



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

29 August 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 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 35.09
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.19	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	: 7.05
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 7.33	Total Unit	: 11,000,990.0673
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**	0.86%	3.45%	5.33%	2.26%	3.57%	-0.15%	4.79%
Benchmark*	0.66%	2.86%	4.54%	1.33%	2.56%	-1.07%	0.68%

*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)

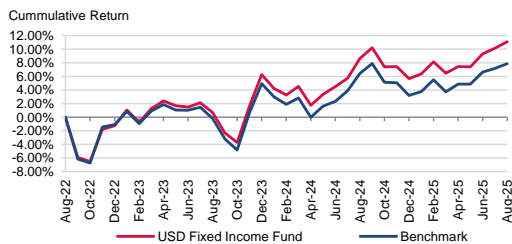
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

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

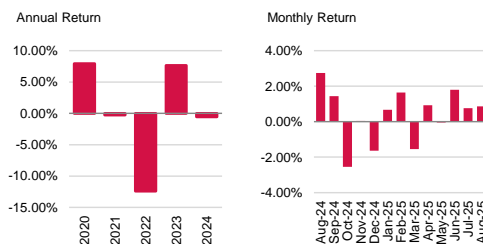
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

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

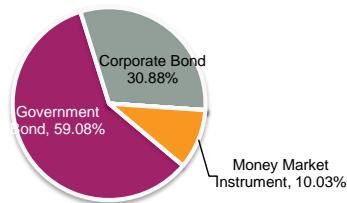
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	59.08%
Financials	23.55%
Utilities	7.33%
Bond < 1 Year	9.55%
TD + Cash	0.48%

TOP HOLDINGS

Bank of New Zealand Bond 2035 - Non Affiliates	INDON 2049
Dai-Chi Life Holdings Perp. Bond 2049 - Non Affiliates	INDON 2070
INDOIS 2032	PT Bank Mandiri Tbk Bond 2026 - Non Affiliates
INDON 2032	PT Bank Negara Indonesia Tbk Bond 2029 - Non Affiliates
INDON 2037	PT Pertamina Bond 2026 - Non Affiliates
INDON 2038	PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2043	Standard Chartered Bond 2028 - Non Affiliates
INDON 2045	Sumitomo Life Bond 2077 - Non Affiliates
INDON 2047	
INDON 2048	

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +0.86% in August 2025. This was influenced by the 10-year US Treasury yield and USD Indonesia Government bond yield, which dropped by 14 bps to 4.23% and by 10 bps to 5.07%, respectively. Meanwhile, Federal Reserve Chairman Jerome Powell indicated a potential shift in monetary policy during his speech at Jackson Hole, increasing the likelihood of an interest rate cut in September amid emerging signs of weakening employment. Simultaneously, he emphasized that the Federal Reserve remains committed to closely monitoring inflationary pressures.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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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 1,251,750.53
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 5,364.25	Benchmark	: 90% Bloomberg EM Local Currency
Fund Currency	: IDR		: Indonesia Total Return Index Unhedged IDR
Risk Level	: Moderate		: 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Duration	: 6.47		
Managed By	: PT. AIA FINANCIAL	Benchmark Duration	: 5.43
		Custodian Bank	: Citibank, N.A
		Total Unit	: 233,350,716.2447

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	1.38%	3.41%	6.69%	5.87%	5.78%	4.83%	7.00%
Benchmark *	1.52%	3.40%	6.77%	6.51%	5.97%	5.27%	9.01%

*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)

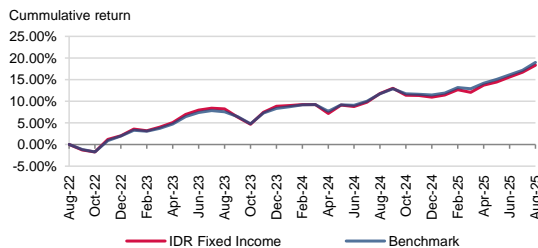
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

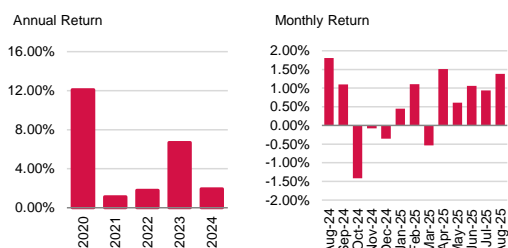
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

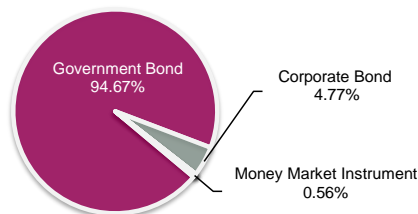
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	94.67%
Financials	1.24%
Industrials	1.65%
Communications	1.89%
TD + Cash	0.56%

TOP HOLDINGS

FR0050	FR0074	FR0082	FR0100	PBS025
FR0067	FR0075	FR0083	FR0101	
FR0068	FR0078	FR0096	FR0103	
FR0072	FR0079	FR0097	FR0104	
FR0073	FR0080	FR0098	FR0106	

FUND MANAGER COMMENTARY

IDR Fixed Income Fund generated +1.38% in August 2025, and the 10-year government bond yield declined by 21 bps to 6.36%. Market sentiment was supported by IDR 18.1 trillion in foreign inflows into the bond market. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% ± 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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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 5,300,323.87
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 12,639.11	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 & PT. Schroders Indonesia (since at Oct 28th, 2024)	Total Unit	: 419,358,873.8166

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	0.40%	-3.55%	-4.03%	-12.41%	-5.18%	-0.82%	10.77%
Benchmark *	1.29%	3.27%	3.05%	-5.97%	-1.66%	5.44%	12.36%

*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)

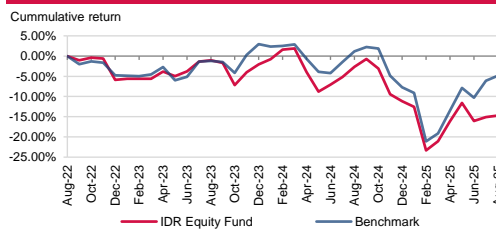
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

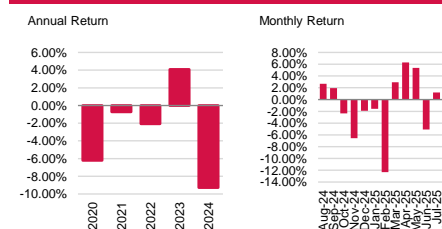
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

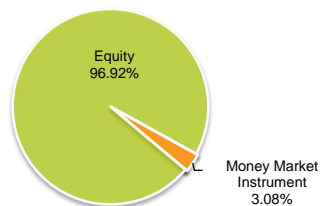
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.84%
Consumer Discretionary	4.88%
Consumer Staples	14.32%
Energy	5.34%
Financials	26.04%
Health Care	7.10%
Industrials	6.68%
Information Technology	0.78%
Materials	16.04%
Real Estate	3.52%
Utilities	0.39%
TD + Cash	3.08%

TOP HOLDINGS

Aneka Tambang Persero - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Telkom Indonesia - Non Affiliates
Astra International - Non Affiliates	Indosat - Non Affiliates	Trimegah Bangun Persada - Non Affiliates
Bank Central Asia - Non Affiliates	Japfa Comfeed Indonesia - Non Affiliates	Triputra Agro Persada - Non Affiliates
Bank Mandiri - Non Affiliates	Jasa Marga (Persero) - Non Affiliates	United Tractors - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	Vale Indonesia - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Mayora Indah - Non Affiliates	XLsmart Telecom Sejahtera - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Ciputra Development - Non Affiliates	Mitra Adiperkasa - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	
Indofood CBP Sukses Makmur - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2025, IDR Equity Fund booked a positive performance of +0.40% mom, below the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI also announced a surprise cut rates from 5.25% to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such any corrections could offer a good market entry opportunity with an attractive risk-reward in the long-run.

