-1.71%	6.31%	4.76%	7.99%	7.11%	5.23%	5.43%

*Current benchmark is effective from 1 Mar 2023

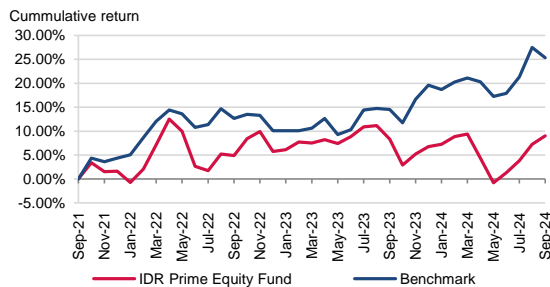
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

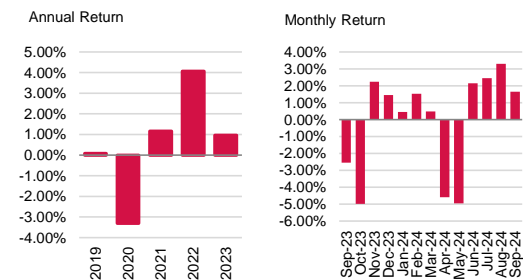
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

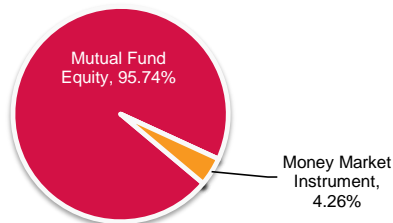
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Batavia Saham Cemerlang MF
- BNP Paribas SRI Kehati MF
- Schroder Dana Prestasi MF
- TD + Cash

FUND MANAGER COMMENTARY

In September 2024, IDR Prime Equity Fund booked positive performance of +1.66% mom, above the benchmark performance. By sector inside JCI, Consumer Discretionary was the largest positive contributor (+0.6% mom), while Utilities was the largest negative contributor (-2% mom). Last month, Global equities continued to rally in September 2024 (MSCI World +2.2%MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). China has unleashed a series of aggressive monetary stimulus measures to resuscitate its faltering economy. The range of actions announced represent the most significant stimulatory action taken since 2015. The move precipitated a fierce rally across China's equity market, with the MSCI China index gaining over 23% through September, the second-largest monthly gain this century. JCI reversed its gain in Sep as the index moved 2% lower. Before the sell off, JCI touched all-time-high level of 7,905 as Indonesia is the beneficiary of rate cuts. Rupiah strengthened by +2.0% m-m in Sep, touching 1-year-low of Rp15,100. The selloff was driven by sudden exclusion of BREN from FTSE which affected the other unique names (i.e. TPIA, AMMN, CUAN, etc.) and flows rotation to China as the Chinese government announced new incentives package recently. The rotation to China affected wrote-off the early gains on some big cap stocks. Despite the selloff, Indonesia still recorded a net foreign inflow of Rp4.7tn. 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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30 September 2024

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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 109,561.08
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 1,793.32	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.15
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 6.02	Total Unit	: 61,093,892.9951
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	1.04%	3.57%	4.07%	6.25%	4.03%	5.56%	6.05%
Benchmark*	1.11%	3.61%	4.83%	6.91%	5.23%	6.76%	7.22%

*Current benchmark is effective since 1 Mar 2023

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

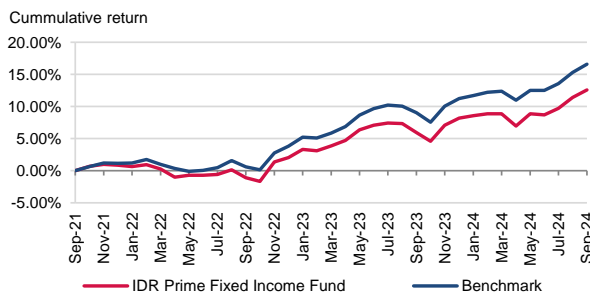
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

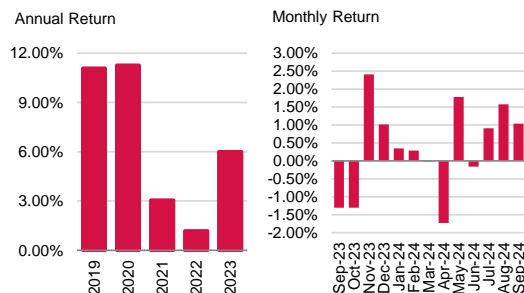
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

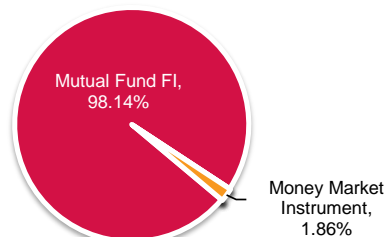
LAST 3 YEARS CUMULATIVE RETURN



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 +1.04% in September 2024, and the 10-year government bond yield went down by -18 bps to 6.45%. Market sentiment came from IDR appreciation by +2.04% to Rp15,140/USD and in line with foreign fund inflow to bond market of IDR18.3 trillion. Meanwhile, Bank Indonesia cut its interest rates by 25 bps to 6.00% and said that this is a pre-emptive move to sustain economic expansion, rather than a reactive measure to counteract a sharp slowdown or imminent recession.

