FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 2025

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Fixed Income Securities

FUND INFORMATION

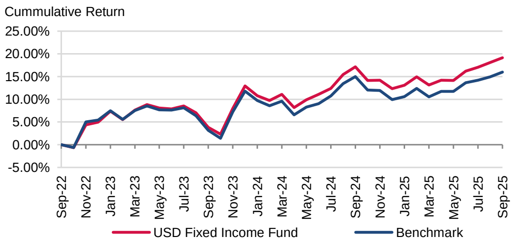
Investment Strategy	: Fixed Income	Fund Size (million)	: USD 35.83
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.22	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Fund Currency	: USD		
Risk Level	: Moderate		
Fund Duration	: 7.16		
Managed By	: PT. AIA FINANCIAL	Benchmark Duration	: 7.05
		Custodian Bank	: Citibank, N.A
		Total Unit	: 11,131,899.8998

FUND PERFORMANCE

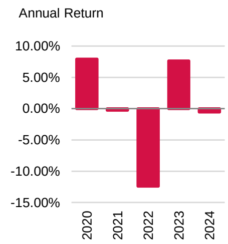
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised 3 Years	Annualised 5 Years	Annualised Since Inception
USD Fixed Income**	0.90%	2.54%	6.28%	1.72%	6.01%	0.23%	4.81%
Benchmark*	0.90%	2.07%	5.48%	0.88%	5.07%	-0.65%	0.71%

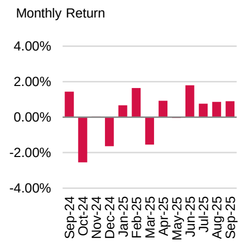
*Current benchmark is effective from 1 Jan 2019
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net)
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net)
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

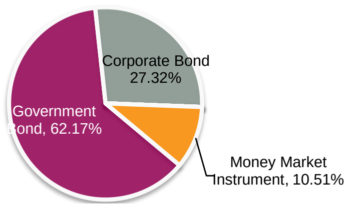


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Government	62.17%
Financials	20.09%
Utilities	7.22%
Bond < 1 Year	9.39%
TD + Cash	1.12%

TOP HOLDINGS

Bank of New Zealand Bond 2035 - Non Affiliates	INDON 2048
Dai-Chi Life Holdings Perp. Bond 2049 - Non Affiliates	INDON 2049
HSBC Holding Perp. Bond - Non Affiliates	INDON Feb 2030
INDOIS 2032	INDON Jan 2030
INDON 2032	PT Bank Mandiri Tbk Bond 2026 - Non Affiliates
INDON 2037	PT Bank Negara Indonesia Tbk Bond 2029 - Non Affiliates
INDON 2038	PT Pertamina Bond 2026 - Non Affiliates
INDON 2043	PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2045	Standard Chartered Bond 2028 - Non Affiliates
INDON 2047	Sumitomo Life Bond 2077 - Non Affiliates

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +0.90% in September 2025. This was influenced by the 10-year US Treasury yield and USD Indonesia Government bond yield, which dropped by 8 bps to 4.15% and by 9 bps to 4.98%, respectively. Meanwhile, the Federal Reserve lowered its benchmark interest rate by 25bps at the September FOMC meeting, bringing the target range to 4.00%–4.25%. This indicates a pro-growth stance by the Fed, particularly in supporting the labour market, which has shown further signs of weakness.

FUND FACT SHEET

IDR FIXED INCOME FUND

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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
Launch Date	:	7 November 2000
Launch Price	:	IDR 1,000.00
Unit Price (NAV)	:	IDR 5,391.27
Fund Currency	:	IDR
Risk Level	:	Moderate
Fund Duration	:	6.45
Managed By	:	PT. AIA FINANCIAL

Fund Size (million)	:	IDR 1,290,006.36
Fund Management Fee	:	1.65% per annum
Pricing Frequency	:	Daily
Benchmark	:	90% Bloomberg EM Local Currency Indonesia Total Return Index Unhedged IDR 10% IDR Deposit Rate Avg. 3-month (Net)
Benchmark Duration	:	5.43
Custodian Bank	:	Citibank, N.A
Total Unit	:	239,276,761.7460