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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 461,618.80
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 2,295.82	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 201,069,471.0096
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**	0.42%	1.23%	3.19%	4.47%	3.67%	2.71%	4.40%
Benchmark*	0.14%	0.44%	1.18%	1.87%	1.48%	1.38%	3.35%

*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)

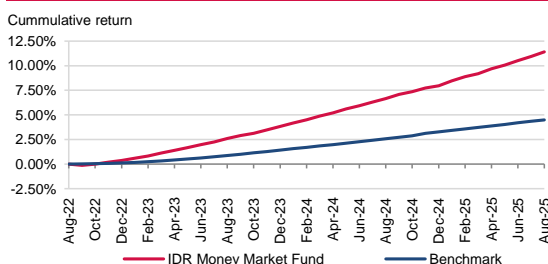
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

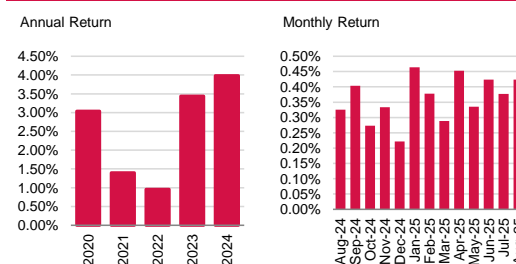
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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 < 1 Year	56.12%
TD + Cash	43.88%

TOP HOLDINGS

FR0086	PBS017
Obl. Bkjt III Protelindo III TH23 B - Non Affiliates	TD Bank Jabar - Non Affiliates
Obl. Bkjt IV Indah Kiat Pulp & Paper I TH23B - Non Affiliates	TD Bank Maybank Indonesia - Non Affiliates
Obl. Bkjt IV OCBC I TH25A - Non Affiliates	TD Bank Negara Indonesia - Non Affiliates
Obl. Bkjt VI Tower Bersama Inf. V TH25A - Non Affiliates	TD Bank Rakyat Indonesia - Non Affiliates
Obl. Bkjt VII Mandiri Tunas Finance I TH25 A - Non Affiliates	TD Bank Tabungan Negara Syariah - Non Affiliates

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.42% in August 2025 performance. The deposit rates declined to 4.00%-5.75% p.a. Inflation declined by 0.1% to 2.3% yoy in August from 2.4% in the prior month and IDR depreciated by 0.21% to IDR16,490/USD. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% \pm 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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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 15,886.49
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 2,124.12	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,479,110.4316
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**	0.29%	1.02%	2.85%	3.92%	3.18%	2.26%	3.98%
Benchmark*	0.14%	0.44%	1.18%	1.87%	1.48%	1.38%	3.30%

*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)

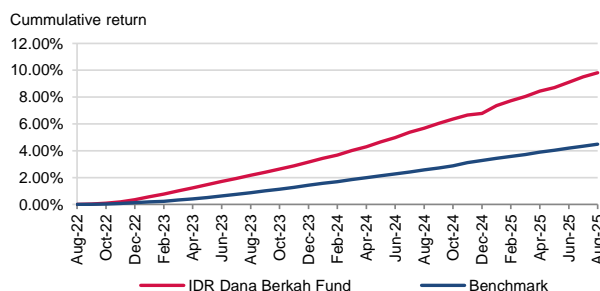
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

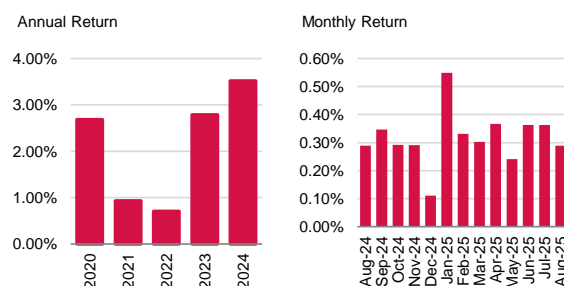
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	32.16%
TD + Cash	67.84%

TOP HOLDINGS

PBS017
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 Dana Berkah Fund generated +0.29% in August 2025 performance. Sharia Mudarabah returns declined to 4.00%–5.75% p.a. Inflation declined by 0.1% to 2.3% yoy in August from 2.4% in the prior month and IDR depreciated by 0.21% to IDR16,490/USD. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% ± 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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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 292,675.03
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 2,445.52	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	: 119,678,269.0857

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	1.21%	-0.56%	1.04%	-4.12%	2.50%	4.36%	5.39%
Benchmark*	0.96%	-0.77%	2.29%	-3.93%	1.71%	4.37%	4.24%

*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)

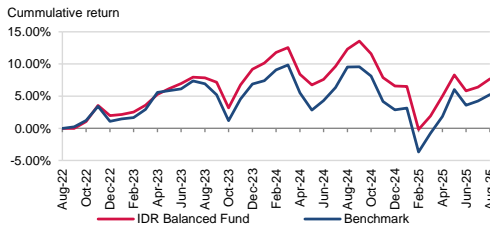
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

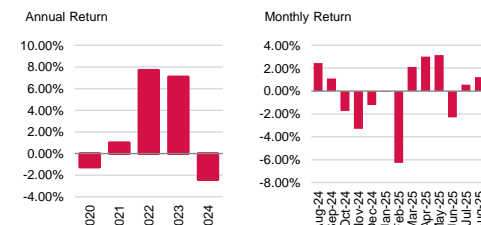
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

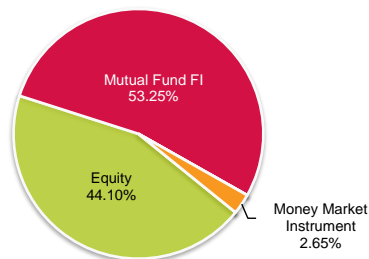
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.06%
Consumer Discretionary	1.13%
Consumer Staples	3.17%
Energy	0.79%
Financials	22.77%
Health Care	0.73%
Information Technology	1.13%
Industrials	3.05%
Materials	5.26%
Real Estate	1.00%
MF Fixed Income	53.25%
TD + Cash	2.65%

TOP HOLDINGS

Astra International - Non Affiliates
Bank Central Asia - Non Affiliates
Bank Mandiri - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates
RD BNP Paribas Proxima
Telkom Indonesia Persero - Non Affiliates

FUND MANAGER COMMENTARY

In August 2025, IDR Balanced Fund booked performance of +1.21% MoM, better than the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. On the other hand, MSCI index was +0.15% mom, while Financials sector rebounded in Aug 2025, this was largely offset by the correction in Materials (mainly Barito Pacific, Chandra Asri Pacific, Amman Mineral). In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI delivered its 4th back-to-back cuts down to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 1.81% on monthly basis, and the 10-year government bond yield declined by 21 bps to 6.36%. Market sentiment was supported by IDR 18.1 trillion in foreign inflows into the bond market. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% ± 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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29 August 2025

PT AIA FINANCIAL

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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 10,525.34
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 1,766.99	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 5,956,661.6150
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**	0.31%	1.02%	2.92%	4.03%	3.26%	2.41%	3.66%
Benchmark*	0.14%	0.44%	1.18%	1.87%	1.48%	1.38%	2.79%

*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)

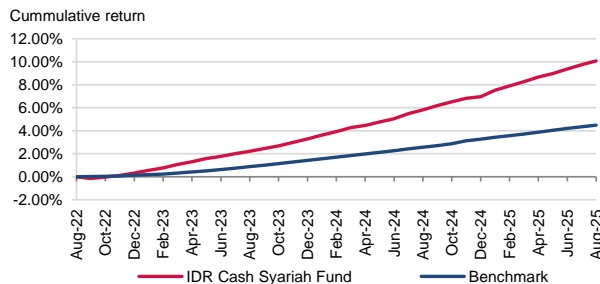
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