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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 33,872.83
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 934.03	Benchmark	: 98% Indonesia Sharia Stock Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 36,265,095.81
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 Growth Equity Syariah**	4.26%	10.95%	8.67%	3.61%	1.54%	-1.92%	-0.73%
Benchmark*	0.39%	7.72%	5.58%	3.50%	8.57%	4.32%	4.21%

*Current benchmark is effective from 1 Mar 2022

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

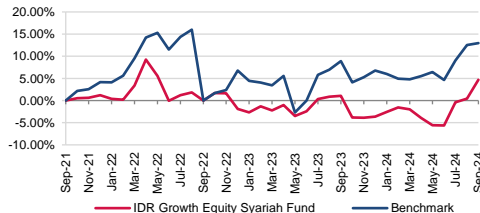
1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

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

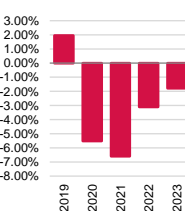
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

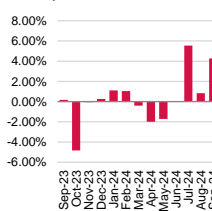


ANNUAL & MONTHLY RETURN

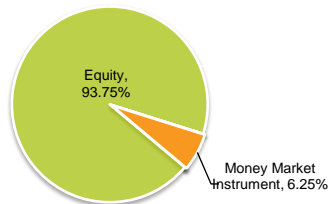
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.57%
Consumer Discretionary	12.93%
Consumer Staples	16.38%
Energy	10.56%
Financials	4.86%
Health Care	3.80%
Industrials	10.79%
Information Technology	2.46%
Materials	14.78%
Real Estate	9.62%
TD + Cash	6.25%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Selamat Sempurna - Non Affiliates
Arwana Citramulia - Non Affiliates	Industri Jamu Dan Farmasi Sido Muncul - Non Affiliates	Summarecon Agung - Non Affiliates
Astra International - Non Affiliates	Kalbe Farma - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Mastersystem Infotama - Non Affiliates	United Tractors - Non Affiliates
Chandra Asri Pacific - Non Affiliates	Mayora Indah - Non Affiliates	
Ciputra Development - Non Affiliates	Merdeka Battery Materials - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Erajaya Swasembada - Non Affiliates	Mitra Adiperkasa - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	
Harum Energy - Non Affiliates	Pakuwon Jati - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2024, IDR Growth Equity Syariah Fund booked positive performance of +4.26%MoM, better than the benchmark performance. By sector inside Indonesia Sharia Stock Index, Consumer Discretionary (especially GOTO Gojek Tokopedia) were the largest positive contributors (+1.03% mom), followed by Information Technology (+0.39% mom). Materials (especially Amman Mineral and Chandra Asri Pacific) was the largest negative contributor (-1.32% mom). Global equities continued its rally in September 2024. Amongst major regions, MSCI China was the best performer, followed by South Africa. During the month, China announced an aggressive monetary stimulus, considered to be the most significant stimulatory action taken since 2015. The move was well received by the market and spurred a rally across China's equity market, with the MSCI China index gaining over +23% through September, the second-largest monthly gain this century. Domestically, JCI reversed its gain in September as the index closed the month -2% lower. During the month, JCI touched all-time-high level of 7,905 on the back of rate-cut optimism and the rupiah strengthening to IDR15,100 level. This however reversed in the last few days of September post China's stimulus announcement, which wrote-off early gains on some of the big cap stocks. Despite the selloff, Indonesia still recorded a net foreign inflow of Rp4.7tn. 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
Launch Date : 10 June 2015
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,184.25
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 33,054.79
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Benchmark : 50% Indonesia Sharia Stock Index
50% Indonesia Gov. Sukuk Index (IGSIX)
Custodian Bank : Citibank, N.A
Total Unit : 27,912,063.1833

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	2.08%	5.78%	5.73%	3.78%	3.06%	1.04%	1.83%
Benchmark*	0.55%	4.98%	4.99%	4.43%	6.69%	2.69%	3.18%

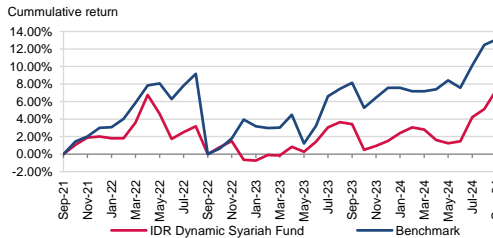
*Current benchmark is effective from 1 Jan 2020

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

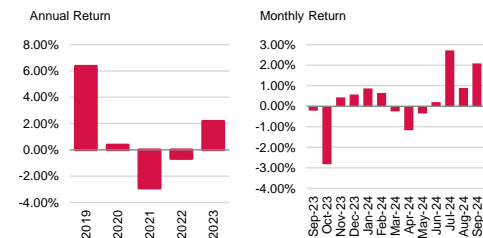
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

