



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 2025

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 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 1,108.11
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 27,233.95
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 : 24,576,918.0342

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	3.95%	-0.89%	-2.61%	-1.16%	-1.37%	3.17%	1.04%
Benchmark*	3.91%	1.44%	0.70%	3.81%	3.57%	7.90%	4.32%

*Current benchmark is effective from 1 Jan 2020

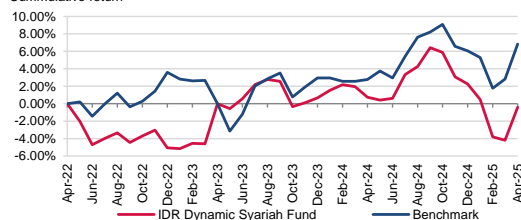
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

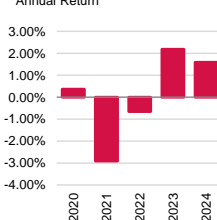
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

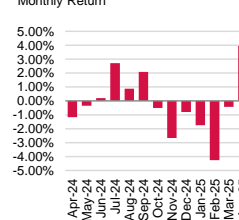


ANNUAL & MONTHLY RETURN

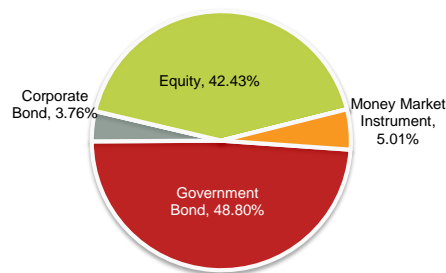
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.39%
Consumer Discretionary	5.05%
Consumer Staples	9.27%
Energy	2.10%
Financials	2.45%
Health Care	2.83%
Industrials	5.50%
Information Technology	1.21%
Materials	6.31%
Real Estate	2.57%
Utilities	0.75%
Communication Services (Bond)	3.76%
Government Bond	48.80%
TD + Cash	5.01%

TOP HOLDINGS

Aneka Tambang Persero - Non Affiliates	Kalbe Farma - Non Affiliates	Sukuk Negara IFR6
Arwana Citramulia - Non Affiliates	Mastersystem Infotama - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	
Bank Syariah Indonesia - Non Affiliates	PBS004	
Ciputra Development - Non Affiliates	PBS012	
Cisarua Mountain Dairy - Non Affiliates	PBS028	
Erajaya Swasembada - Non Affiliates	PBS030	
Indofood CBP Sukses Makmur - Non Affiliates	PBS033	
Indofood Sukses Makmur - Non Affiliates	Sukuk Ijarah Brkljnt III XL Axiata I TH22B - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, IDR Dynamic Syariah Fund booked performance of +3.95% mom, better than the benchmark performance. In April 2025, JCI experienced significant volatility, marked by sharp declines and strong recoveries. On the 8th of April, the JCI plunged by -9.2% at market open marking the largest single-day drop since June 2021. The sell-off came after the long Eid al-Fitr holiday amid global concerns following the U.S. tariff announcements. The rupiah also sharply depreciated, hitting an all-time low of IDR 16,850 per U.S. dollar. The market only recovered after the tariffs were postponed for 90 days and tensions between the US & China de-escalated. Foreign investors recorded another sizable net outflow amounting to Rp17.6tn (US\$1.1bn) for the month, while the Rupiah weakened -0.3% mom. In terms of sector inside ISSI Index, largest positive contributors were Materials (primarily AMMN IJ), Communication Services, and Consumer Staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.20% on a monthly basis. Market sentiment came from foreign inflow to bond market of IDR 7.8 trillion amid easing trade tensions between the U.S. and China at end of month.

DISCLAIMER: IDR Dynamic Syariah Fund is an Sharia 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 Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, 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.