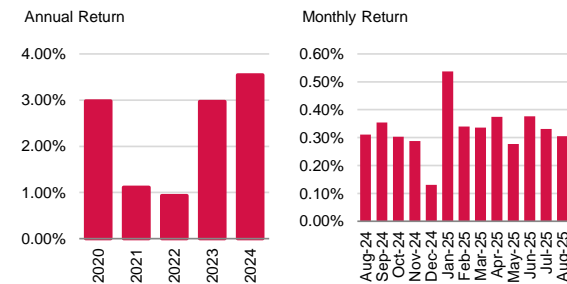
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	38.83%
TD + Cash	61.17%

TOP HOLDINGS

PBS017
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 +0.31% in August 2025 performance. Sharia Mudarabah returns declined to 4.00%–5.75% p.a. Inflation declined by 0.1% to 2.3% yoy in August from 2.4% in the prior month and IDR depreciated by 0.21% to IDR16,490/USD. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% ± 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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29 August 2025

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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 308,785.56
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 836.12	Benchmark	: 98% Jakarta Islamic 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	: 369,305,742.4260

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	0.57%	4.06%	4.17%	2.07%	-4.38%	-0.99%	-1.17%
Benchmark*	-2.50%	8.48%	9.24%	2.31%	-3.01%	0.56%	1.80%

*Current benchmark is effective from 1 Mar 2023

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

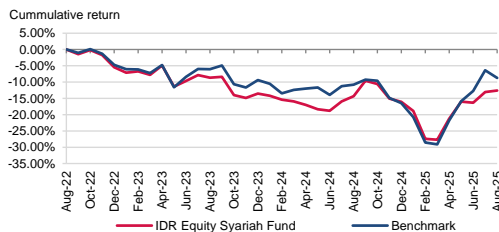
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

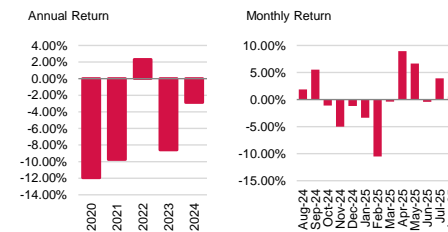
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

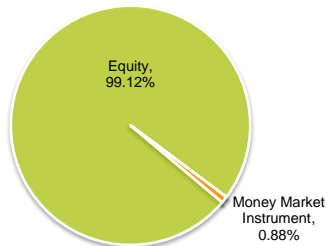
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	19.17%
Consumer Discretionary	3.26%
Consumer Staples	15.38%
Energy	6.24%
Financials	2.04%
Health Care	2.69%
Industrials	11.56%
Information Technology	1.20%
Materials	27.49%
Real Estate	7.36%
Utilities	2.73%
TD + Cash	0.88%

TOP HOLDINGS

Alamtri Resources Indonesia - Non Affiliates	Indah Kiat Pulp and Paper - Non Affiliates	Telkom Indonesia - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Vale Indonesia - Non Affiliates
Arwana Citramulia - Non Affiliates	Kalbe Farma - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Astra International - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Bumi Resources Minerals - Non Affiliates	Mitra Adiperkasa - Non Affiliates	
Central Omega Resources - Non Affiliates	Pakuwon Jati - Non Affiliates	
Chandra Asri Pacific - Non Affiliates	Perusahaan Gas Negara - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Summarecon Agung - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2025, IDR Equity Syariah Fund booked positive return of +0.57%MoM, above the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. On the other hand, JAKISL index was down -2.4% mom, largely due to correction in Materials (Barito Pacific, Chandra Asri Pacific, Amman Mineral), Consumer Staples, and Healthcare. In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI delivered its 4th back-to-back cuts down to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. Domestically, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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29 August 2025

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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 1,552.31
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 117,170.87
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 : 75,481,500.3966

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	0.59%	2.76%	3.37%	2.77%	-0.01%	1.55%	2.94%
Benchmark*	-0.68%	5.83%	7.84%	4.71%	1.39%	3.27%	3.74%

*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)

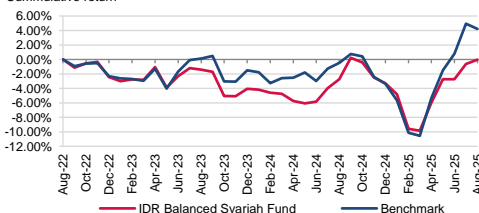
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

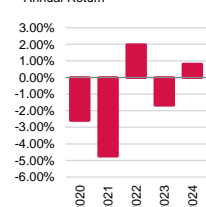
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

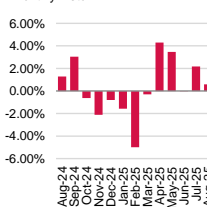
Cummulative return



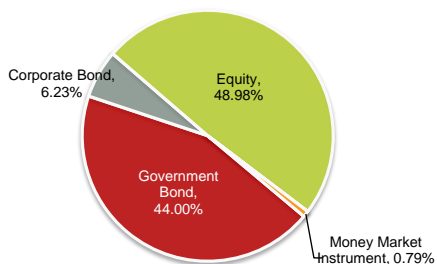
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.85%
Consumer Discretionary	2.14%
Consumer Staples	7.00%
Energy	3.39%
Financials	1.84%
Health Care	1.18%
Industrials	5.59%
Information Technology	0.60%
Materials	13.25%
Real Estate	3.67%
Utilities	1.46%
Communication Services (Bond)	6.23%
Government Bond	44.00%
TD + Cash	0.79%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Sukuk Negara IFR6
Aneka Tambang Persero - Non Affiliates	PBS004	Summarecon Agung - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS004	Telkom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	PBS005	United Tractors - Non Affiliates
Bank BTPN Syariah - Non Affiliates	PBS012	XLSmart Telecom Sejahtera - Non Affiliates
Bumi Resources Minerals - Non Affiliates	PBS028	
Indofood CBP Sukses Makmur - Non Affiliates	PBS029	
Indofood Sukses Makmur - Non Affiliates	PBS033	
Merdeka Copper Gold - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2025, IDR Balanced Syariah Fund booked performance of +0.59% mom, above the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. On the other hand, JAKISL index was down -2.4% mom, largely due to correction in Materials (Barito Pacific, Chandra Asri Pacific, Amman Mineral), Consumer Staples, and Healthcare. In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI delivered its 4th back-to-back cuts down to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.32% on a monthly basis. Market sentiment was supported by IDR 18.1 trillion in foreign inflows into the bond market. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% ± 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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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 4,117,015.41
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 1,915.23	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	: 2,149,621,211.5029
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**	0.98%	-4.31%	0.13%	-4.42%	0.07%	1.97%	4.54%
Benchmark*	0.43%	-2.37%	1.85%	-4.90%	1.28%	4.06%	4.47%

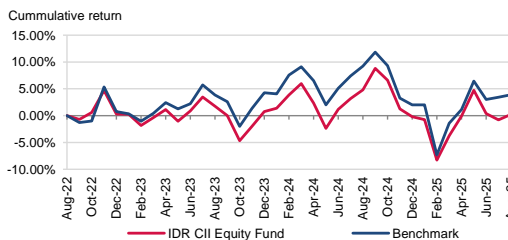
*Current benchmark is effective since 1 Jan 2018

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

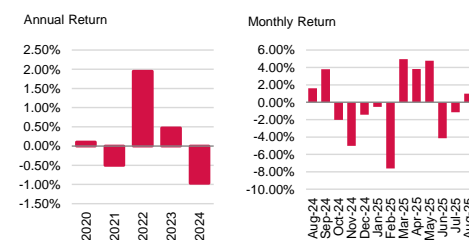
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

