



## FUND FACT SHEET

## USD ADVANCED BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 October 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          | Fund Size (million) | : USD 0.82                                                                           |
| Launch Date         | : 05 May 2021       | Fund Management Fee | : 1.25% per annum                                                                    |
| Launch Price        | : USD 1.00          | Pricing Frequency   | : Daily                                                                              |
| Unit Price (NAV)    | : USD 1.1288        | Benchmark           | : 60% MSCI World Total Return Index +<br>40% Bloomberg Barclays Global Agg. TR Index |
| Fund Currency       | : USD               | Custodian Bank      | : Citibank, N.A                                                                      |
| Risk Level          | : Moderate to High  | Total Unit          | : 723,456.1352                                                                       |
| Managed By          | : PT. AIA FINANCIAL |                     |                                                                                      |

## FUND PERFORMANCE

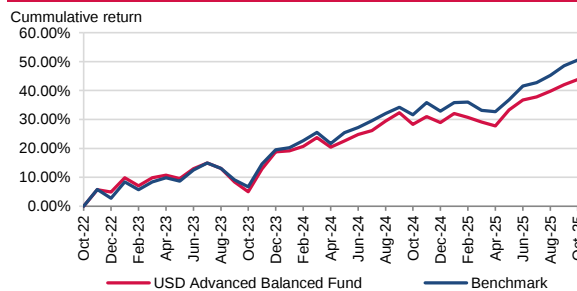
| Fund                       | Fund Performance |          |        |        |            |         |                 |
|----------------------------|------------------|----------|--------|--------|------------|---------|-----------------|
|                            | 1 Month          | 3 Months | YTD    | 1 Year | Annualised |         |                 |
|                            |                  |          |        |        | 3 Years    | 5 Years | Since Inception |
| USD Advanced<br>Balanced** | 1.27%            | 4.37%    | 12.11% | 12.11% | 12.87%     | 0.00%   | 2.74%           |
| Benchmark*                 | 1.34%            | 5.50%    | 13.32% | 14.39% | 14.60%     | 0.00%   | 5.60%           |

\*Current benchmark is effective since inception

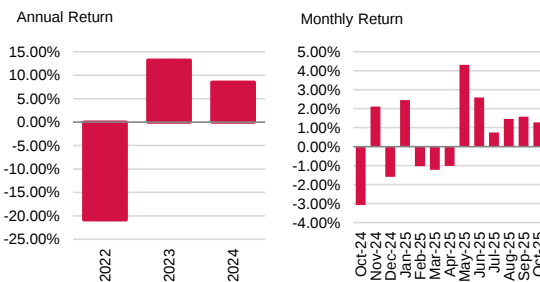
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

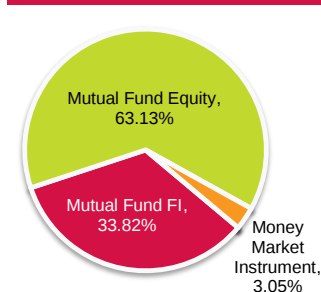
## LAST 3 YEAR CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION



## TOP HOLDINGS

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

## FUND MANAGER COMMENTARY

In October 2025, USD Adventurous Balanced Fund booked positive performance of +1.27%mom, in line with the benchmark. Last month, Global equity market continued to rally for the seventh consecutive month with Japan and Korea equities led while China lagged. The Magnificent 7 climbed again in October. For the month ending October 2025, Information Technology, Utilities and Health Care led while Materials, Consumer Staples, and Energy lagged. The Fed announced another 25bps rate cut and an end of QT. USD Index rose +2.1% higher with most currencies having depreciated against the USD in October. Volatility rose in October with US-China trade talks, 4th plenum, and anxiety during 3Q25 results now that valuation has re-rated. First, US-China trade tensions escalated in early Oct, but managed to calm down at month-end with the two sides agreeing to a one-year truce on tariffs, export controls, and port fees, and further discussions over fentanyl and agriculture purchases, among others. China 3Q25 GDP came resilient at +4.8%yoy with export diversification cushioning weak domestic demand. In October 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 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.