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.50%	2.85%	7.22%	5.23%	6.39%	5.03%	7.00%
Benchmark *	0.62%	3.11%	7.42%	6.03%	6.59%	5.43%	9.00%

*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)

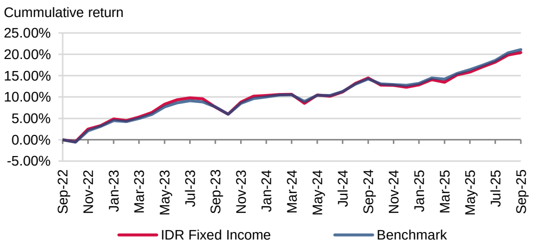
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

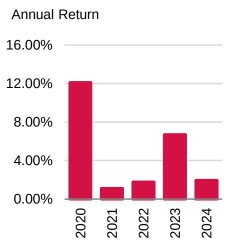
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

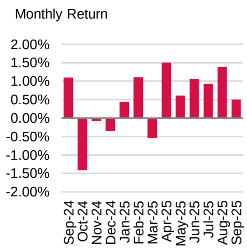
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

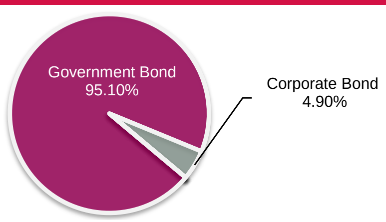


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Government	95.10%
Financials	1.43%
Industrials	1.61%
Communications	1.85%

TOP HOLDINGS

FR0050	FR0074	FR0082	FR0100	FR0109
FR0067	FR0075	FR0083	FR0101	PBS025
FR0068	FR0078	FR0096	FR0103	
FR0072	FR0079	FR0097	FR0104	
FR0073	FR0080	FR0098	FR0106	

FUND MANAGER COMMENTARY

The IDR Fixed Income Fund generated a return of +0.50% in September 2025. The 10-year government bond yield remained stable at 6.36%, despite –1.06% depreciation of the IDR to IDR 16,665/USD and foreign investor outflows amounting to IDR 45.8 trillion. This stability was primarily driven by strong domestic demand, supported by abundant liquidity after the Ministry of Finance (MOF) injected IDR 200 trillion into state-owned banks, along with Bank Indonesia's (BI) intervention in the secondary market. Meanwhile, BI surprised markets by cutting its policy rate by 25 basis points to 4.75% at its September Board Meeting, marking the fifth rate cut of the year. BI's decision to ease monetary policy underscored its commitment to supporting economic growth while ensuring that inflation remains within the target range of 2.5% ± 1% for 2025–2026.

FUND FACT SHEET

IDR EQUITY FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20%	:	Money Market Instruments
80% - 100%	:	Equities listed in IDX

FUND INFORMATION

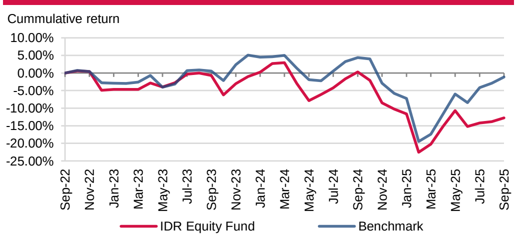
Investment Strategy	:	Equity	Fund Size (million)	:	IDR 5,264,217.14
Launch Date	:	7 November 2000	Fund Management Fee	:	2.10% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 12,802.34	Benchmark	:	98% IDX80 Index
Fund Currency	:	IDR		:	2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL & PT. Schroders Indonesia (since at Oct 28th, 2024)	Total Unit	:	411,191,688.3721