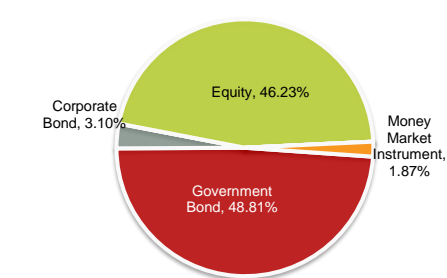
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.20%
Consumer Discretionary	5.80%
Consumer Staples	8.28%
Energy	5.10%
Financials	2.50%
Health Care	2.25%
Industrials	4.94%
Information Technology	1.09%
Materials	8.06%
Real Estate	3.48%
Utilities	0.53%
Communication Services (Bond)	3.10%
Government Bond	48.81%
TD + Cash	1.87%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	PBS030
Amman Mineral Internasional - Non Affiliates	Mayora Indah - Non Affiliates	PBS033
Arwana Citramulia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Sukuk Ijarah Brknjt III XL Axiata I TH22B - Non Affiliates
Astra International - Non Affiliates	Pakuwon Jati - Non Affiliates	Sukuk Negara IFR6
Bank Syariah Indonesia - Non Affiliates	PBS003	Telekom Indonesia Persero - Non Affiliates
Chandra Asri Pacific - Non Affiliates	PBS004	United Tractors - Non Affiliates
Ciputra Development - Non Affiliates	PBS012	
Cisarua Mountain Dairy - Non Affiliates	PBS017	
GOTO Gojek Tokopedia - Non Affiliates	PBS028	

FUND MANAGER COMMENTARY

In September 2024, IDR Dynamic Syariah Fund booked positive performance of +2.08% mom, better than the benchmark performance. In September 2024, Index Indonesia Sharia Stock Index returned +0.5% MoM while JCI -2% MoM. During the month, China announced an aggressive monetary stimulus, considered to be the most significant stimulatory action taken since 2015. The move was well received by the market and spurred a rally across China's equity market, with the MSCI China index gaining over +23% through September. Domestically however, we saw capital outflow (especially in big-cap stocks) as foreign investors chased China markets and abroad. Despite the selloff, Indonesia still recorded a net foreign inflow of Rp4.7tn. By sector inside Indonesia Sharia Stock Index, Consumer Discretionary (especially GOTO) were the largest positive contributors (+1.03% mom), followed by Information Technology (+0.39% mom). Materials (especially Amman Mineral and Chandra Asri Pacific) was the largest negative contributor (-1.32% mom). IBPA Indonesia Government Sukuk Index Total Return recorded positive by 1.97% on a monthly basis. Market sentiment came from IDR appreciation by +2.04% to Rp15,140/USD and in line with foreign fund inflow to bond market of IDR18.3 trillion. Meanwhile, Bank Indonesia cut its interest rates by 25 bps to 6.00% and said that this is a pre-emptive move to sustain economic expansion, rather than a reactive measure to counteract a sharp slowdown or imminent recession.

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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
Launch Date : 23 September 2016
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.42
Fund Currency : USD
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 48.80
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 90% MSCI World Index +
10% MSCI Asia Ex. Japan
Custodian Bank : Citibank, N.A
Total Unit : 34,483,747.20

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	0.93%	2.47%	12.65%	24.42%	1.56%	5.94%	4.43%
Benchmark*	2.76%	6.45%	17.13%	28.86%	5.21%	9.41%	8.32%

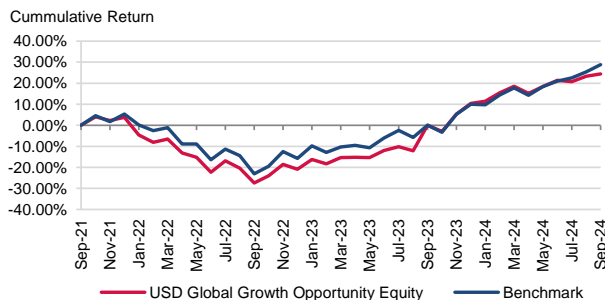
*Current benchmark is effective since 1 Jan 2018

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

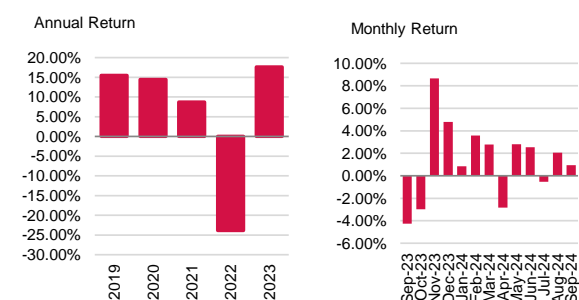
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