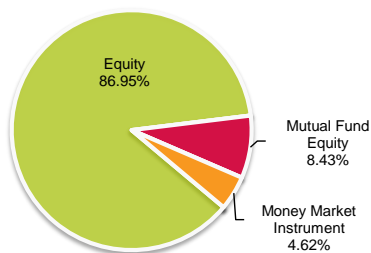
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.97%
Consumer Discretionary	5.11%
Consumer Staples	9.19%
Energy	1.00%
Financials	40.01%
Health Care	1.77%
Industrials	3.34%
Information Technology	2.49%
Materials	6.33%
Real Estate	3.25%
Utilities	0.48%
MF Equity	8.43%
TD + Cash	4.62%

TOP HOLDINGS

Alibaba Group Holding Ltd - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indofood Sukses Makmur - Non Affiliates
Astra International - Non Affiliates	iShares Core MSCI China ETF
Bank Central Asia - Non Affiliates	Pakuwon Jati - Non Affiliates
Bank Mandiri - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Tencent Holding Ltd - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Vale Indonesia - Non Affiliates
Ciputra Development - Non Affiliates	Xiaomi Corp - Non Affiliates
Erajaya Swasembada - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2025, IDR China India Indonesia Equity Fund booked a positive performance of +0.98% mom, above the benchmark performance. MXID Index recorded a negative performance of -1.19%MoM, the main negative contributor to the index were Financials (-3.12%mom) and Healthcare (-0.15%mom). The large-cap banks were the top detractors with Bank Mandiri (-10.25%), Bank BCA (-4.34%), Bank BRI (-3.13%). Foreign investors continued to remain as the better sellers of the market as they recorded another sizable net outflow of Rp8.3tn. Last month, Global market continued to rally with MSCI World gaining +1.3% MoM. The strongest market was China which rose by +4.5% MoM while on the other spectrum India fell by -3.2%MoM. DXY gained by +3.2%MoM through the course of the month. The US economy remained resilient with US earnings season has been strong thus far, with earnings surprising to the upside. At the macro level, China market benefited from continued US-China trade-talks.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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29 August 2025

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 335,517.36
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 1,033.64	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	: 324,598,822.1487
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**	0.69%	-4.13%	-5.60%	-12.00%	-3.57%	1.44%	0.30%
Benchmark*	4.12%	9.05%	12.46%	4.87%	5.26%	9.79%	5.78%

*Current benchmark is effective from 1 Mar 2023

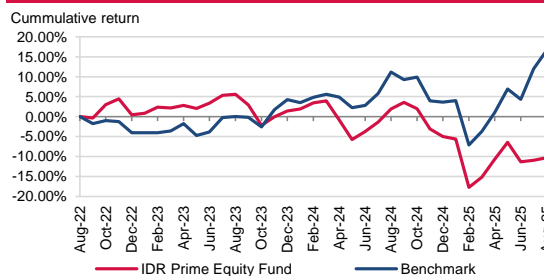
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

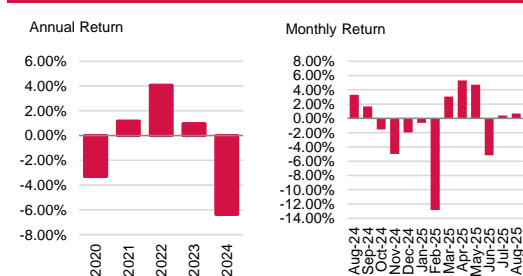
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

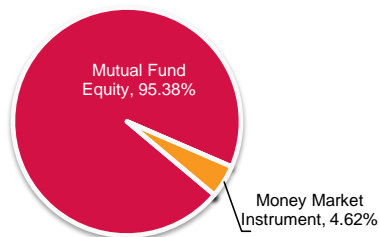
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In August 2025, IDR Prime Equity Fund booked positive return of +0.69%MoM, below the benchmark performance. JCI recorded a strong performance of +4.6%MoM in August 2025 but worth noting that more than 50% of the Top 5 names movement was driven by non-fundamental names. Sector wise, Industrial was the biggest winner in August 2025, while Consumer Non-Cyclical was the biggest lower in August 2025. BI also announced a surprise cut rates from 5.25% to 5% in August. Foreign flows turned into a net buyer as we recorded net inflow of Rp11Tn in August 2025 vs Rp 7.4Tn outflow in July 2025. Last month, Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market. MSCI China hit its highs for the year in August driven by the top-down perspective such as US-China tariff pause to November 10th, rising expectations for Fed's rate cut, abundant onshore liquidity going into equities. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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29 August 2025

PT AIA FINANCIAL

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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
Launch Date : 21 October 2014
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,882.34
Fund Currency : IDR
Risk Level : Moderate
Fund Duration : 6.01
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 69,539.20
Fund Management Fee : 0.60% per annum
Pricing Frequency : Daily
Benchmark : 85% Bloomberg Indonesia Lcl Sov. Index (Net)
15% IDR Deposit Rate Avg. 3-month (Net)
Benchmark Duration : 5.14
Custodian Bank : Citibank, N.A
Total Unit : 36,942,979.7156

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	1.28%	3.25%	6.53%	6.05%	5.68%	4.82%	6.00%
Benchmark*	1.53%	3.50%	7.16%	7.32%	6.81%	6.17%	7.19%

*Current benchmark is effective since 1 Mar 2023

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

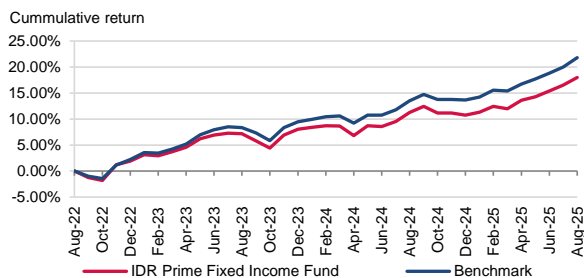
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

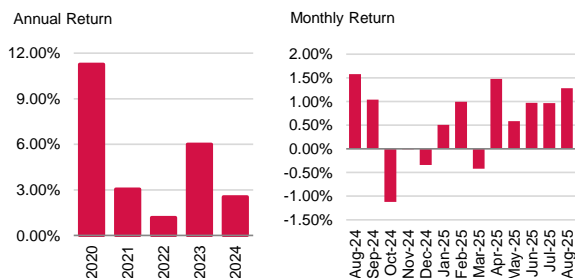
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

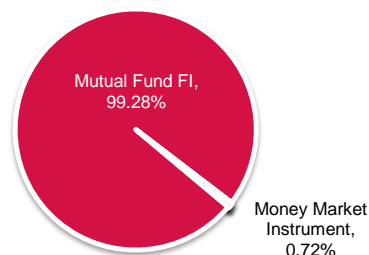
LAST 3 YEARS CUMULATIVE RETURN



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 +1.28% in August 2025, and the 10-year government bond yield declined by 21 bps to 6.36%. Market sentiment was supported by IDR 18.1 trillion in foreign inflows into the bond market. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% \pm 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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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
Launch Date : 10 June 2015
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 859.74
Fund Currency : IDR
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 23,204.49
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% Indonesia Sharia Stock Index
2% IDR Deposit Rate Avg. 3-month (Net)
Custodian Bank : Citibank, N.A
Total Unit : 26,990,144.14

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	-0.52%	-0.08%	-0.22%	-4.04%	-1.83%	0.43%	-1.47%
Benchmark*	4.20%	18.26%	24.09%	19.42%	9.55%	12.85%	5.61%

