



# FUND FACT SHEET

## USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 35.78
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.16	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	: 7.07
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 7.37	Total Unit	: 11,312,963.1168
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**	0.76%	2.52%	4.44%	4.18%	3.01%	-0.29%	4.77%
Benchmark*	0.49%	2.18%	3.86%	3.13%	1.92%	-1.21%	0.65%

\*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)

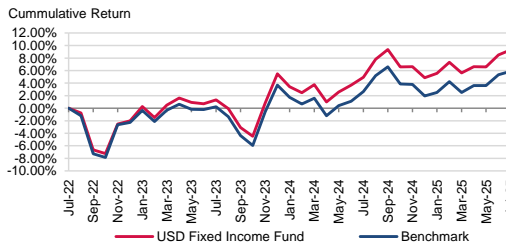
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

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

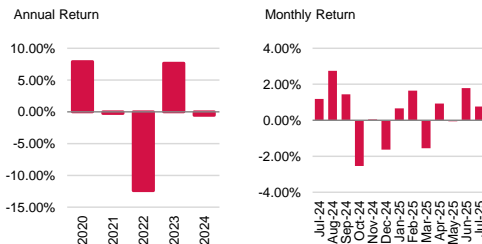
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

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

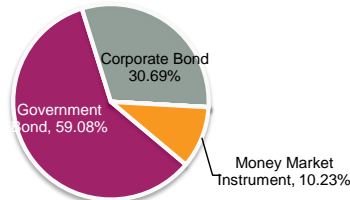
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government	59.08%
Financials	23.55%
Utilities	7.14%
Bond < 1 Year	9.34%
TD + Cash	0.89%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +0.76% in July 2025. Market sentiment came from USD strengthening against other currencies with DXY (dollar index spot) increased by 3.19% to 99.97. Meanwhile, Federal Reserve left the Fed Funds Rate unchanged at 4.25%—4.50% and signalled a more cautious stance toward near-term policy easing, citing persistent labour market resilience and inflation that remains above the central bank's 2% target.

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# FUND FACT SHEET

## IDR FIXED INCOME FUND

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31 July 2025

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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 1,218,861.74
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 5,291.10	Benchmark	: 90% Bloomberg EM Local Currency Indonesia Total Return Index Unhedged IDR 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR		
Risk Level	: Moderate		
Fund Duration	: 6.51		
Managed By	: PT. AIA FINANCIAL	Benchmark Duration	: 5.33
		Custodian Bank	: Citibank, N.A
		Total Unit	: 230,360,940.5822

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.94%	2.62%	5.23%	6.30%	5.59%	4.69%	6.97%
Benchmark *	0.94%	2.63%	5.16%	6.53%	5.81%	5.18%	8.97%

\*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)

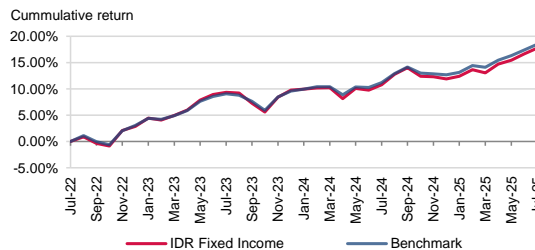
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

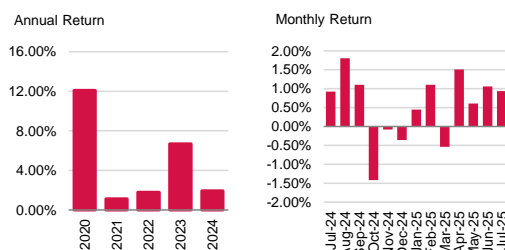
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

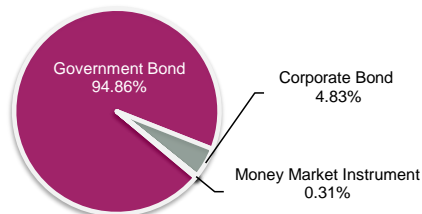
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government	94.86%
Financials	1.25%
Industrials	1.66%
Communications	1.91%
TD + Cash	0.31%

### 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 +0.94% in July 2025, and the 10-year government bond yield declined by 6 bps to 6.57%. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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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 5,370,479.65
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 12,588.72	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	: 426,610,338.5400

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	1.22%	1.23%	-4.41%	-10.42%	-4.21%	-0.59%	10.78%
Benchmark *	4.67%	8.52%	1.73%	-4.69%	-1.05%	5.51%	12.34%

\*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)

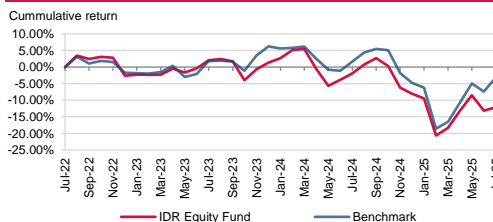
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

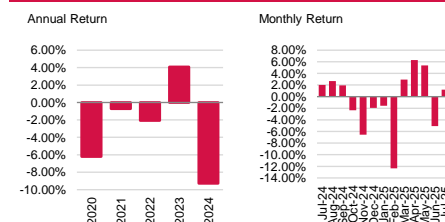
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

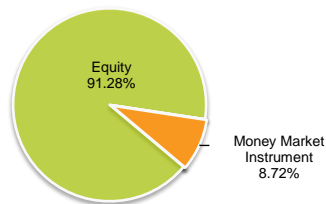
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	8.47%
Consumer Discretionary	5.10%
Consumer Staples	15.54%
Energy	5.09%
Financials	24.27%
Health Care	8.09%
Industrials	6.00%
Information Technology	0.80%
Materials	13.82%
Real Estate	3.42%
Utilities	0.67%
TD + Cash	8.72%

### TOP HOLDINGS

Adaro Andalan Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Mitra Adiperkasa - Non Affiliates
Alamtri Resources Indonesia - Non Affiliates	Erajaya Swasembada - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
Aneka Tambang Persero - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Pakuwon Jati - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Central Asia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
Bank Mandiri - Non Affiliates	Indosat - Non Affiliates	Telkom Indonesia - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Japfa Comfeed Indonesia - Non Affiliates	Triputra Agro Persada - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Jasa Marga (Persero) - Non Affiliates	Vale Indonesia - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	
Bumi Resources Minerals - Non Affiliates	Mayora Indah - Non Affiliates	
Ciputra Development - Non Affiliates	Merdeka Copper Gold - Non Affiliates	

### FUND MANAGER COMMENTARY

In July 2025, IDR Equity Fund booked a positive performance of +1.22% mom, below the benchmark performance. Domestic equity market had a rebound in July, in line with the global market gain, even as foreign investors continued to remain as net sellers of the market as they recorded another sizable net outflow of Rp8.3tn, as also can be seen in the price declines of liquid, quality blue-chips. As such, the market gain was driven more by retail investors participation, which has been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year), as can be seen in the highly speculative stock rallies that dominated the market gains in Jun-Jul. Sectoral-wise, largest negative contributors were Financials and Consumer Discretionary, while largest positive contributor were Materials. Following this rebound and with rather disappointing earnings results showings in 2Q25, equity market volatility may remain high. 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 465,156.04
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 2,286.13	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 203,469,045.7277
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**	0.38%	1.14%	2.76%	4.36%	3.52%	2.68%	4.39%
Benchmark*	0.14%	0.44%	1.04%	1.88%	1.43%	1.39%	3.36%

\*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)