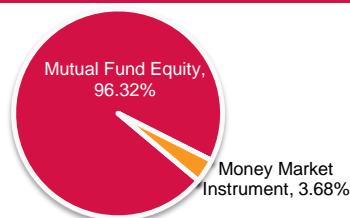
LAST 3 YEARS CUMULATIVE RETURN



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 September 2024, USD Global Growth Opportunity Equity Fund booked positive performance of +0.93% mom, below the benchmark performance. Last month, Global equities continued to rally in September 2024 (MSCI World +2.2%MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). China has unleashed a series of aggressive monetary stimulus measures to resuscitate its faltering economy. The range of actions announced represent the most significant stimulatory action taken since 2015. The move precipitated a fierce rally across China's equity market, with the MSCI China index gaining over 23% through September, the second-largest monthly gain this century. 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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30 September 2024

PT AIA FINANCIAL

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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 3.88
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1388	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	: 3,409,370.2441
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

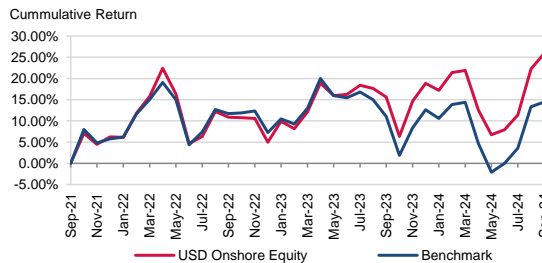
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	2.99%	16.64%	5.92%	8.87%	7.98%	2.08%	1.76%
Benchmark*	0.91%	14.42%	1.58%	3.02%	4.60%	0.77%	0.43%

*Current benchmark is effective since inception

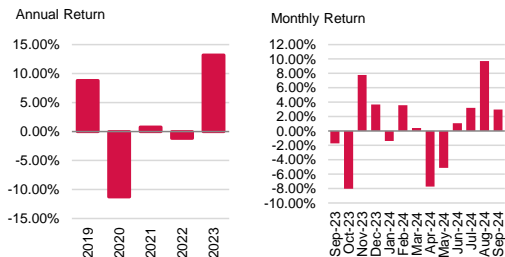
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

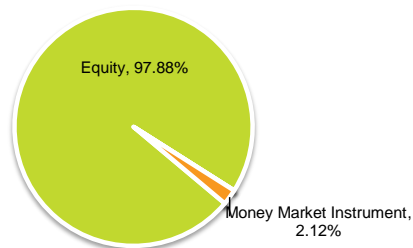
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.24%
Consumer Discretionary	2.89%
Consumer Staples	9.57%
Energy	8.16%
Financials	53.87%
Health Care	1.85%
Industrials	2.22%
Information Technology	2.88%
Materials	6.25%
Real Estate	3.95%
TD + Cash	2.12%

TOP HOLDINGS

Adaro Energy Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Summarecon Agung - Non Affiliates
Bank Central Asia - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	Mastersystem Infotama - Non Affiliates	United Tractors - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2024, USD Onshore Equity Fund booked performance of +2.99% MoM, better than the benchmark performance. By sector inside MSCI Indonesia, Consumer Discretionary and Staples were the largest positive contributor (+0.65% MoM and +0.45% MoM respectively), while Materials were the biggest drag (-0.68% MoM). Global equities continued its rally in September 2024. Amongst major regions, MSCI China was the best performer, followed by South Africa. During the month, China announced an aggressive monetary stimulus, considered to be the most significant stimulatory action taken since 2015. The move was well received by the market and spurred a rally across China's equity market, with the MSCI China index gaining over +23% through September, the second-largest monthly gain this century. Domestically, JCI reversed its gain in September as the index closed the month 2% lower. During the month, JCI touched all-time-high level of 7,905 on the back of rate-cut optimism and the rupiah strengthening to IDR15,100 level. This however reversed in the last few days of September post China's stimulus announcement, which wrote-off early gains on some of the big cap stocks. Despite the selloff, Indonesia still recorded a net foreign inflow of Rp4.7tn. 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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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 26.94
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.5841	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 17,003,925.5129
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**	1.09%	2.77%	17.34%	29.09%	6.35%	9.20%	6.86%
Benchmark*	1.51%	3.82%	16.93%	30.13%	6.14%	12.01%	8.71%

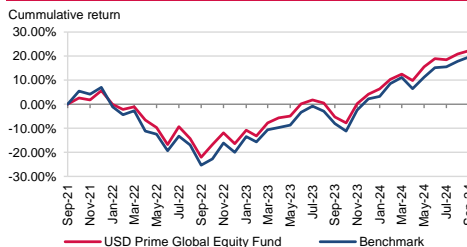
*Current benchmark is effective since 10 January 2023 onwards

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

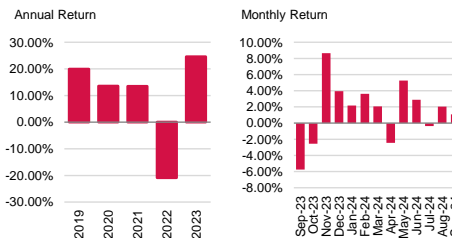
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

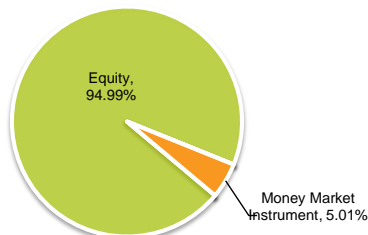
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.81%
Consumer Discretionary	11.34%
Consumer Staples	6.15%
Energy	3.33%
Financials	3.11%
Health Care	14.67%
Industrials	10.51%
Information Technology	36.30%
Materials	3.77%
TD + Cash	5.01%

