



FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY 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 Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 5% : Money Market Instruments
95% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 25.74
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1170	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 23,044,688.3908
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

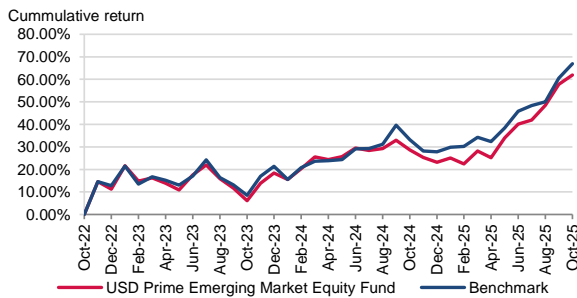
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	2.62%	14.13%	31.27%	25.84%	17.42%	1.73%	1.43%
Benchmark*	4.00%	12.51%	30.65%	25.35%	18.62%	4.68%	2.07%

*Current benchmark is effective since inception

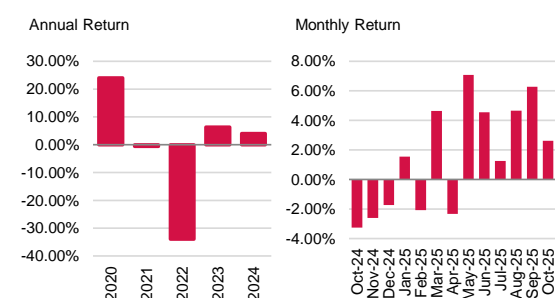
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

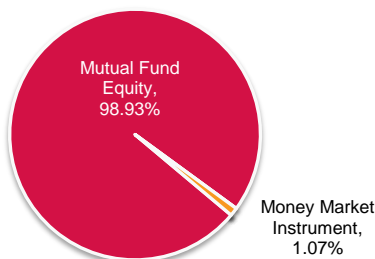
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Fidelity Emerging Market Class A Acc MF
- TD + Cash

FUND MANAGER COMMENTARY

In October 2025, USD Prime Emerging Market Equity Fund booked positive return of +2.62%MoM, which is below benchmark performance. 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. 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 October, 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. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Prime Emerging Market Equity 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.