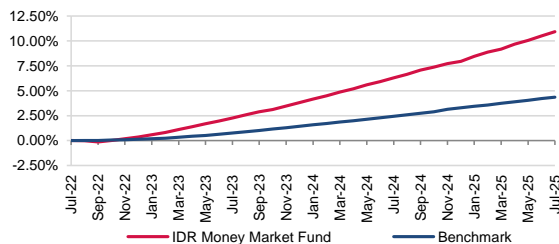
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

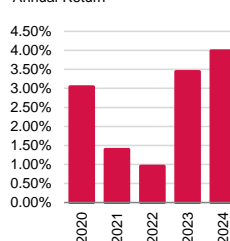
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

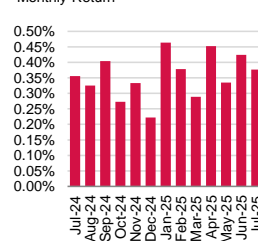


## ANNUAL &amp; MONTHLY RETURN

Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Bond < 1 Year	59.11%
TD + Cash	40.89%

## TOP HOLDINGS

FR0086	PBS017
Obl. Bkjt III Protelindo III TH23 B - Non Affiliates	TD Bank Jabar - Non Affiliates
Obl. Bkjt IV OCBC I TH25A - Non Affiliates	TD Bank Negara Indonesia - Non Affiliates
Obl. Bkjt IV Toyota Astra Fin. Serv. IV TH24A - Non Affiliates	TD Bank Rakyat Indonesia - Non Affiliates
Obl. Bkjt VI Tower Bersama Inf. V TH25A - Non Affiliates	TD Bank Syariah 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 +0.38% in July 2025 performance. The deposit rates declined to 4.00%-6.25% p.a. Inflation increased by 0.5% to 2.4% YoY in July from 1.9% in the previous month and IDR depreciated by -1.34% to IDR16,455/USD. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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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 16,086.81
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 2,118.00	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,595,283.6551
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**	0.36%	0.97%	2.55%	3.91%	3.07%	2.24%	3.98%
Benchmark*	0.14%	0.44%	1.04%	1.88%	1.43%	1.39%	3.31%

\*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)

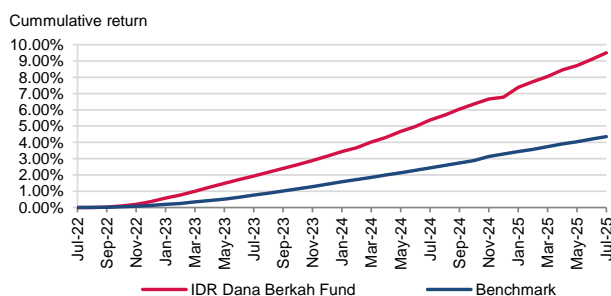
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

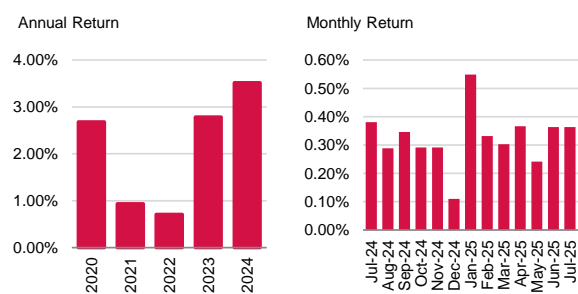
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*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	31.62%
TD + Cash	68.38%

### 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 +0.36% in July 2025 performance. Sharia Mudarabah returns declined to 4.00%–6.25% p.a. Inflation increased by 0.5% to 2.4% YoY in July from 1.9% in the previous month and IDR depreciated by -1.34% to IDR16,455/USD. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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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 291,673.99
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 2,416.19	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	: 120,716,573.4830

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.55%	1.35%	-0.17%	-2.94%	2.87%	4.45%	5.34%
Benchmark*	0.60%	2.33%	1.32%	-1.99%	2.45%	4.51%	4.20%

\*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)

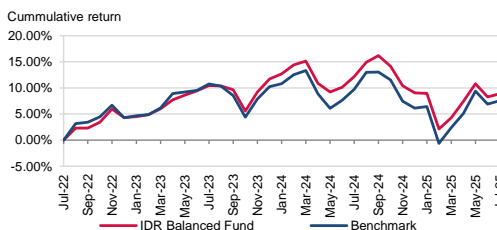
1 Mar 2015 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

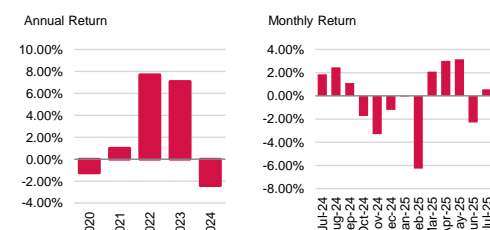
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

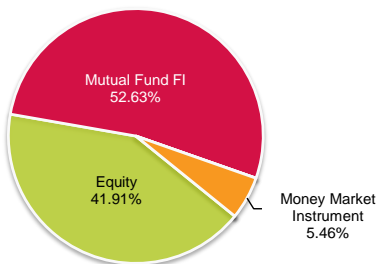
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	2.81%
Consumer Discretionary	1.61%
Consumer Staples	3.42%
Energy	1.25%
Financials	21.18%
Health Care	0.86%
Information Technology	1.22%
Industrials	2.33%
Materials	6.30%
Real Estate	0.93%
MF Fixed Income	52.63%
TD + Cash	5.46%

## TOP HOLDINGS

Bank Central Asia - Non Affiliates	TD Bank CIMB Niaga Syariah - Non Affiliates
Bank Mandiri - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	
Central Omega Resources - Non Affiliates	
RD BNP Paribas Proxima	

## FUND MANAGER COMMENTARY

In July 2025, IDR Balanced Fund booked performance of +0.55% MoM, in-line with 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 trade-talks. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 1.17% on monthly basis, and the 10-year government bond yield declined by 6 bps to 6.57%. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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## FUND FACT SHEET

# IDR CASH SYARIAH FUND

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31 July 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  
Launch Date : 29 October 2009  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 1,761.61  
Fund Currency : IDR  
Risk Level : Low  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 10,860.94  
Fund Management Fee : 1.65% per annum  
Pricing Frequency : Daily  
Benchmark : 100% IDR Deposit Rate Avg. 3-month (Net)  
Custodian Bank : Citibank, N.A  
Total Unit : 6,165,343.7086

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.33%	0.99%	2.61%	4.03%	3.16%	2.40%	3.66%
Benchmark*	0.14%	0.44%	1.04%	1.88%	1.43%	1.39%	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)

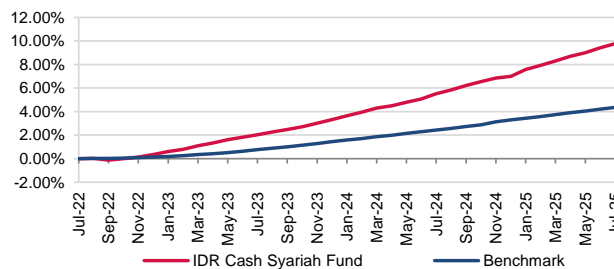
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

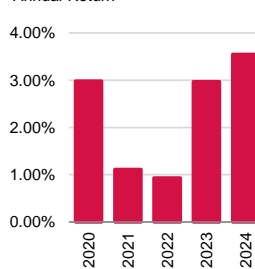
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