TOP HOLDINGS

Abbot Laboratories - Non Affiliates	Daikin Industries Ltd - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates
Accenture Plc - Non Affiliates	Danaher Corp - Non Affiliates	Pepsico Inc. - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Ecolab Inc - Non Affiliates	Procter & Gamble Co - Non Affiliates
Alphabet Inc - Non Affiliates	Eli Lilly & Co - Non Affiliates	Regeneron Pharmaceuticals - Non Affiliates
Amazon.com - Non Affiliates	Experian Plc - Non Affiliates	Relx Plc - Non Affiliates
Apple Inc - Non Affiliates	Exxon Mobil Corp Com - Non Affiliates	S&P Global Inc. - Non Affiliates
ASML Holding NV - Non Affiliates	First Solar Inc. - Non Affiliates	Salesforce Inc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Home Depot Inc - Non Affiliates	Schneider Electric SE - Non Affiliates
Baker Hughes Co. - Non Affiliates	L'oreal - Non Affiliates	TJX Companies Inc - Non Affiliates
Biogen Inc. - Non Affiliates	Merck & Co Inc - Non Affiliates	Trane Technologies Plc - Non Affiliates
Booking Holdings Inc - Non Affiliates	Micron Technology Inc - Non Affiliates	Union Pacific Corp - Non Affiliates
Boston Scientific Corp - Non Affiliates	Microsoft Corp - Non Affiliates	Visa Inc - Non Affiliates
Ciena Corp. - Non Affiliates	Mondelez International Inc - Non Affiliates	
Cisco System Inc - Non Affiliates	Nvidia Corp - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2024, USD Prime Global Equity Fund booked positive performance of +1.09% mom, below the benchmark performance. Last month, Global equities continued to rally in September 2024 (MSCI World +2.2% MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). China has unleashed a series of aggressive monetary stimulus measures to resuscitate its faltering economy. The range of actions announced represent the most significant stimulatory action taken since 2015. The move precipitated a fierce rally across China's equity market, with the MSCI China index gaining over 23% through September, the second-largest monthly gain this century. 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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30 September 2024

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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 29.45
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9174	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 32,104,515.3776
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

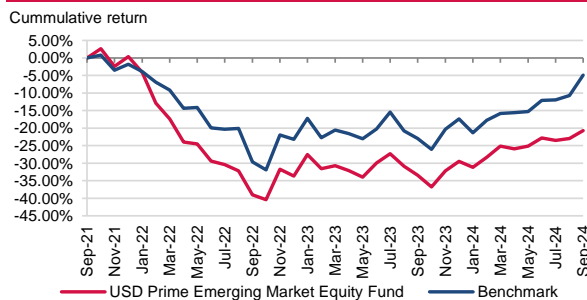
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	2.92%	2.71%	12.33%	19.01%	-7.45%	1.66%	-1.28%
Benchmark*	6.50%	8.16%	15.05%	23.47%	-1.67%	3.57%	-0.29%

*Current benchmark is effective since inception

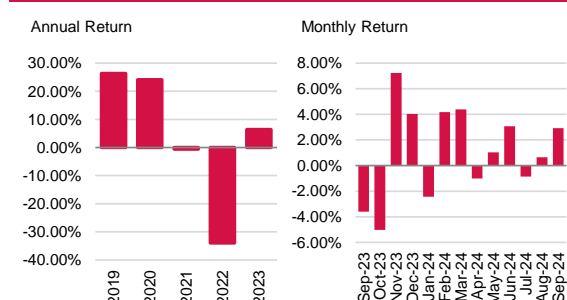
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

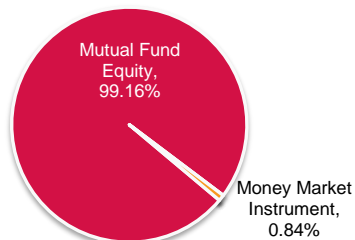
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In September 2024, USD Prime Emerging Market Equity Fund booked positive performance of +2.92% mom, below the benchmark performance. Global equities continued to rally in September 2024 (MSCI World +2.2% MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). China has unleashed a series of aggressive monetary stimulus measures to resuscitate its faltering economy. The range of actions announced represent the most significant stimulatory action taken since 2015. The move precipitated a fierce rally across China's equity market, with the MSCI China index gaining over 23% through September, the second-largest monthly gain this century. Market now anticipates additional fiscal measure to reinforce these efforts. 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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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 269,133.50
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 1,085.70	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 247,890,375.2175
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**	1.62%	7.85%	4.50%	5.62%	4.81%	1.74%	1.40%
Benchmark*	0.98%	6.04%	1.74%	4.14%	4.63%	3.10%	3.72%

