



FUND FACT SHEET

IDR 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 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)

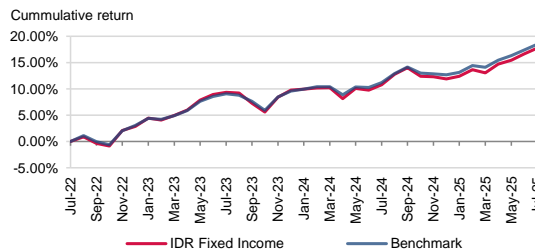
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

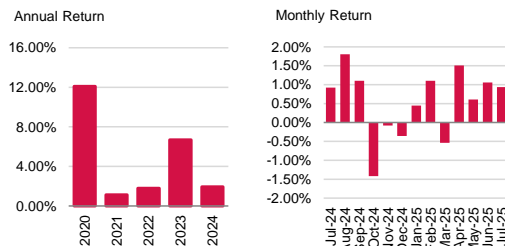
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

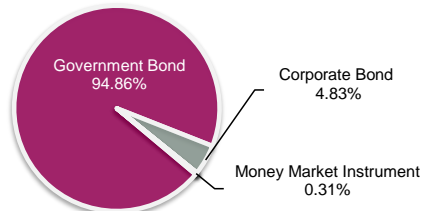
LAST 3 YEARS CUMULATIVE RETURN



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.

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