



FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

28 November 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 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
Launch Date : 21 October 2014
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,917.13
Fund Currency : IDR
Risk Level : Moderate
Fund Duration : 4.26
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 113,439.71
Fund Management Fee : 0.60% per annum
Pricing Frequency : Daily
Benchmark : 85% Bloomberg Indonesia Lcl Sov. Index (Net)
15% IDR Deposit Rate Avg. 3-month (Net)
Benchmark Duration : 5.27
Custodian Bank : Citibank, N.A
Total Unit : 59,171,511.9709

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	-0.53%	1.85%	8.50%	8.13%	5.90%	4.47%	6.04%
Benchmark*	-0.29%	2.17%	9.48%	9.40%	7.16%	5.82%	7.23%

*Current benchmark is effective since 1 Mar 2023

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

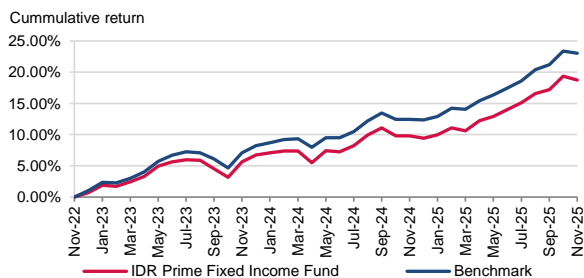
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

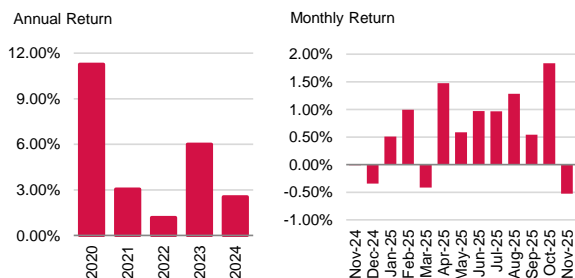
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

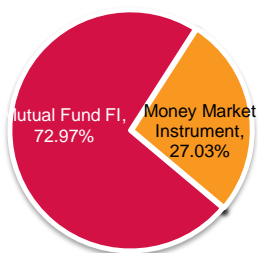
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II Kelas RK1 MF
Schroder Dana Mantap Plus II MF
TD + Cash

FUND MANAGER COMMENTARY

The IDR Prime Fixed Income Fund generated a return of -0.53% in November 2025, and the 10-year government bond yield rose by 24 bps to 6.31%. Market sentiment was negatively impacted by continued foreign investor outflows totalling IDR6 trillion in November, coupled with a 0.69% depreciation of the Rupiah from October, reaching IDR16,745 per USD. However, the Rupiah regained some strength by the end of November, closing at IDR16,660 per USD. Meanwhile, Bank Indonesia (BI) kept its benchmark interest rate unchanged at 4.75% during its November policy meeting. BI emphasized that ensuring Rupiah stability remains its top priority amid persistent global uncertainties and the Fed's unclear easing trajectory.

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