*Current benchmark is effective from 22 May 2023

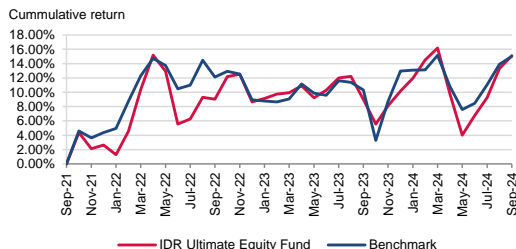
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

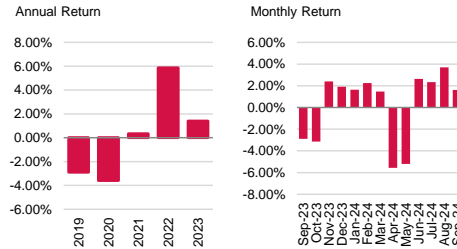
1 May 2022 - 21 May 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

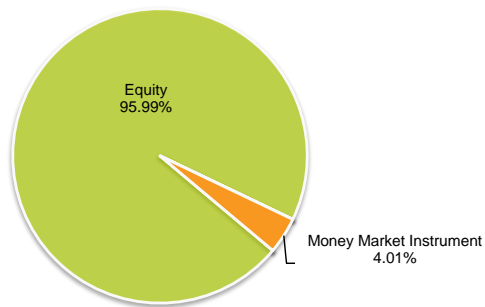
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.61%
Consumer Discretionary	3.56%
Consumer Staples	16.65%
Energy	3.05%
Financials	38.67%
Health Care	8.45%
Industrials	4.40%
Information Technology	0.59%
Materials	5.38%
Real Estate	5.91%
Utilities	0.72%
TD + Cash	4.01%

TOP HOLDINGS

AKR Corporindo - Non Affiliates	Jasa Marga (Persero) - Non Affiliates	Triputra Agro Persada - Non Affiliates
Bank Central Asia - Non Affiliates	Kalbe Farma - Non Affiliates	
Bank Mandiri - Non Affiliates	MAP Aktif Adiperkasa - Non Affiliates	
Bank Rakyat Indonesia Persero - Non Affiliates	Mayora Indah - Non Affiliates	
Bumi Serpong Damai - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	
Ciputra Development - Non Affiliates	Summarecon Agung - Non Affiliates	
Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2024, positions that contributed positively to IDR Ultimate equity fund performance are our overweight in select Consumer Staples, Retail, CPO, Healthcare and Property sectors. Globally, oil prices dropped to nine-month low, prompting domestic fuel price cuts in Indonesia, which allowed people to reallocate more spending towards FMCGs and discretionary spending. On the other hand, positions that contributed negatively to September's fund performance are our underweight in Technology sector, overweight in Banks, Infrastructure and Property sector.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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30 September 2024

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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

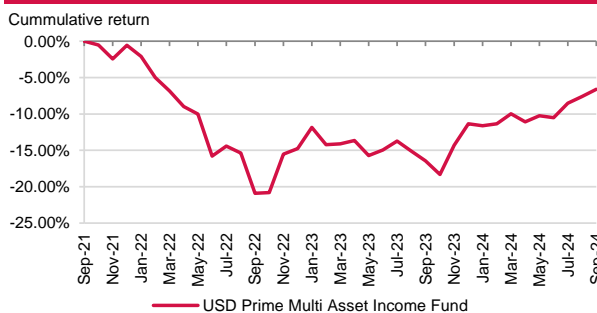
Investment Strategy	: Balanced	Fund Size (million)	: USD 2.26
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0630	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 2,129,030.8899
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

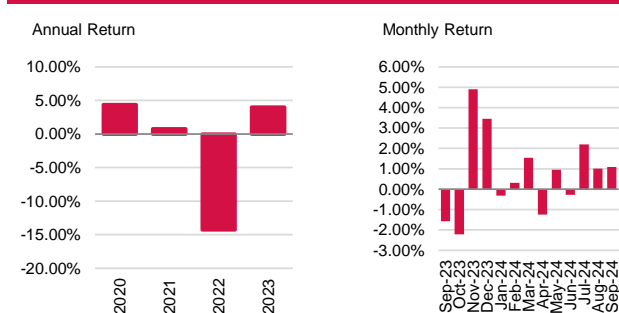
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	1.09%	4.36%	5.34%	11.79%	-2.25%	0.28%	1.08%

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

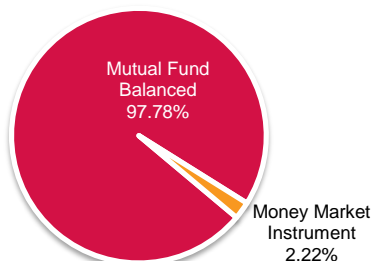
LAST 3 YEARS CUMULATIVE RETURN



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 return over the month. The allocation to core global dividend equities contributed to performance, led by investor optimism around easing monetary policies and inflation numbers. The exposure to European equities also aided returns on the prospect of lower US interest rates. However, these gains were partially offset by the fund's tactical exposure to financial equities. Within alternatives, the exposure to loans/structured credit holdings enhanced gains, while renewable energy infrastructure also added value on the back of stabilization of interest rate sensitive products. Elsewhere, within fixed income, the exposure to European high yield bonds contributed to performance as credit spreads tightened. The allocation to hybrid bonds also proved beneficial. Emerging market local currency bond returns were supported by lower local yields and positive currency moves as the US dollar weakened against most of the emerging market currencies.