FUND PERFORMANCE

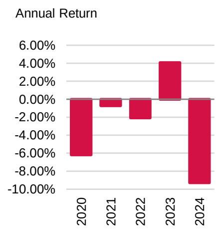
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	1.29%	2.93%	-2.79%	-12.98%	-4.44%	1.40%	10.78%
Benchmark *	1.80%	7.93%	4.91%	-5.30%	-0.39%	7.36%	12.40%

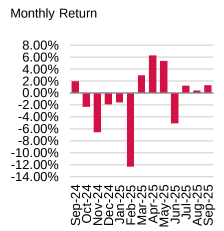
*Benchmark performance calculation implemented since 1 Jan 2024.
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
28 Feb 2023 to 31 Dec 2023: 98% Jakarta Composite Index + 2% IDR Deposit Rate Avg. 3-month (Net)
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)
1 April 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

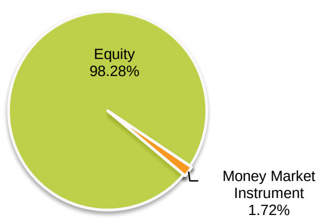


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.86%
Consumer Discretionary	4.49%
Consumer Staples	14.61%
Energy	6.54%
Financials	25.11%
Health Care	6.92%
Industrials	7.23%
Information Technology	0.77%
Materials	17.20%
Real Estate	3.18%
Utilities	0.38%
TD + Cash	1.72%

TOP HOLDINGS

Adaro Andalan Indonesia - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telkom Indonesia - Non Affiliates
Archi Indonesia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Trimegah Bangun Persada - Non Affiliates
Astra International - Non Affiliates	Indosat - Non Affiliates	Triputra Agro Persada - Non Affiliates
Bank Central Asia - Non Affiliates	Japfa Comfeed Indonesia - Non Affiliates	United Tractors - Non Affiliates
Bank Mandiri - Non Affiliates	Jasa Marga (Persero) - Non Affiliates	Vale Indonesia - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Mayora Indah - Non Affiliates	
Bumi Resources Minerals - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Ciputra Development - Non Affiliates	Midi Utama Indonesia - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	Mitra Adiperkasa - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2025, IDR Equity Fund booked a positive performance of +1.29% mom, slightly below the benchmark performance. Local equity market gain was driven by materials, energy and industrial sectors particularly the conglomerates-backed stocks, while financials sector which is still the biggest constituent of the market continued to drag. Foreign investors turned net sellers, recording a net outflow of IDR3.8tn for the month, a reversal from the net foreign inflow in previous month. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such we continue to stay invested and that any corrections could offer a good market entry opportunity with an attractive risk-reward in the long-run. Potential catalysts could come from acceleration in government spending, Rupiah stability and/or appreciation and continued gold price strength.

FUND FACT SHEET

IDR MONEY MARKET FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Investment Strategy	: Money Market	Fund Size (million)	: IDR 455,708.30
Launch Date	: 05 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,303.81	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 197,806,257.7334
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.35%	1.15%	3.55%	4.41%	3.83%	2.75%	4.39%
Benchmark*	0.15%	0.43%	1.32%	1.87%	1.52%	1.36%	3.34%

*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

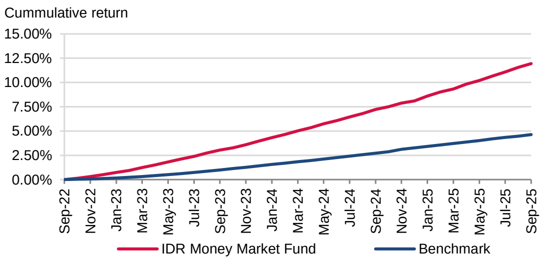
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

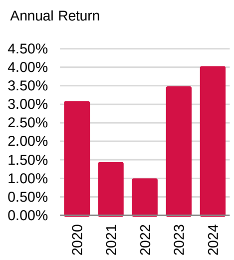
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

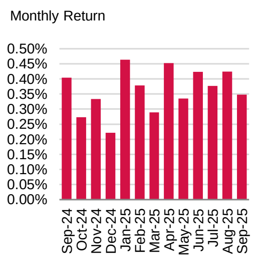
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN