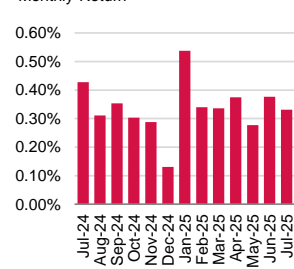


### ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Bond < 1Year	37.47%
TD + Cash	62.53%

### 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 +0.33% in July 2025 performance. Sharia Mudarabah returns declined to 4.00%–6.25% p.a. Inflation increased by 0.5% to 2.4% YoY in July from 1.9% in the previous month and IDR depreciated by -1.34% to IDR16,455/USD. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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## FUND FACT SHEET

## IDR EQUITY SYARIAH FUND

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31 July 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 315,007.26
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 831.35	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	: 378,912,353.7830

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	3.92%	10.35%	3.57%	3.38%	-3.65%	-0.92%	-1.22%
Benchmark*	7.24%	19.63%	12.04%	5.47%	-1.16%	1.14%	1.98%

\*Current benchmark is effective from 1 Mar 2023

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

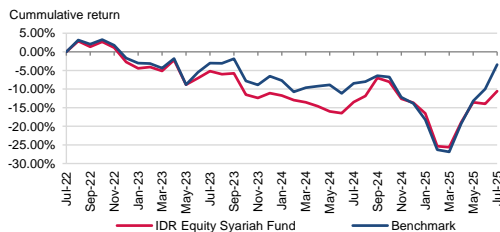
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

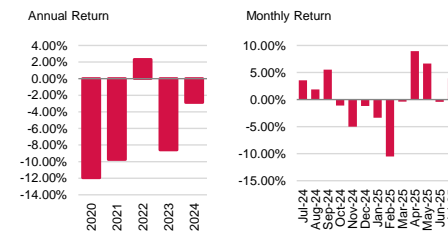
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

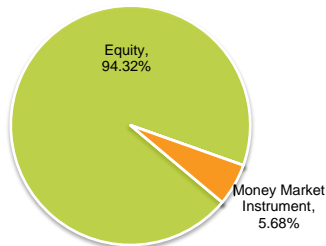
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	13.69%
Consumer Discretionary	3.88%
Consumer Staples	16.70%
Energy	7.41%
Financials	1.01%
Health Care	3.10%
Industrials	9.14%
Information Technology	1.23%
Materials	29.36%
Real Estate	6.93%
Utilities	1.87%
TD + Cash	5.68%

## TOP HOLDINGS

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

## FUND MANAGER COMMENTARY

In July 2025, IDR Equity Syariah Fund booked positive return of +3.92%MoM, below the benchmark performance. JAKISL recorded a strong performance of +7.24%MoM. The stellar performance in JAKISL however were mainly driven by non-fundamental names that represents nearly 50% of the gain during the month, especially Barito Pacific (+58%) and Petrosea (+36%). In terms of sector inside JAKISL, largest positive contributors were Materials (primarily Barito Pacific, Petrosea and Merdeka Copper Gold) and Industrials (Astra International). Retail investors' market participation has been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year) which might explain all the non-fundamental moves that is happening in the JCI. 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. Mainly on the back of resilient US macro indicators and corporate earnings. China market also benefited from continued US-China trade-talks. 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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## 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 1,543.24  
Fund Currency : IDR  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 118,155.71  
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 : 76,563,257.4645

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	2.17%	5.70%	2.77%	3.47%	0.35%	1.63%	2.92%
Benchmark*	4.14%	10.88%	8.58%	6.28%	2.34%	3.63%	3.80%

\*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)

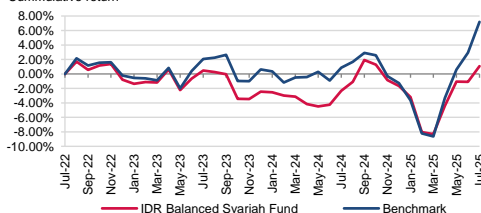
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

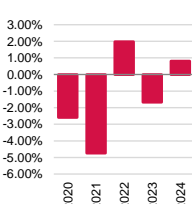
## LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

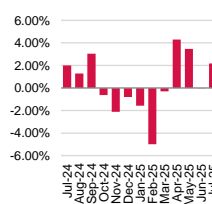


## ANNUAL &amp; MONTHLY RETURN

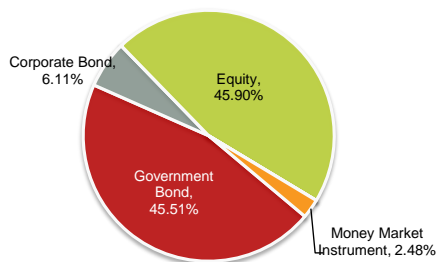
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	6.16%
Consumer Discretionary	2.46%
Consumer Staples	7.73%
Energy	3.93%
Financials	1.32%
Health Care	1.37%
Industrials	4.80%
Information Technology	0.60%
Materials	12.95%
Real Estate	3.51%
Utilities	1.06%
Communication Services (Bond)	6.11%
Government Bond	45.51%
TD + Cash	2.48%

## TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Merdeka Copper Gold - Non Affiliates	Sukuk Negara IFR6
Aneka Tambang Persero - Non Affiliates	Mitra Adiperkasa - Non Affiliates	TD Bank CIMB Niaga Syariah - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS004	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	PBS005	United Tractors - Non Affiliates
Bumi Resources Minerals - Non Affiliates	PBS012	
Chandra Asri Pacific - Non Affiliates	PBS028	
Indofood CBP Sukses Makmur - Non Affiliates	PBS029	
Indofood Sukses Makmur - Non Affiliates	PBS033	
Kalbe Farma - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	

## FUND MANAGER COMMENTARY

In July 2025, IDR Balanced Syariah Fund booked performance of +2.17% mom, below the benchmark performance. JAKISL recorded a strong performance of +7.24%MoM. The stellar performance in JAKISL however were mainly driven by non-fundamental names that represents nearly 50% of the gain during the month, especially Barito Pacific (+58%) and Petrossea (+36%). In terms of sector inside JAKISL, largest positive contributors were Materials (primarily Barito Pacific, Petrossea and Merdeka Copper Gold) and Industrials (Astra International). Retail investors' market participation has been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year) which might explain all the non-fundamental moves that is happening in the JCI. 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. Mainly on the back of resilient US macro indicators and corporate earnings. China market also benefited from continued US-China trade-talks. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.04% on a monthly basis. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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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  
Launch Date : 06 January 2011  
Launch Price : IDR 1,000.00  
Unit Price (NAV) : IDR 1,896.57  
Fund Currency : IDR  
Risk Level : High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 4,137,795.57  
Fund Management Fee : 2.00% per annum  
Pricing Frequency : Daily  
Benchmark : 70% MSCI Indonesia Index  
15% MSCI China + 15% MSCI India Index  
Custodian Bank : Citibank, N.A  
Total Unit : 2,181,724,381.2981

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-1.15%	-0.71%	-0.85%	-3.83%	0.86%	2.39%	4.49%
Benchmark*	0.41%	2.29%	1.42%	-3.66%	2.53%	4.52%	4.46%

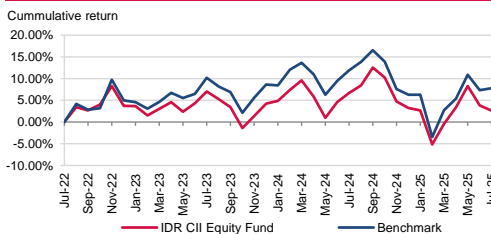
\*Current benchmark is effective since 1 Jan 2018