*Current benchmark is effective from 1 Mar 2022

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

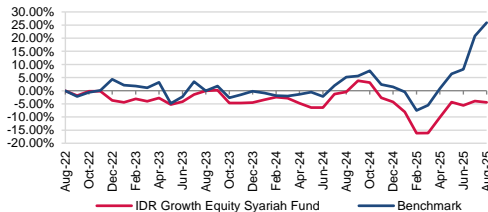
1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

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

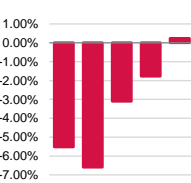
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

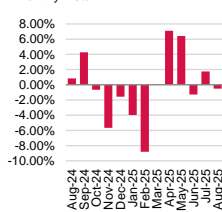


ANNUAL & MONTHLY RETURN

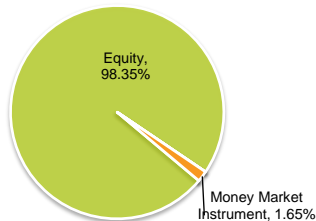
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.18%
Consumer Discretionary	8.73%
Consumer Staples	15.99%
Energy	5.67%
Financials	2.15%
Health Care	4.43%
Industrials	12.34%
Information Technology	3.46%
Materials	24.17%
Real Estate	8.16%
Utilities	1.08%
TD + Cash	1.65%

TOP HOLDINGS

Alamtri Minerals Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Darma Henwa - Non Affiliates	Pakuwon Jati - Non Affiliates
Arwana Citramulia - Non Affiliates	Erajaya Swasembada - Non Affiliates	Selamat Sempurna - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Summarecon Agung - Non Affiliates
Bank BTPN Syariah - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Telkom Indonesia - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Kalbe Farma - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Central Omega Resources - Non Affiliates	Mastersystem Infotama - Non Affiliates	
Chandra Asri Pacific - Non Affiliates	Mayora Indah - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Medikaloka Hermina - Non Affiliates	
Ciputra Development - Non Affiliates	Merdeka Copper Gold - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2025, IDR Growth Equity Syariah Fund booked negative return of -0.52%MoM, below the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. Similarly, ISII Index index was up +4.4% mom, largely driven by Energy (Dian Swastatika Sentosa), Communication Services (Elang Mahkota Teknologi), and Industrials. In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI delivered its 4th back-to-back cuts down to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. Domestically, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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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 1,172.57
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 25,282.52
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 : 21,561,568.1777

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	0.64%	2.17%	3.05%	1.08%	1.66%	2.65%	1.57%
Benchmark*	2.73%	10.66%	14.93%	13.13%	7.81%	9.46%	5.54%

*Current benchmark is effective from 1 Jan 2020

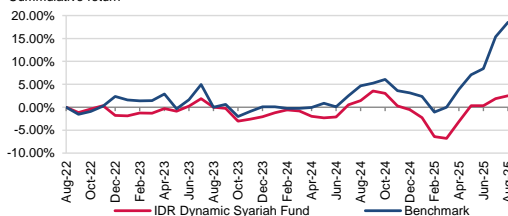
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

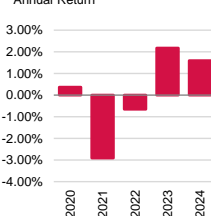
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

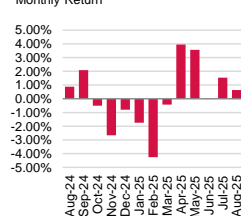


ANNUAL & MONTHLY RETURN

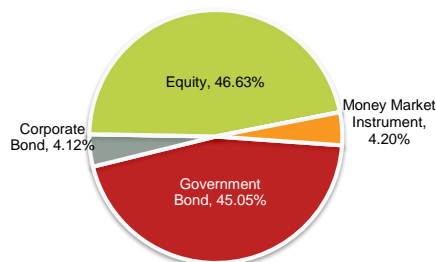
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.02%
Consumer Discretionary	3.85%
Consumer Staples	7.94%
Energy	2.66%
Financials	1.42%
Health Care	2.05%
Industrials	5.53%
Information Technology	1.37%
Materials	11.95%
Real Estate	2.89%
Utilities	0.95%
Communication Services (Bond)	4.12%
Government Bond	45.05%
TD + Cash	4.20%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	PBS028
Aneka Tambang Persero - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	PBS033
Arwana Citramulia - Non Affiliates	Mastersystem Infotama - Non Affiliates	Sukuk Ijarah Brklntj III XL Axiata I TH22B - Non Affiliates
Astra International - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Sukuk Negara IFR6
Bank BTPNS Syariah - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Central Omega Resources - Non Affiliates	Pakuwon Jati - Non Affiliates	
Ciputra Development - Non Affiliates	PBS004	
Cisarua Mountain Dairy - Non Affiliates	PBS012	

FUND MANAGER COMMENTARY

In August 2025, IDR Dynamic Syariah Fund booked performance of +0.64% mom, below the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. Similarly, ISSI Index index was up +4.4% mom, largely driven by Energy (Dian Swastatika Sentosa), Communication Services (Elang Mahkota Teknologi), and Industrials. In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI delivered its 4th back-to-back cuts down to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.32% on a monthly basis. Market sentiment was supported by IDR 18.1 trillion in foreign inflows into the bond market. Meanwhile, Bank Indonesia (BI) lowered its benchmark rate by 25 bps to 5.00% at its August Board Meeting, marking the fourth rate cut year-to-date despite stronger-than-expected Q2 2025 GDP growth of 5.12% YoY and broader indicators continuing to point to a slowing economy. BI emphasized that the rate cut aligns with expectations for inflation to remain within the 2.5% \pm 1% target corridor in 2025–2026, while also supporting rupiah stability and economic growth.

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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 1.48
Fund Currency : USD
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 44.18
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 : 29,775,425.84

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	0.86%	6.01%	7.04%	5.81%	11.31%	4.23%	4.52%
Benchmark*	2.17%	8.07%	10.85%	11.45%	13.89%	8.60%	8.41%

*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

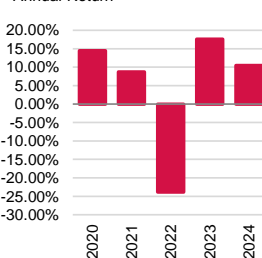
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

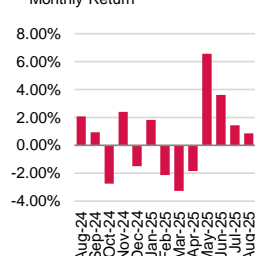


ANNUAL & MONTHLY RETURN

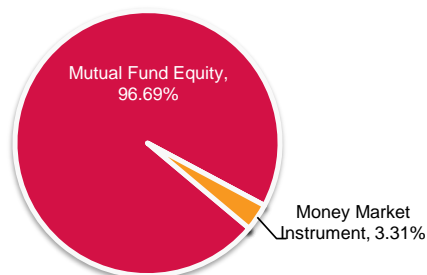
Annual Return



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 August 2025, USD Global Growth Opportunity Equity Fund booked positive return of +0.86%MoM, underperforming benchmark by 130 bps. Last month, Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market. MSCI China hit its highs for the year in August driven by the top-down perspective such as US-China tariff pause to November 10th, rising expectations for Fed's rate cut, abundant onshore liquidity going into equities.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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29 August 2025

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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 2.76
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9048	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	: 3,045,998.9711
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

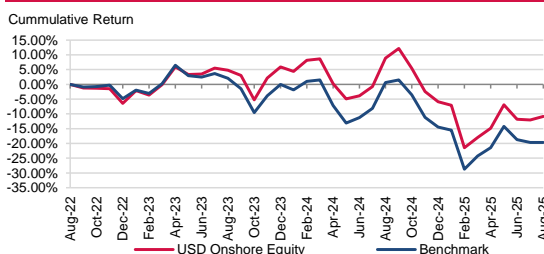
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	1.32%	-4.28%	-4.77%	-18.17%	-3.77%	1.41%	-1.19%
Benchmark*	-0.02%	-6.33%	-6.05%	-20.15%	-7.05%	-0.55%	-2.39%

