



## FUND FACT SHEET

## IDR BALANCED 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 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
Risk Level	: Moderate to High		(Indonesia Total Return Index Unhedged IDR)
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		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)

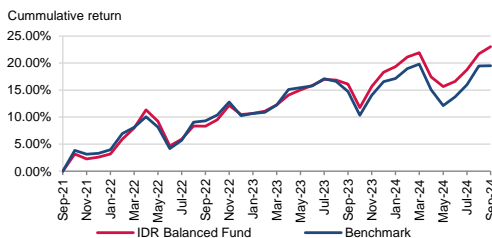
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

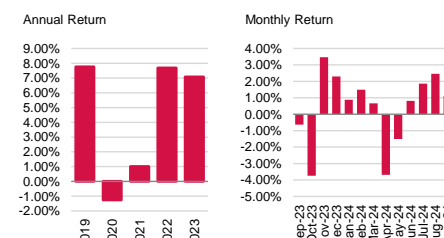
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

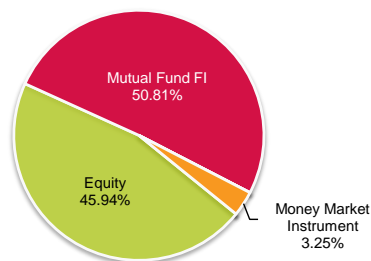
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; 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.

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