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

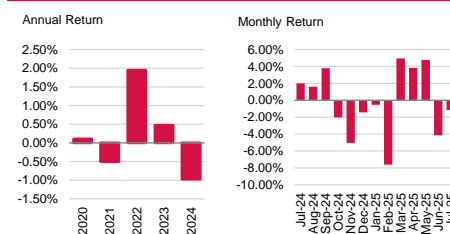
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

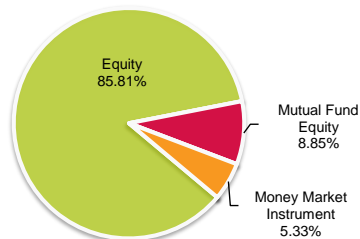
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	11.45%
Consumer Discretionary	4.95%
Consumer Staples	9.90%
Energy	1.32%
Financials	40.15%
Health Care	2.05%
Industrials	3.02%
Information Technology	3.07%
Materials	5.97%
Real Estate	3.44%
Utilities	0.51%
MF Equity	8.85%
TD + Cash	5.33%

### TOP HOLDINGS

Aneka Tambang Persero - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates
Astra International - Non Affiliates	Indofood Sukses Makmur - Non Affiliates
Bank Central Asia - Non Affiliates	IShares Core MSCI China ETF
Bank Mandiri - Non Affiliates	Pakuwon Jati - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Reliance Industries Ltd - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Central Omega Resources - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Ciputra Development - Non Affiliates	Tencent Holding Ltd - Non Affiliates
Erajaya Swasembada - Non Affiliates	Xiaomi Corp - Non Affiliates
GOTO Gojek Tokopedia - Non Affiliates	
HDFC Bank Limited - Non Affiliates	

### FUND MANAGER COMMENTARY

In July 2025, IDR China India Indonesia Equity Fund booked negative return of -1.15% MoM, below performance by 51 bps. Last month, MSCI Indonesia returned flat performance, driven by uber expensive stock like Barito Pacific that went up 58%. On the other hand, 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 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, driven by tech companies. At the macro level, China market benefited from continued US-China trade-talks, Chinese biotech's out-licensing deals and Macau's above-expectation gaming revenue. Whereas, Indian higher than expected US tariff affect overall market confidence. 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 EQUITY FUND

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31 July 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 338,735.62
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 1,026.57	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	: 329,968,659.0038
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**	0.41%	-0.29%	-6.24%	-9.71%	-2.70%	1.62%	0.24%
Benchmark*	7.33%	10.81%	8.01%	5.86%	4.87%	9.25%	5.43%

\*Current benchmark is effective from 1 Mar 2023

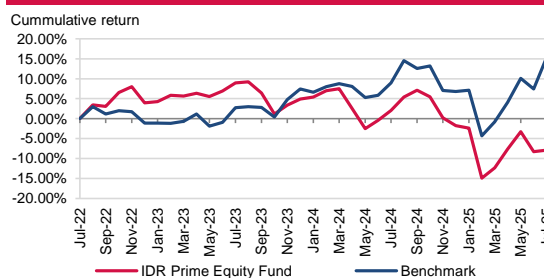
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

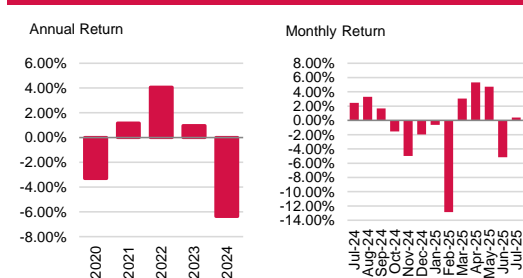
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

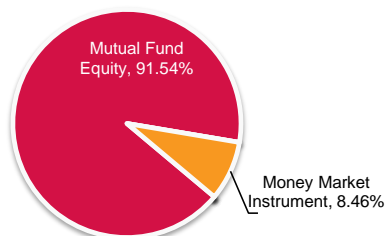
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## PORTFOLIO ALLOCATION

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

## FUND MANAGER COMMENTARY

In July 2025, IDR Prime Equity Fund booked positive return of +0.41%MoM, below the benchmark performance. JCI recorded a strong performance of +8.2%MoM. The stellar performance in JCI however were mainly driven by non-fundamental names that represent >50% of the gain during the month: DCI Indonesia (+128%), Barito Renewables Energy (+33%), Barito Pacific (+58%), Dian Swastatika Sentosa (+21%), Chandra Daya Investasi (+682%). Retail investors involvement in the JCI have been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year) which might explain all the non-fundamental moves that is happening in the JCI. On the other hand, 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, Chinese biotech's out-licensing deals and Macau's above-expectation gaming revenue. 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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## 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	Fund Size (million)	: IDR 69,258.20
Launch Date	: 21 October 2014	Fund Management Fee	: 0.60% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,858.53	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.04
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.74	Total Unit	: 37,265,088.5127
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 Fixed Income**	0.97%	2.54%	5.18%	6.37%	5.47%	4.78%	5.92%
Benchmark*	0.98%	2.77%	5.55%	7.35%	6.65%	6.08%	7.09%

\*Current benchmark is effective since 1 Mar 2023

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

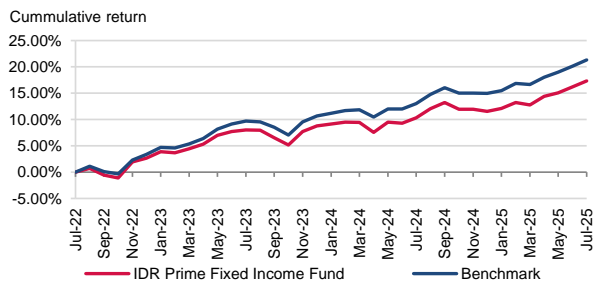
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

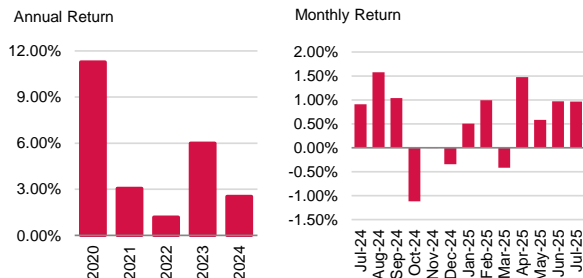
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

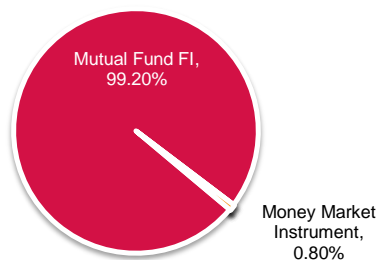
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; 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 +0.97% in July 2025, and the 10-year government bond yield declined by 6 bps to 6.57%. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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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 864.23  
Fund Currency : IDR  
Risk Level : High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 23,747.88  
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 : 27,478,815.51

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	1.75%	6.90%	0.30%	-2.74%	-1.45%	0.84%	-1.43%
Benchmark*	11.71%	19.88%	19.08%	18.27%	8.54%	12.02%	5.23%

\*Current benchmark is effective from 1 Mar 2022

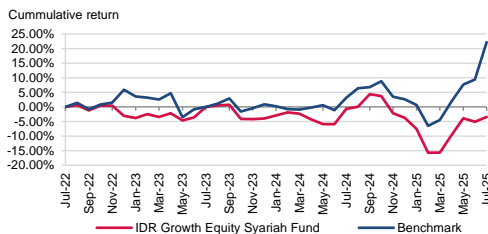
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

