



## FUND FACT SHEET

# USD ADVANCED CONSERVATIVE FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 December 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 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 0.57
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0061	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	: 567,847.6671
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

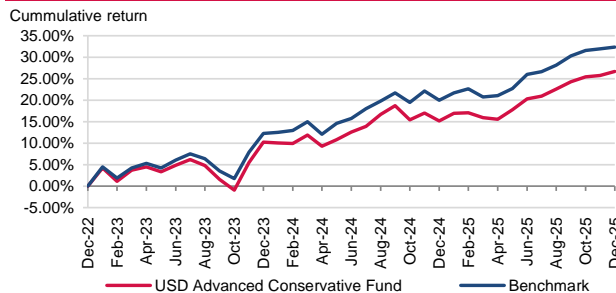
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	0.76%	1.91%	10.45%	10.45%	8.20%	0.00%	0.14%
Benchmark*	0.32%	1.56%	10.11%	10.11%	9.79%	0.00%	2.27%

\*Current benchmark is effective since inception

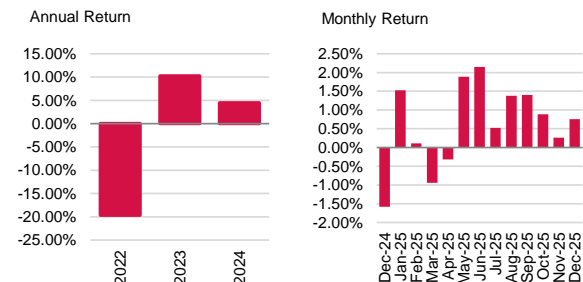
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

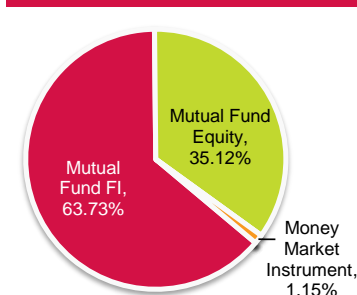
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	35.12%
MF Fixed Income	63.73%
TD + Cash	1.15%

### TOP HOLDINGS

AIA Diversified Fixed Income-I MF  
AIA Global Corporate Bond-I MF  
AIA Global Quality Growth-I MF  
AIA Global Select Equity-I MF  
AIA Global Systematic Equity-I MF  
AIA New Multinationals-I MF  
AIA World Quality Equity Fund-I MF

### FUND MANAGER COMMENTARY

In December 2025, USD Adventurous Conservative Fund booked positive performance of +0.76%mom, outperforming the benchmark. Last month, Global equity delivered positive returns in December 2025. Across the major geographic regions in USD terms, Europe equities led, while India and China equities lagged in December 2025. The Fed cut rates by 25 bps in-line with market expectation. China and Hong Kong Equity delivered their best annual returns since 2017, outperforming major global peers, despite moderate pullback in December. Caution prevailed in December amid weakening macro activity and rising concern on over the default risk at Vanke. Bonds were mixed in December 2025. US high yield corporate bonds delivered positive returns while US treasuries and US investment grade corporate bonds were down in USD terms. We are moderately constructive on the outlook for risk assets over the medium term.

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