



FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

28 February 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 0.54
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9296	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 579,394.0553
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**	0.11%	0.03%	1.63%	6.48%	0.70%	0.00%	-2.07%
Benchmark*	0.81%	0.43%	2.21%	8.56%	2.89%	0.00%	0.64%

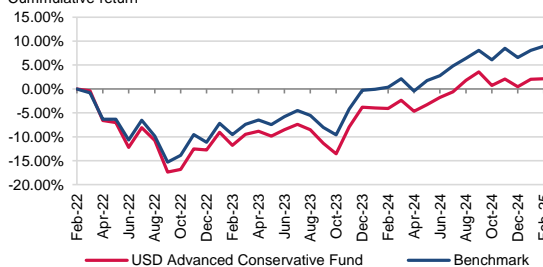
*Current benchmark is effective since inception

*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

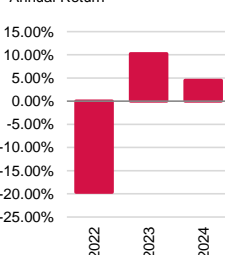
LAST 3 YEAR CUMULATIVE RETURN

Cummulative return

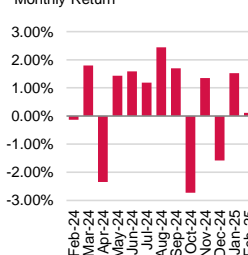


ANNUAL & MONTHLY RETURN

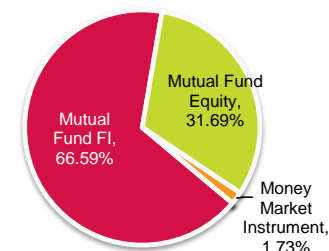
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	31.69%
MF Fixed Income	66.59%
TD + Cash	1.73%

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 February 2025, USD Adventurous Conservative Fund booked positive performance of +0.11% mom, below the benchmark. Global equities dipped in February 2025 giving back some of the gains made in January 2025. Across the major geographic regions in USD terms, China and Europe equities led, while India and Brazil equities lagged. Growth stocks significantly underperformed, particularly the so-called Magnificent Seven, declined amid ongoing regulatory uncertainty and concerns that the multiyear artificial intelligence-fueled rally could be losing steam. Tariff fears also continued to be a drag on equities as President Donald Trump reiterated plans to impose new levies on several trade partners. Disappointing US economic data, rise in jobless claims and persistent inflation weighs on consumer confidence (falls by most since August 2021) were other negative drivers. The fixed income markets rose in February 2025. US Treasuries, Investment Grade and High Yield indices were all up in February 2025. The outlook for equities over the medium term remains constructive. On the policy front, most major central banks are easing monetary policy. Chinese policy makers have indicated plans to increase public spending to support economic growth. The investment strategy for Elite Funds is to navigate 2025 with a diversified portfolio, relying on different sectors and regions that have different return drivers, rather than a small number of stocks. Such a strategy has mitigated the impact of the drawdown in the US equity market on the Elite Funds as Elite Funds' investments in other regions such as Europe equities and Asia equities have held up better in this environment.

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