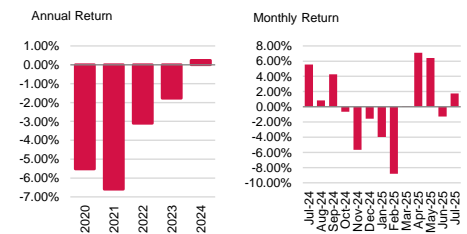
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

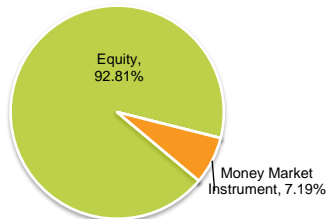
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	8.21%
Consumer Discretionary	10.67%
Consumer Staples	16.73%
Energy	5.77%
Financials	0.60%
Health Care	4.67%
Industrials	11.95%
Information Technology	3.41%
Materials	22.46%
Real Estate	7.34%
Utilities	1.00%
TD + Cash	7.19%

## TOP HOLDINGS

Alamtri Minerals Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Mitra Adiperkasa - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Darma Henwa - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Erajaya Swasembada - Non Affiliates	Pakuwon Jati - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Selamat Sempurna - Non Affiliates
Astra International - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Summarecon Agung - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Kalbe Farma - Non Affiliates	Telkom Indonesia - 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 July 2025, IDR Growth Equity Syariah Fund booked positive return of +1.75%MoM, below the benchmark performance. ISSI Index recorded a strong performance of +11.7%MoM. The stellar performance in ISSI Index however were mainly driven by non-fundamental names that represents over 70% of the gain during the month, especially DCI Indonesia (108%), Barito Pacific (+58%), Petrosea (+36%), Dian Swastatika Sentosa (+21%), and Petridio Jaya Kreasi (+21%). In terms of sector inside ISSI, largest positive contributors were Information Technology, Materials, and Energy. Retail investors' market participation has been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year) which might explain all the non-fundamental moves that is happening in the JCI. 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. Mainly on the back of resilient US macro indicators and corporate earnings. China market also benefited from continued US-China trade talks. 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 1,165.06  
Fund Currency : IDR  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 25,565.41  
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 : 21,943,342.3869

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	1.53%	5.14%	2.39%	1.32%	1.66%	2.80%	1.52%
Benchmark*	6.42%	11.05%	11.87%	12.44%	7.27%	9.10%	5.30%

\*Current benchmark is effective from 1 Jan 2020

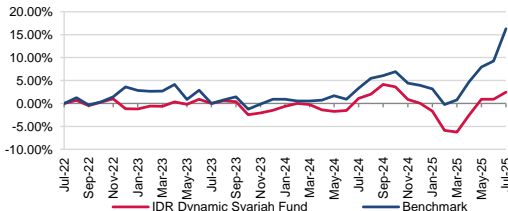
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

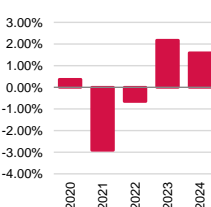
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

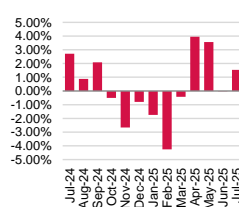


### ANNUAL & MONTHLY RETURN

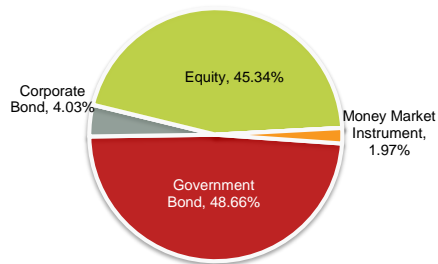
Annual Return



Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	4.17%
Consumer Discretionary	4.73%
Consumer Staples	8.46%
Energy	2.73%
Financials	1.01%
Health Care	2.43%
Industrials	5.39%
Information Technology	1.37%
Materials	11.52%
Real Estate	2.64%
Utilities	0.89%
Communication Services (Bond)	4.03%
Government Bond	48.66%
TD + Cash	1.97%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

In July 2025, IDR Dynamic Syariah Fund booked performance of +1.53% mom, below the benchmark performance. ISSI Index recorded a strong performance of +11.7%MoM. The stellar performance in ISSI Index however were mainly driven by non-fundamental names that represents over 70% of the gain during the month, especially DCI Indonesia (108%), Barito Pacific (+58%), Petrosea (+36%), Dian Swastatika Sentosa (+21%), and Petrindo Jaya Kreasi (+21%). In terms of sector inside ISSI, largest positive contributors were Information Technology, Materials, and Energy. Retail investors' market participation has been growing exponentially this year, as they represent c. 44% of total market value YTD (vs. only 32% last year) which might explain all the non-fundamental moves that is happening in the JCI. 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. Mainly on the back of resilient US macro indicators and corporate earnings. China market also benefited from continued US-China trade-talks. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.04% on a monthly basis. Market sentiment came from foreign inflow to bond market of IDR 17 trillion. Meanwhile, Bank Indonesia (BI) cut its benchmark rate by 25 bps to 5.25% in its July Board Meeting, following a pause in June. The decision reflects a preemptive move to bolster economic growth amid subdued inflation outlooks for 2025–2026, which remain within the 2.5±1% target band.

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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	Fund Size (million)	: USD 44.23
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.47	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 30,071,738.70
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 Global Growth Opportunity Equity**	1.44%	11.99%	6.12%	7.07%	9.43%	5.02%	4.46%
Benchmark*	1.30%	9.22%	8.50%	11.60%	11.73%	9.33%	8.23%

\*Current benchmark is effective since 1 Jan 2018

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

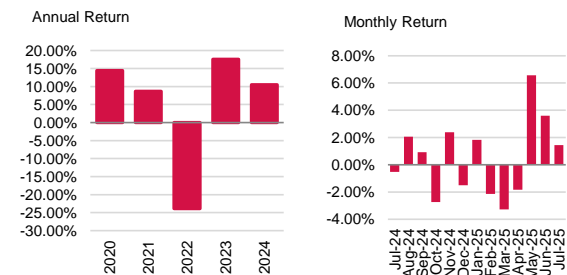
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

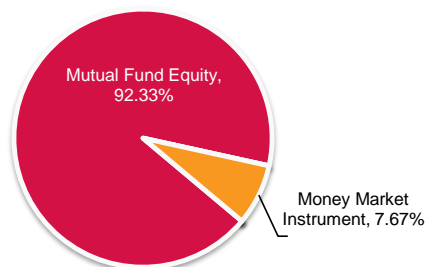
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; 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 July 2025, USD Global Growth Opp. Equity Fund booked positive return of +1.44%MoM, outperforming benchmark by 14 bps. 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, Chinese biotech's out-licensing deals and Macau's above-expectation gaming revenue. 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

# USD ONSHORE EQUITY FUND

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31 July 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 2.77
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8931	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	: 3,104,361.2113
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**	-0.23%	3.35%	-6.01%	-11.38%	-2.46%	1.74%	-1.36%
Benchmark*	-1.19%	2.31%	-6.03%	-12.56%	-5.53%	-0.09%	-2.41%

