



## FUND FACT SHEET

# USD ADVANCED ADVENTUROUS 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 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 2.07
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2286	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	: 1,683,190.0706
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

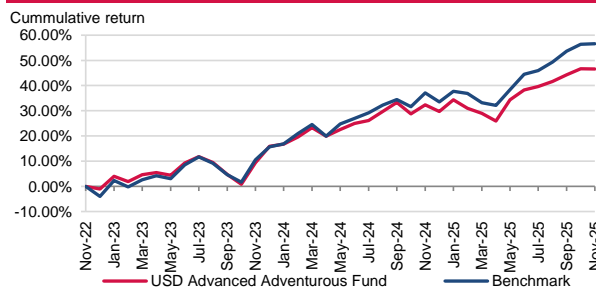
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	-0.08%	3.48%	13.67%	10.75%	13.62%	0.00%	4.51%
Benchmark*	0.18%	4.87%	17.27%	14.23%	16.16%	0.00%	8.90%

\*Current benchmark is effective since inception

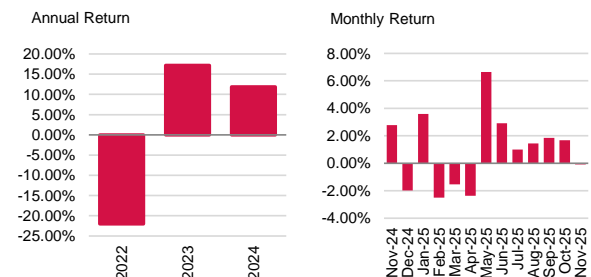
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

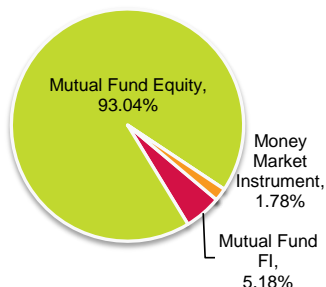
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	93.04%
MF Fixed Income	5.18%
TD + Cash	1.78%

### TOP HOLDINGS

AIA Diversified Fixed Income-I MF  
AIA Global Corporate Bond-I MF  
AIA Global Quality Growth-I MF  
AIA Global Select Equity-I MF  
AIA Global Systematic Equity-I MF  
AIA New Multinationals-I MF  
AIA World Quality Equity Fund-I MF

### FUND MANAGER COMMENTARY

In November 2025, USD Adventurous Fund booked -0.08%MoM in line with benchmark. Last month, Global equity market fell in November with MSCI World sliding into 0.1%. EM underperformed DM by 265bps through the month. Strongest market was India which rose +1.6%. The two biggest drivers of this were the hawkish turn at the October FOMC and renewed concerns about market concentration in AI names. China market posted a correction in November on the back of Renewed US equity market volatility, owing to rapid swings in Fed rate cut expectations and a lack of official macro data, triggered a global risk-off. Handsome gains through the first three quarters of the year saw broad-based profit-taking before year end. Global bonds delivered positive returns in November 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns in USD terms. We are moderately constructive on the outlook for risk assets over the medium term.

**DISCLAIMER:** USD Advanced Adventurous 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.