*Current benchmark is effective since inception

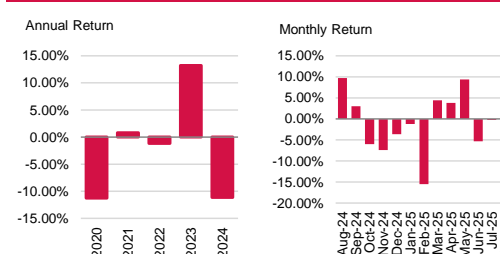
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

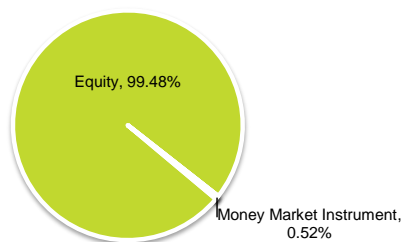
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.98%
Consumer Discretionary	2.62%
Consumer Staples	7.75%
Energy	1.79%
Financials	51.27%
Health Care	1.43%
Industrials	4.79%
Information Technology	3.30%
Materials	12.86%
Real Estate	2.68%
TD + Cash	0.52%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Central Omega Resources - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	
Bank Central Asia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	
Bank Mandiri - Non Affiliates	Mastersystem Infotama - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Summarecon Agung - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2025, USD Onshore Equity Fund booked positive return of +1.32%MoM, above the benchmark performance. During the month JCI Index recorded a strong +4.6% return, driven by rebound in Financials, Energy (mainly Dian Swastatika Sentosa), and Communication Services. On the other hand, MSCI index was +0.15% mom, while Financials sector rebounded in Aug 2025, this was largely offset by the correction in Materials (mainly Barito Pacific, Chandra Asri Pacific, Amman Mineral). In August, the market outlook was generally positive on the back of rate-cuts narrative and value angle. BI delivered its 4th back-to-back cuts down to 5% in August. Additionally, the 2026 State Budget Draft was announced, drawing mixed responses, but overall pointing towards faster government expenditures in 2H25. Foreign investors turned net buyers, recording a net inflow of IDR11.1tn (US\$676mn) for the month. A reversal from the net foreign outflow of IDR7.4tn (US\$686mn) in July. Domestically, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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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 23.68
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.6865	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 14,038,489.0743
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**	1.36%	8.56%	8.13%	7.62%	14.95%	7.82%	7.11%
Benchmark*	1.88%	9.37%	8.68%	9.49%	15.82%	8.58%	8.70%

*Current benchmark is effective since 10 January 2023 onwards

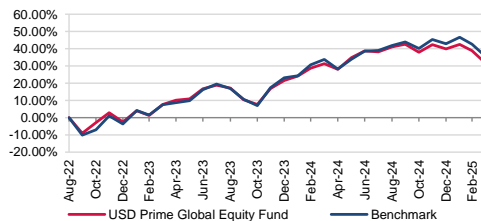
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

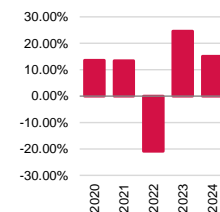
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

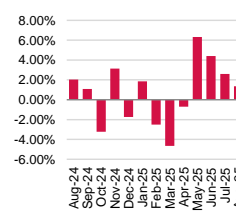


ANNUAL & MONTHLY RETURN

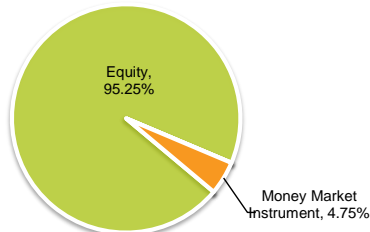
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.97%
Consumer Discretionary	12.21%
Consumer Staples	5.87%
Energy	2.68%
Financials	3.37%
Health Care	12.37%
Industrials	11.20%
Information Technology	39.13%
Materials	4.45%
TD + Cash	4.75%

TOP HOLDINGS

Abbot Laboratories - Non Affiliates	Cisco Systems Inc. - Non Affiliates	Neurocrine Biosciences Inc. - Non Affiliates
Accenture Plc - Non Affiliates	CRH Plc - Non Affiliates	Nvidia Corp - Non Affiliates
Adidas AG NPV - Non Affiliates	Danaher Corp - Non Affiliates	Palo Alto Networks 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 Com - Non Affiliates
Amazon.com - Non Affiliates	Exxon Mobil Corp - Non Affiliates	S&P Global Inc. - Non Affiliates
Antofagasta Plc - Non Affiliates	Ferrari NV - Non Affiliates	SAP SE - Non Affiliates
Apple Inc - Non Affiliates	Fortive Corp. - Non Affiliates	Schneider Electric SE - Non Affiliates
ASML Holding NV - Non Affiliates	Hitachi Ltd - Non Affiliates	TE Connectivity Plc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Home Depot Inc. - Non Affiliates	TJX Companies Inc - Non Affiliates
Baker Hughes Co. - Non Affiliates	Intuitive Surgical Inc. - Non Affiliates	Trane Technologies Plc - Non Affiliates
Booking Holdings Inc - Non Affiliates	L'oreal - Non Affiliates	Union Pacific Corp. - Non Affiliates
Boston Scientific Corp - Non Affiliates	Microsoft Corp - Non Affiliates	Visa Inc - Non Affiliates
Broadcom Inc. - Non Affiliates	Mondelez International Inc - Non Affiliates	Walmart Inc - Non Affiliates

FUND MANAGER COMMENTARY

In August 2025, USD Prime Global Equity Fund booked positive return of +1.36% MoM, which is below the benchmark performance by 52 bps. Last month, Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market. MSCI China hit its highs for the year in August driven by the top-down perspective such as US-China tariff pause to November 10th, rising expectations for Fed's rate cut, abundant onshore liquidity going into equities.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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29 August 2025

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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 24.73
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0242	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 24,142,978.1345
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

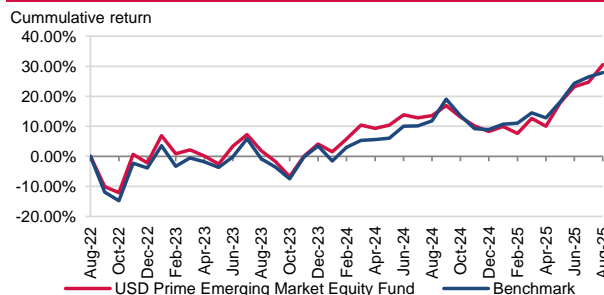
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	4.65%	10.78%	20.37%	14.90%	9.30%	1.28%	0.31%
Benchmark*	1.12%	8.32%	17.43%	14.44%	8.56%	3.05%	0.69%

*Current benchmark is effective since inception

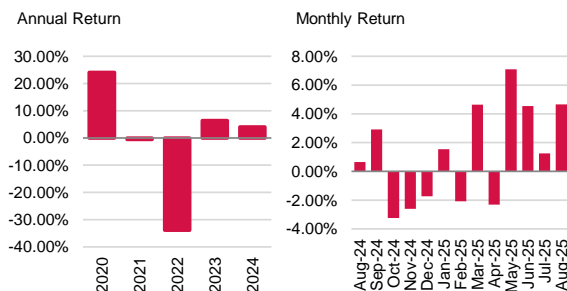
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

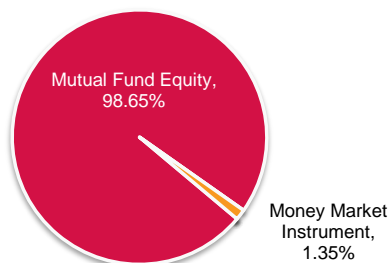
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In August 2025, USD Prime Emerging Market Equity Fund booked positive return of +4.65%MoM, significantly outperforming benchmark performance by 354 bps. Last month, Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market. MSCI China hit its highs for the year in August driven by the top-down perspective such as US-China tariff pause to November 10th, rising expectations for Fed's rate cut, abundant onshore liquidity going into equities.