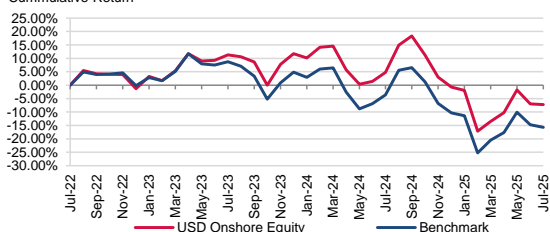
\*Current benchmark is effective since inception

\*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

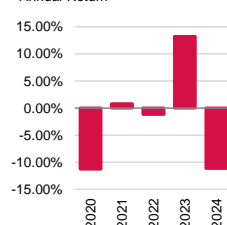
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

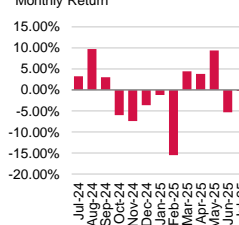


### ANNUAL & MONTHLY RETURN

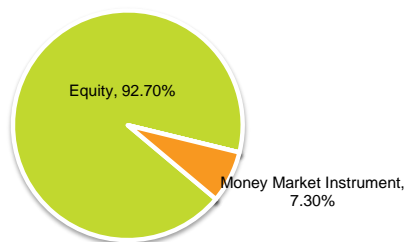
Annual Return



Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	6.39%
Consumer Discretionary	3.61%
Consumer Staples	8.33%
Energy	2.88%
Financials	45.08%
Health Care	1.67%
Industrials	3.51%
Information Technology	3.62%
Materials	15.16%
Real Estate	2.45%
TD + Cash	7.30%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

In July 2025, USD Onshore Equity Fund booked negative return of -0.23%MoM, better than 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. Going forward, domestic equity market volatility may remain high. 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

## USD PRIME GLOBAL EQUITY FUND

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31 July 2025

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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 24.26
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.6639	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 14,580,346.6379
Managed By	: PT. BNP Paribas Asset Management (since January 10 <sup>th</sup> , 2023)		

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	2.59%	13.88%	6.68%	8.35%	12.30%	8.69%	7.00%
Benchmark*	2.08%	13.89%	6.68%	9.61%	13.43%	9.58%	8.53%

\*Current benchmark is effective since 10 January 2023 onwards

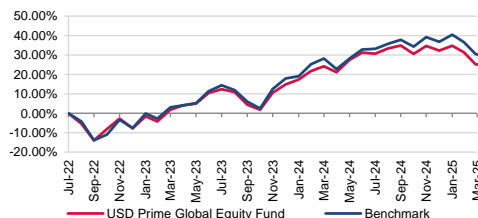
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

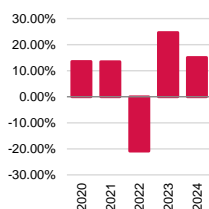
## LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

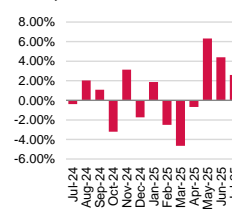


## ANNUAL &amp; MONTHLY RETURN

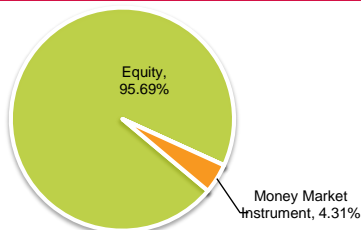
Annual Return



Monthly Return



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	3.95%
Consumer Discretionary	11.74%
Consumer Staples	5.74%
Energy	2.68%
Financials	3.32%
Health Care	12.26%
Industrials	11.70%
Information Technology	40.13%
Materials	4.17%
TD + Cash	4.31%

## TOP HOLDINGS

Abbot Laboratories - Non Affiliates	Cisco Systems Inc. - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates
Accenture Plc - Non Affiliates	CRH Plc - Non Affiliates	Procter & Gamble Co - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Danaher Corp - Non Affiliates	Regeneron Pharmaceuticals Com - Non Affiliates
Alphabet Inc - Non Affiliates	Ecolab Inc. - Non Affiliates	Relx Plc - Non Affiliates
Amazon.com - Non Affiliates	Eli Lilly & Co - Non Affiliates	S&P Global Inc. - Non Affiliates
Antofagasta Plc - Non Affiliates	Exxon Mobil Corp - Non Affiliates	SAP SE - Non Affiliates
Apple Inc - Non Affiliates	GE Vernova LLC - 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
Biomarin Pharmaceutical Inc. - Non Affiliates	L'oreal - Non Affiliates	Visa Inc - Non Affiliates
Booking Holdings Inc - Non Affiliates	Microsoft Corp - Non Affiliates	Walmart Inc - Non Affiliates
Boston Scientific Corp - Non Affiliates	Mondelez International Inc - Non Affiliates	Xylem Inc. - Non Affiliates
Broadcom Inc. - Non Affiliates	Nvidia Corp - Non Affiliates	

## FUND MANAGER COMMENTARY

In July 2025, USD Prime Global Equity Fund booked positive return of +2.59% MoM, which is above the benchmark performance by 51 bps. 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, Chinese biotech's out-licensing deals and Macau's above-expectation gaming revenue. 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

# USD PRIME EMERGING MARKET EQUITY FUND

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31 July 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 24.10
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9786	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 24,629,376.9968
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**	1.25%	13.36%	15.01%	10.51%	6.68%	0.95%	-0.29%
Benchmark*	1.77%	12.12%	16.13%	14.80%	8.23%	3.23%	0.55%

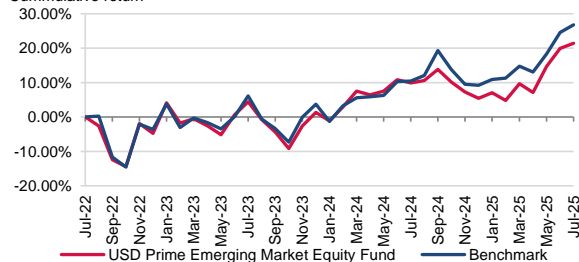
\*Current benchmark is effective since inception

\*\*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

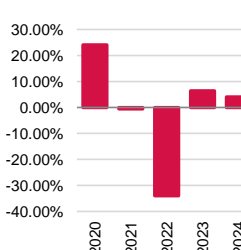
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

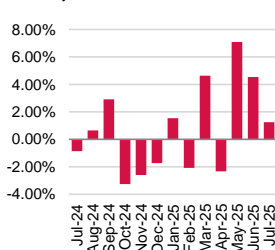


### ANNUAL & MONTHLY RETURN

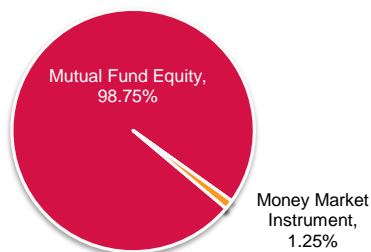
Annual Return



Monthly Return



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF  
TD + Cash

### FUND MANAGER COMMENTARY

In July 2025, USD Prime Emerging Market Equity Fund booked positive return of +1.25%MoM, underperforming benchmark performance by 52 bps. 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, Chinese biotech's out-licensing deals and Macau's above-expectation gaming revenue. 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. 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 ULTIMATE EQUITY FUND

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31 July 2025

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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 222,735.01
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 941.45	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 236,587,907.7777
Managed By	: PT. Schroders Investment Management Indonesia (since at May 22 <sup>nd</sup> , 2023)		

## FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	2.60%	2.34%	-2.81%	-8.62%	-2.06%	2.41%	-0.89%
Benchmark*	4.22%	8.53%	2.31%	-4.70%	-1.57%	5.05%	2.05%