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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 14.87
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1493	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 12,938,011.3959
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

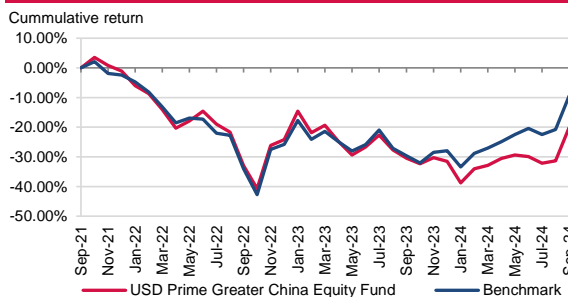
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	16.22%	13.90%	16.54%	14.75%	-7.23%	2.98%	2.72%
Benchmark*	14.24%	13.75%	25.63%	28.69%	-3.30%	3.22%	1.97%

*Current benchmark is effective since inception

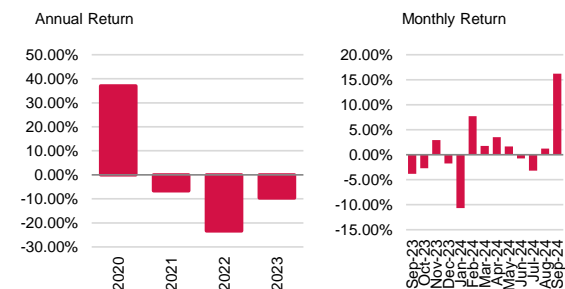
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

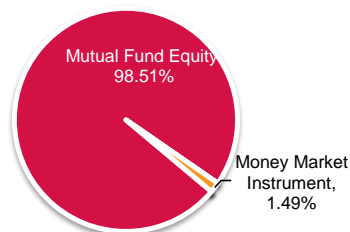
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In September 2024, USD Prime Greater China Equity Fund booked positive performance of +16.22% mom, above the benchmark performance. Global equities continued to rally in September 2024 (MSCI World +2.2% MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). China has unleashed a series of aggressive monetary stimulus measures to resuscitate its faltering economy. The range of actions announced represent the most significant stimulatory action taken since 2015. The move precipitated a fierce rally across China's equity market, with the MSCI China index gaining over 23% through September, the second-largest monthly gain this century. Market now anticipates additional fiscal measure to reinforce these efforts. 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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30 September 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 2.04
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1176	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	: 1,826,605.9651
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

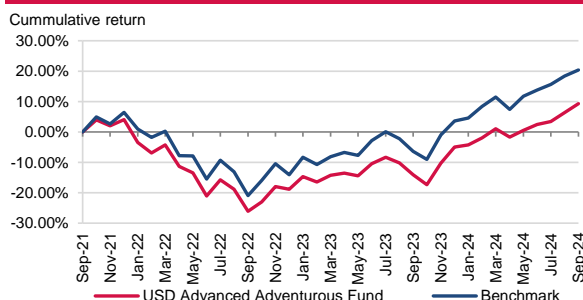
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	2.75%	6.67%	14.99%	27.27%	3.01%	0.00%	3.23%
Benchmark*	1.68%	5.84%	16.19%	28.55%	6.37%	0.00%	7.26%

*Current benchmark is effective since inception

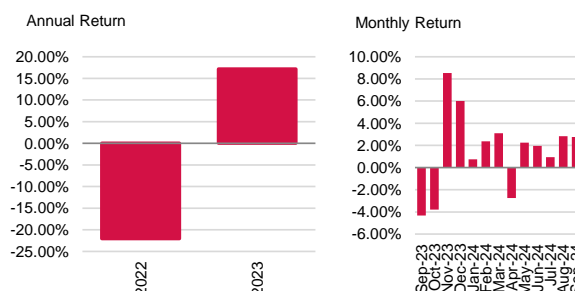
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

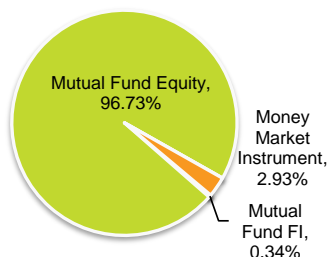
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



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

Global equities continued to rally in September 2024 (MSCI World +2.2% MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). For the month ending September 2024, Consumer Discretionary, Utilities and Communication Services led while Health Care, Consumer Staples and Financials lagged. In terms of investment styles, Growth outperformed while Quality underperformed. Across the major geographic regions, Asia equities led, while Europe equities lagged. The fixed income markets also delivered positive returns in September 2024. US Treasuries, Investment Grade and High Yield indices all delivered positive returns in September 2024. Corporate bonds outperformed Treasuries. The Elite Funds managed by AIAIM are positioned to be overweight equities.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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30 September 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 1.02
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0389	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	: 984,563.6014
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