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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 219,316.84
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 927.52	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 236,456,039.4249
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**	-1.48%	-2.92%	-4.25%	-13.19%	-3.46%	1.72%	-1.09%
Benchmark*	0.89%	2.76%	3.22%	-6.25%	-2.30%	4.90%	2.16%

*Current benchmark is effective from 22 May 2023

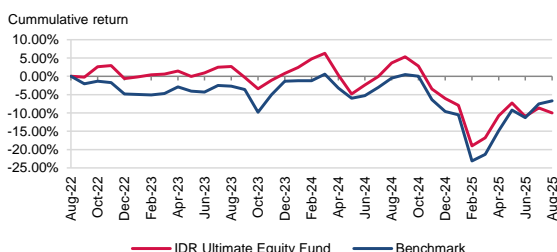
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

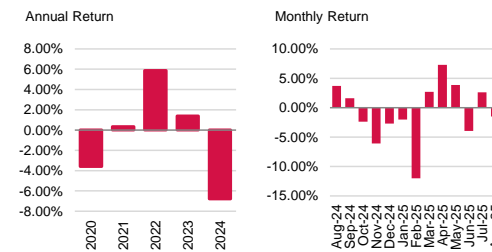
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

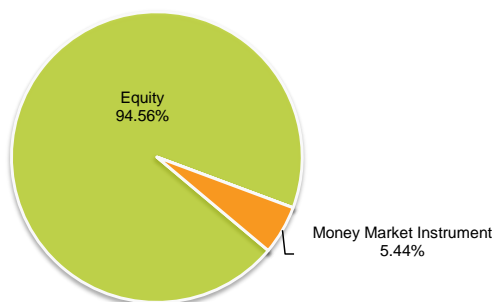
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.55%
Consumer Discretionary	5.35%
Consumer Staples	20.34%
Energy	3.55%
Financials	24.27%
Health Care	8.66%
Industrials	3.47%
Information Technology	0.74%
Materials	10.58%
Real Estate	5.77%
Utilities	0.28%
TD + Cash	5.44%

TOP HOLDINGS

AKR Corporindo - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	TD Bank CIMB Niaga - Non Affiliates
Bank Central Asia - Non Affiliates	Indosat - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	Jasa Marga (Persero) - Non Affiliates	Triputra Agro Persada - Non Affiliates
Bank Rakyat Indonesia Persero - Non Affiliates	Kalbe Farma - Non Affiliates	Vale Indonesia - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Mayora Indah - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Ciputra Development - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	Surya Semesta Internusa - Non Affiliates	

FUND MANAGER COMMENTARY

In August 2025, positions that contributed positively to our fund performance are our overweight in selected Property and underweight in Barito Pacific and Amman Mineral. Property names performance is buoyed by rate cut sentiments after Bank Indonesia lowered policy rates by 25bps from 5.25% to 5.0%. Meanwhile, positions that contributed negatively to our performance are our overweight in Consumer names. Consumer sector has lagged this year due to weak purchasing power, although we anticipate government spending to ramp up in 2H 2025 that should benefit Consumer names that we own.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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29 August 2025

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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

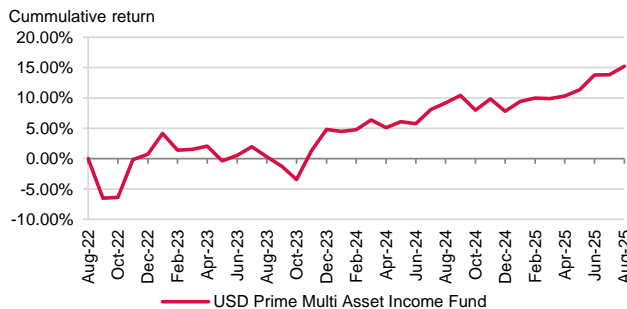
Investment Strategy	: Balanced	Fund Size (million)	: USD 1.98
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1095	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 1,786,328.1507
Risk Level	: 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
USD Prime Multi Asset Income**	1.22%	3.47%	7.04%	5.51%	4.84%	0.94%
						Since Inception
						1.59%

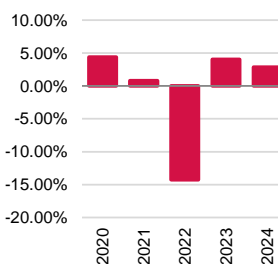
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

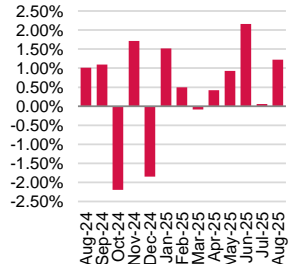


ANNUAL & MONTHLY RETURN

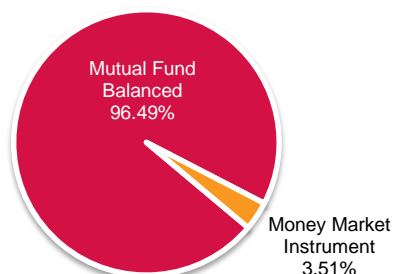
Annual Return



Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In August 2025, the fund generated a positive performance of +1.22% mom. Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. For the month ending August 2025, Materials, Health Care and Communication Services led while Utilities, Information Technology and Industrials lagged. The fixed income markets delivered positive returns in August 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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29 August 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 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 13.64
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2750	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 10,701,254.0925
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

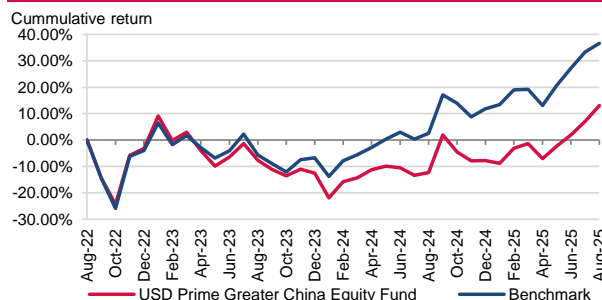
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	5.55%	15.69%	22.50%	28.93%	4.18%	-1.29%	4.06%
Benchmark*	2.45%	13.21%	22.14%	33.28%	10.98%	1.26%	4.29%

*Current benchmark is effective since inception

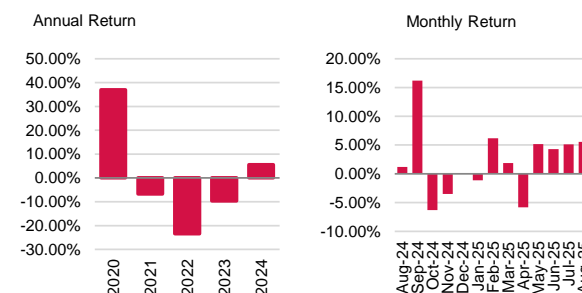
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

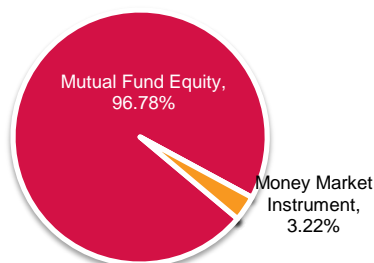
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In August 2025, USD Prime Greater China Equity Fund booked positive performance of +5.55%MoM, significantly outperforming benchmark by 310bps. Last month, Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market. MSCI China hit its highs for the year in August driven by the top-down perspective such as US-China tariff pause to November 10th, rising expectations for Fed's rate cut, abundant onshore liquidity going into equities.

