



FUND FACT SHEET

USD ADVANCED BALANCED 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 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

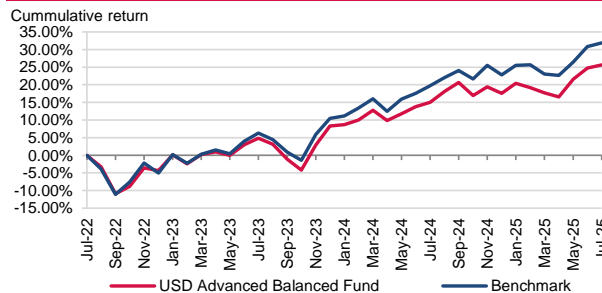
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	0.75%	7.82%	7.42%	9.21%	7.90%	0.00%	1.87%
Benchmark*	0.78%	7.52%	7.42%	10.16%	9.66%	0.00%	4.61%

*Current benchmark is effective since inception

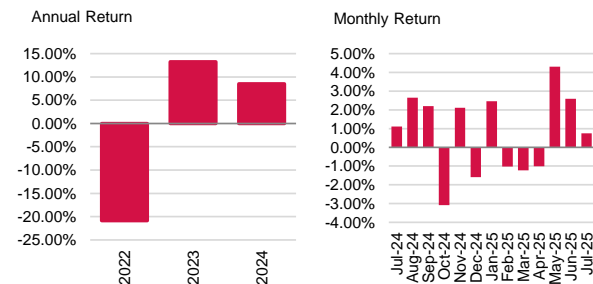
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

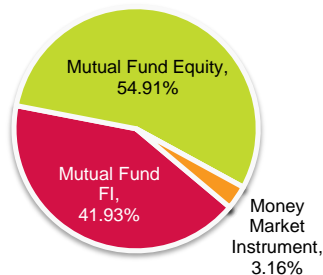
LAST 3 YEAR CUMULATIVE RETURN



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.

DISCLAIMER: USD Advanced Balanced 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.