\*Current benchmark is effective from 22 May 2023

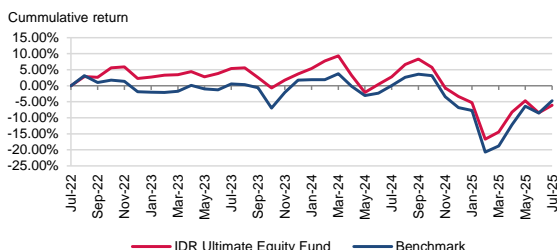
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

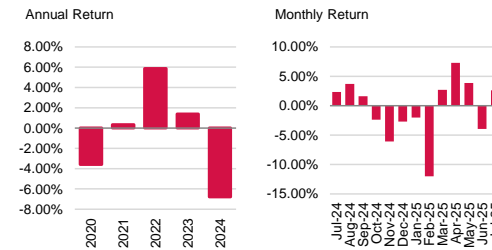
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

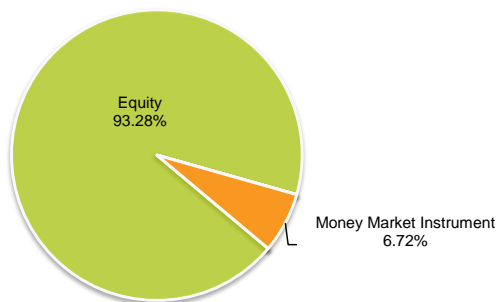
## LAST 3 YEARS CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

Communication Services	9.03%
Consumer Discretionary	5.82%
Consumer Staples	21.15%
Energy	3.61%
Financials	25.43%
Health Care	9.64%
Industrials	3.98%
Information Technology	0.70%
Materials	8.53%
Real Estate	4.79%
Utilities	0.60%
TD + Cash	6.72%

## TOP HOLDINGS

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

## FUND MANAGER COMMENTARY

In July 2025, positions that contributed positively to our fund performance are our overweight in select CPO and Industrial Estate names. Indonesia is in talks with the European Union to eliminate 4-13% tariffs for refined palm oil products, this could drop all the way to 0% under the new Free Trade Agreement. Meanwhile, positions that contributed negatively to our performance are our underweight in Barito Pacific and Astra International. We continue to underweight Barito Pacific due to expensive valuation.

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## FUND FACT SHEET

# USD PRIME MULTI ASSET INCOME FUND

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31 July 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  
Launch Date : 30 January 2019  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 1.0961  
Fund Currency : USD  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL

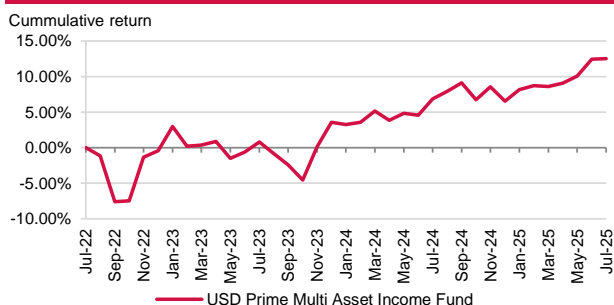
Fund Size (million) : USD 1.94  
Fund Management Fee : 1.85% per annum  
Pricing Frequency : Daily  
Custodian Bank : Citibank, N.A  
Total Unit : 1,773,871.2762

### FUND PERFORMANCE

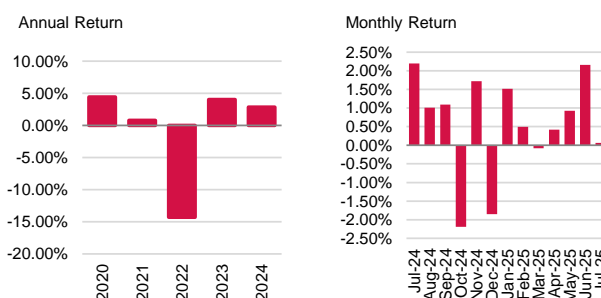
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	0.06%	3.17%	5.75%	5.30%	4.01%	0.88%	1.42%

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

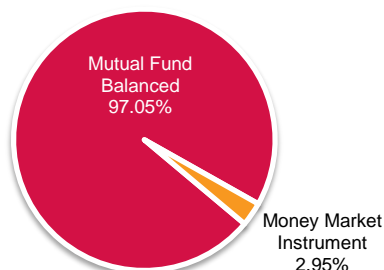
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

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

### FUND MANAGER COMMENTARY

In July 2025, the fund generated a positive performance of +0.06% mom. 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, Chinese biotech's out-licensing deals and Macau's above-expectation gaming revenue. 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

# USD PRIME GREATER CHINA EQUITY FUND

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31 July 2025

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### 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 13.29
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2080	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 10,997,798.8736
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

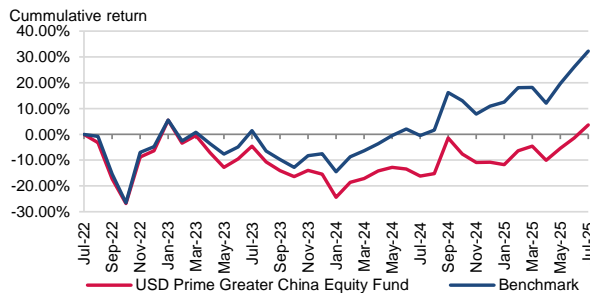
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	5.10%	15.26%	16.06%	23.63%	1.19%	-1.67%	3.19%
Benchmark*	4.86%	17.96%	19.21%	32.92%	9.76%	1.60%	3.93%

\*Current benchmark is effective since inception

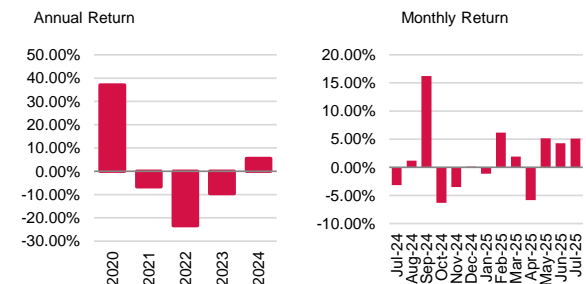
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

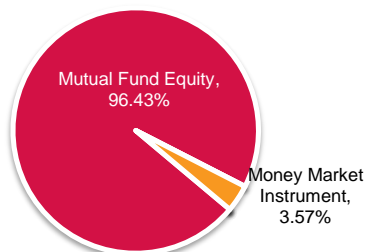
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF  
TD + Cash

### FUND MANAGER COMMENTARY

In July 2025, USD Prime Greater China Equity Fund booked positive performance of +5.10%MoM, outperforming benchmark by 24bps. 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, Chinese biotech's out-licensing deals and Macau's above-expectation gaming revenue. 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

# USD ADVANCED ADVENTUROUS FUND

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31 July 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  
0% - 30% : Mutual Funds - Fixed Income  
70% - 100% : Mutual Funds - Equity

### FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 2.13
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1705	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	: 1,816,479.2475
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

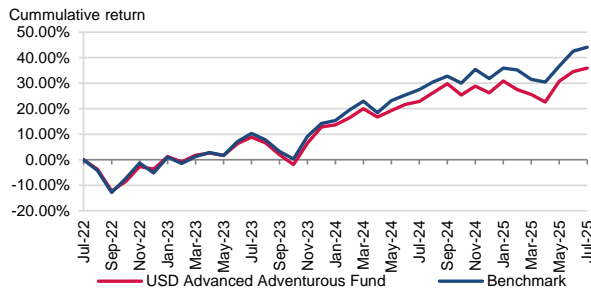
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	1.00%	10.86%	8.29%	10.67%	10.77%	0.00%	3.70%
Benchmark*	1.07%	10.50%	9.30%	13.03%	12.95%	0.00%	7.84%