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FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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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 2.05
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1873	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	: 1,724,242.2288
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

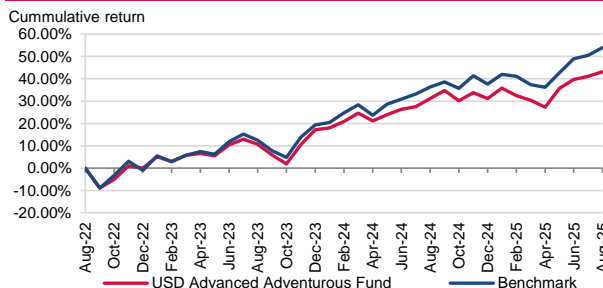
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	1.44%	5.45%	9.85%	9.16%	12.73%	0.00%	3.97%
Benchmark*	2.31%	7.93%	11.83%	12.96%	15.50%	0.00%	8.25%

*Current benchmark is effective since inception

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

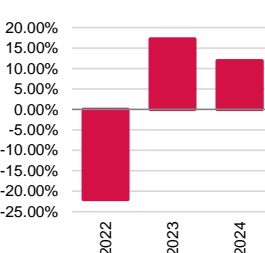
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEAR CUMULATIVE RETURN

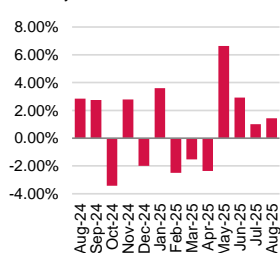


ANNUAL & MONTHLY RETURN

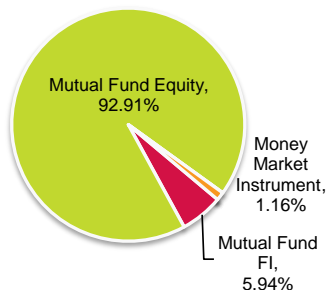
Annual Return



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

In August 2025, USD Adventurous Fund booked positive performance of +1.44% mom underperforming the benchmark. Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. For the month ending August 2025, Materials, Health Care and Communication Services led while Utilities, Information Technology and Industrials lagged. The fixed income markets delivered positive returns in August 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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29 August 2025

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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 0.79
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0973	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	: 722,584.2828
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

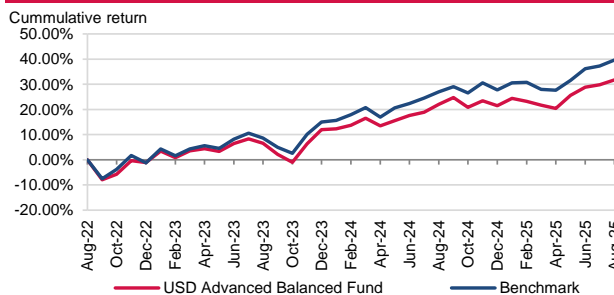
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	1.45%	4.86%	8.98%	7.94%	9.64%	0.00%	2.17%
Benchmark*	1.77%	6.17%	9.31%	9.96%	11.79%	0.00%	4.95%

*Current benchmark is effective since inception

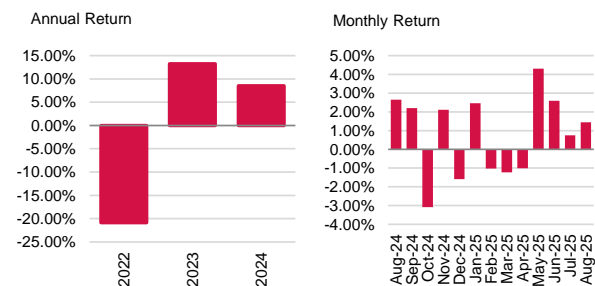
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

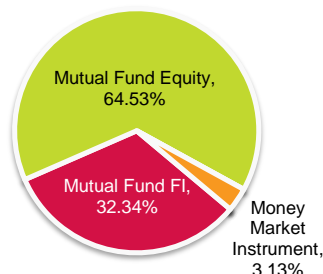
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	64.53%
MF Fixed Income	32.34%
TD + Cash	3.13%

TOP HOLDINGS

AIA Diversified Fixed Income MF
AIA Global Multi Factor Equity MF
AIA Global Quality Growth MF
AIA Global Select Equity MF
AIA New Multinationals MF

FUND MANAGER COMMENTARY

In August 2025, USD Adventurous Balanced Fund booked positive performance of +1.45% mom, underperforming the benchmark. Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. For the month ending August 2025, Materials, Health Care and Communication Services led while Utilities, Information Technology and Industrials lagged. The fixed income markets delivered positive returns in August 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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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 0.56
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9736	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	: 578,532.9872
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

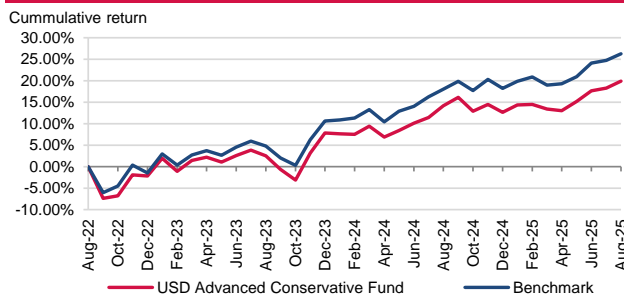
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	1.38%	4.11%	6.88%	5.03%	6.25%	0.00%	-0.67%
Benchmark*	1.22%	4.43%	6.80%	6.97%	8.10%	0.00%	1.64%

*Current benchmark is effective since inception

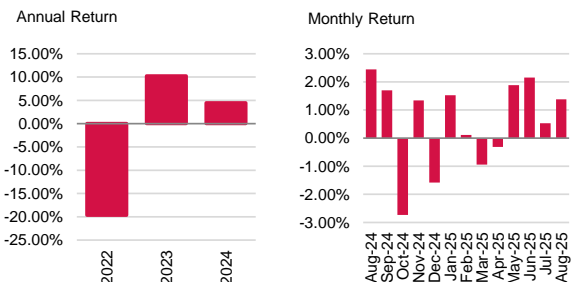
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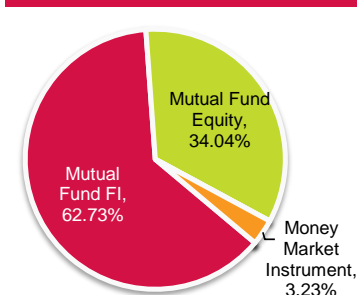
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	34.04%
MF Fixed Income	62.73%
TD + Cash	3.23%

TOP HOLDINGS

AIA Diversified Fixed Income MF
AIA Global Multi Factor Equity MF
AIA Global Quality Growth MF
AIA Global Select Equity MF
AIA New Multinationals MF

FUND MANAGER COMMENTARY

In August 2025, USD Adventurous Conservative Fund booked positive performance of +1.38% mom, outperforming the benchmark. Global equity market continued to rally for the fifth consecutive month with DM outperforming EM led by US equities. Across the major geographic regions in USD terms, onshore China equities led, while India equities lagged in August 2025. For the month ending August 2025, Materials, Health Care and Communication Services led while Utilities, Information Technology and Industrials lagged. The fixed income markets delivered positive returns in August 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns. The downbeat US NFP report and significant downward revisions in prior employment data have raised concerns about US economic growth and the health of the job market. We are moderately constructive on the outlook for risk assets over the medium term.

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