



FUND FACT SHEET

IDR FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 March 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 1,162,290.04 |
| 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 5,079.34 | Benchmark | : 90% Bloomberg EM Local Currency |
| Fund Currency | : IDR | | : Indonesia Total Return Index Unhedged IDR |
| Risk Level | : Moderate | | 10% IDR Deposit Rate Avg. 3-month (Net) |
| Fund Duration | : 6.59 | | |
| Managed By | : PT. AIA FINANCIAL | Benchmark Duration | : 5.25 |
| | | Custodian Bank | : Citibank, N.A |
| | | Total Unit | : 228,827,135.8512 |

FUND PERFORMANCE

| Fund | Fund Performance | | | | | | |
|--------------------|------------------|----------|-------|--------|------------|---------|-----------------|
| | 1 Month | 3 Months | YTD | 1 Year | Annualised | | |
| | | | | | 3 Years | 5 Years | Since Inception |
| IDR Fixed Income** | -0.54% | 1.02% | 1.02% | 2.60% | 4.04% | 5.56% | 6.89% |
| Benchmark * | -0.25% | 1.31% | 1.31% | 3.35% | 4.19% | 6.05% | 8.94% |

*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)

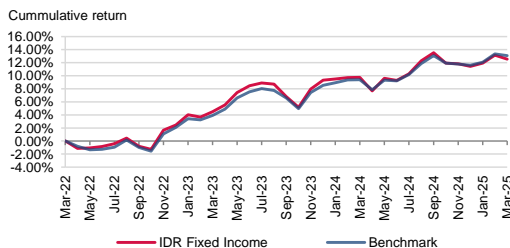
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

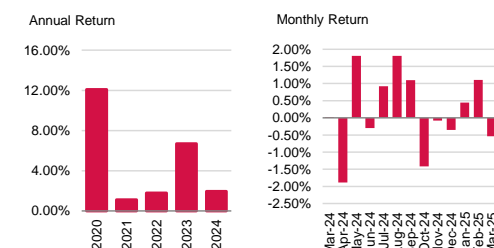
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

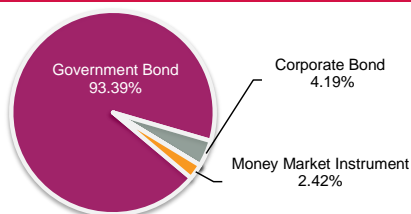
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

| | |
|----------------|--------|
| Government | 93.39% |
| Financials | 1.29% |
| Industrials | 0.87% |
| Communications | 2.03% |
| TD + Cash | 2.42% |

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 -0.54% in March 2025, and the 10-year government bond yield increased by 9 bps to 7.00%. Market sentiment came from a rare fiscal deficit of IDR -23.45 trillion in January on sluggish tax revenues and foreign reserves fell to USD 154.5 billion in February, down from USD 156.1 billion in the previous month. Meanwhile, Bank Indonesia (BI) decided to maintain the interest rate at 5.75%, in line with BI's efforts to maintain macroeconomic stability, particularly in keeping inflation within the 2.5% ($\pm 1\%$) target for 2025 and 2026.

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