\*Current benchmark is effective since inception

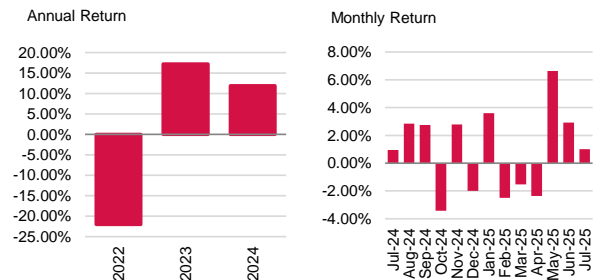
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

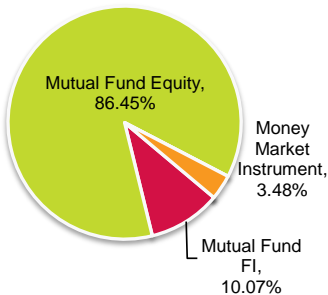
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	86.45%
MF Fixed Income	10.07%
TD + Cash	3.48%

### 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 July 2025, USD Adventurous Fund booked positive performance of +1%mom in line with the benchmark. Global market continued to rally in July 2025 building on the rally in the second quarter 2025. Based on sector, Information Technology, Energy and Utilities led while Consumer Staples, Materials, and Financials lagged. The fixed income market had mixed returns. US investment grade corporate bonds and high yield corporate bonds delivered positive returns while US treasuries fell. The US economy remained resilient with US earnings season has been strong thus far, with earnings surprising to the upside. Chinese policy makers have pivoted to defend growth, Europe and Japan are likely to pursue fiscal stimulus. Therefore, 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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31 July 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  
Launch Date : 05 May 2021  
Launch Price : USD 1.00  
Unit Price (NAV) : USD 1.0816  
Fund Currency : USD  
Risk Level : Moderate to High  
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 0.78  
Fund Management Fee : 1.25% per annum  
Pricing Frequency : Daily  
Benchmark : 60% MSCI World Total Return Index +  
40% Bloomberg Barclays Global Agg. TR Index  
Custodian Bank : Citibank, N.A  
Total Unit : 722,132.1388

### FUND PERFORMANCE

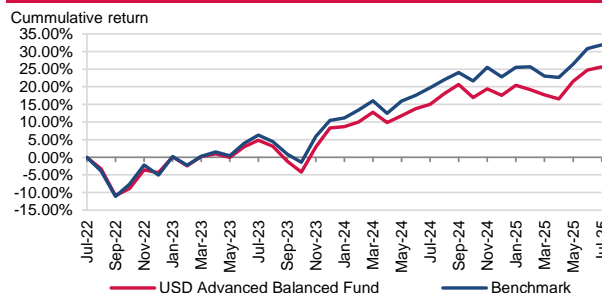
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	0.75%	7.82%	7.42%	9.21%	7.90%	0.00%	1.87%
Benchmark*	0.78%	7.52%	7.42%	10.16%	9.66%	0.00%	4.61%

\*Current benchmark is effective since inception

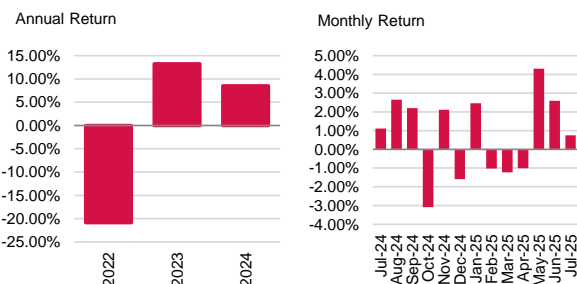
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

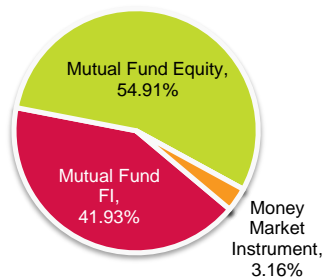
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION



### 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 July 2025, USD Adventurous Balanced Fund booked positive performance of +0.75%mom, in line with the benchmark. Global market continued to rally in July 2025 building on the rally in the second quarter 2025. Based on sector, Information Technology, Energy and Utilities led while Consumer Staples, Materials, and Financials lagged. The fixed income market had mixed returns. US investment grade corporate bonds and high yield corporate bonds delivered positive returns while US treasuries fell. The US economy remained resilient with US earnings season has been strong thus far, with earnings surprising to the upside. Chinese policy makers have pivoted to defend growth, Europe and Japan are likely to pursue fiscal stimulus. Therefore, 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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31 July 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  
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 0.9603	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

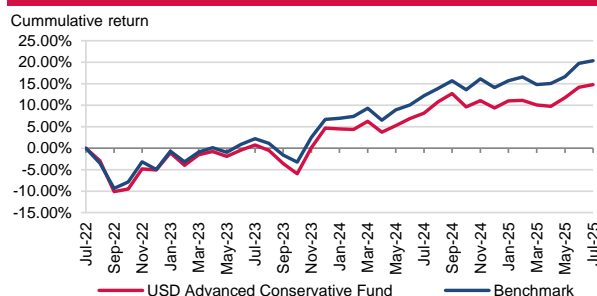
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	0.53%	4.62%	5.42%	6.13%	4.70%	0.00%	-1.03%
Benchmark*	0.50%	4.59%	5.51%	7.29%	6.37%	0.00%	1.36%

\*Current benchmark is effective since inception

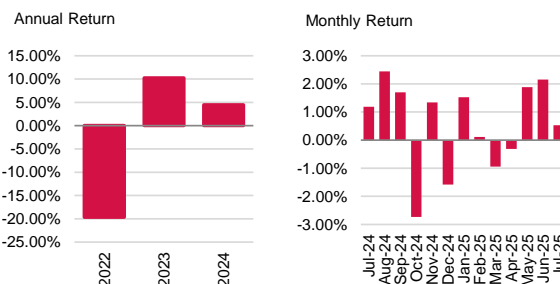
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

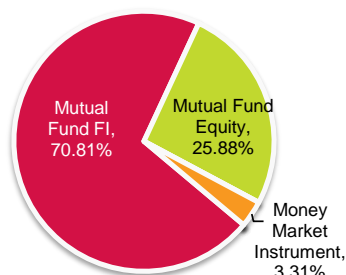
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	25.88%
MF Fixed Income	70.81%
TD + Cash	3.31%

### 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 July 2025, USD Adventurous Conservative Fund booked positive performance of +0.53% mom, in line with the benchmark. Global market continued to rally in July 2025 building on the rally in the second quarter 2025. Based on sector, Information Technology, Energy and Utilities led while Consumer Staples, Materials, and Financials lagged. The fixed income market had mixed returns. US investment grade corporate bonds and high yield corporate bonds delivered positive returns while US treasuries fell. The US economy remained resilient with US earnings season has been strong thus far, with earnings surprising to the upside. Chinese policy makers have pivoted to defend growth, Europe and Japan are likely to pursue fiscal stimulus. Therefore, we are moderately constructive on the outlook for risk assets over the medium term.

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