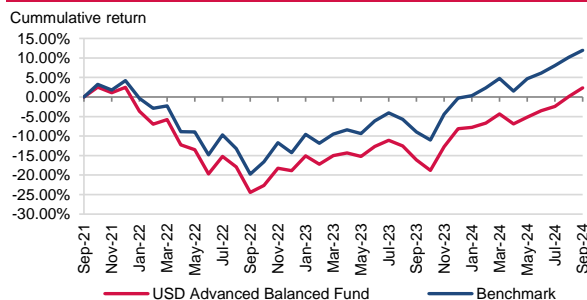
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	2.20%	6.06%	11.40%	22.04%	0.78%	0.00%	1.13%
Benchmark*	1.62%	5.49%	12.25%	22.97%	3.83%	0.00%	3.88%

*Current benchmark is effective since inception

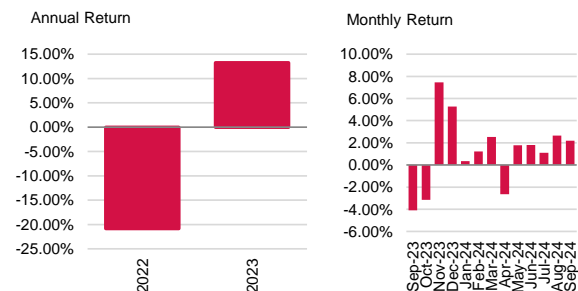
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

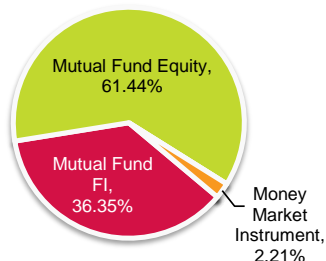
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	61.44%
MF Fixed Income	36.35%
TD + Cash	2.21%

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

Global equities continued to rally in September 2024 (MSCI World +2.2% MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). For the month ending September 2024, Consumer Discretionary, Utilities and Communication Services led while Health Care, Consumer Staples and Financials lagged. In terms of investment styles, Growth outperformed while Quality underperformed. Across the major geographic regions, Asia equities led, while Europe equities lagged. The fixed income markets also delivered positive returns in September 2024. US Treasuries, Investment Grade and High Yield indices all delivered positive returns in September 2024. Corporate bonds outperformed Treasuries. The Elite Funds managed by AIAIM are positioned to be overweight equities.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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30 September 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
50% - 90% : Mutual Funds - Fixed Income
10% - 50% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 0.55
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9427	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	: 579,896.5328
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

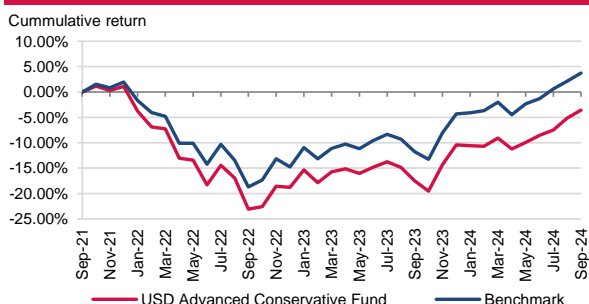
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	1.70%	5.42%	7.67%	16.84%	-1.21%	0.00%	-1.90%
Benchmark*	1.56%	5.14%	8.41%	17.55%	1.23%	0.00%	0.47%

*Current benchmark is effective since inception

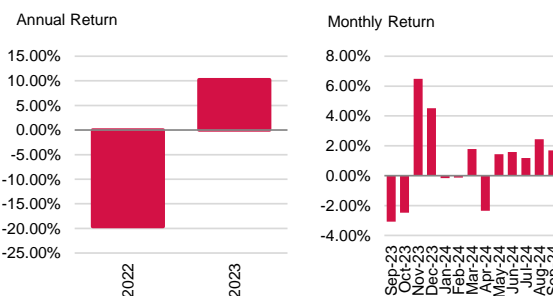
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

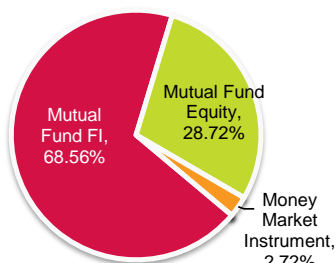
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	28.72%
MF Fixed Income	68.56%
TD + Cash	2.72%

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

Global equities continued to rally in September 2024 (MSCI World +2.2% MoM) and has delivered 5 consecutive months of positive returns. Among major regions, MSCI China was the best performer (+23.6% MoM), followed by South Africa (+5.8%) while MSCI Japan/Brazil were the weakest (-1.3%/-1.0% respectively). For the month ending September 2024, Consumer Discretionary, Utilities and Communication Services led while Health Care, Consumer Staples and Financials lagged. In terms of investment styles, Growth outperformed while Quality underperformed. Across the major geographic regions, Asia equities led, while Europe equities lagged. The fixed income markets also delivered positive returns in September 2024. US Treasuries, Investment Grade and High Yield indices all delivered positive returns in September 2024. Corporate bonds outperformed Treasuries. The Elite Funds managed by AIAIM are positioned to be overweight equities.

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