ASSET ALLOCATION

SECTOR ALLOCATION

Bond < 1 Year	68.12%
TD + Cash	31.88%

TOP HOLDINGS

FR0086	PBS017
Obl. Bkjt III Protelindo III TH23 B - Non Affiliates	Sukuk Mdrbh Bkjt III Pegadaian V TH25A - Non Affiliates
Obl. Bkjt IV Indah Kiat Pulp & Paper I TH23B - Non Affiliates	TD Bank Jabar - Non Affiliates
Obl. Bkjt IV OCBC I TH25A - Non Affiliates	TD Bank Negara Indonesia - Non Affiliates
Obl. Bkjt IV Toyota Astra Fin. IV TH24A - Non Affiliates	TD Bank Tabungan Negara Syariah - Non Affiliates
Obl. Bkjt VI Tower Bersama Inf. V TH25A - Non Affiliates	TD Bank Woori Saudara - Non Affiliates
Obl. Bkjt VII Mandiri Tunas Finance I TH25 A - Non Affiliates	

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.35% in September 2025 performance. The deposit rates declined to 3.00%-5.25% p.a. Inflation increased by 0.3% to 2.65% yoy in September from 2.3% in the prior month and IDR depreciated by 1.06% to IDR16,665/USD. Meanwhile, Bank Indonesia (BI) surprised markets by cutting its policy rate by 25 bps to 4.75% at its September Board Meeting, marking the fifth rate cut year-to-date. BI's decision to ease policy underscored its commitment to supporting growth while ensuring inflation remains within the 2.5%±1% target range for 2025–2026.

FUND FACT SHEET

IDR DANA BERKAH FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective IDR Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	Sharia Money Market	Fund Size (million)	IDR 16,970.69
Launch Date	5 May 2006	Fund Management Fee	1.65% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 2,130.44	Benchmark	100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	IDR	Custodian Bank	Citibank, N.A
Risk Level	Low	Total Unit	7,965,823.5409
Managed By	PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.30%	0.95%	3.16%	3.86%	3.26%	2.28%	3.97%
Benchmark*	0.15%	0.43%	1.32%	1.87%	1.52%	1.36%	3.29%

*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

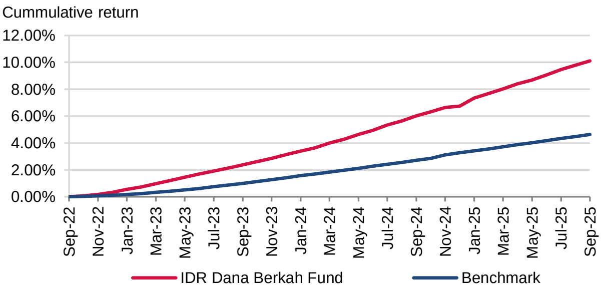
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

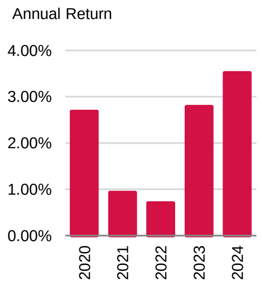
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

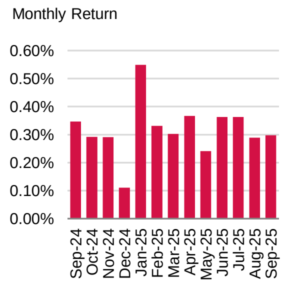
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN





ASSET ALLOCATION

SECTOR ALLOCATION

Bond < 1Year	30.22%
TD + Cash	69.78%

TOP HOLDINGS

PBS017

TD Bank BTPN Syariah - Non Affiliates

TD Bank Central Asia Syariah - Non Affiliates

TD Bank Permata Syariah - Non Affiliates

TD Bank Syariah Indonesia - Non Affiliates

TD Bank Tabungan Neg. Syariah - Non Affiliates

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.30% in September 2025 performance. Sharia Mudarabah returns declined to 3.00%–5.25% p.a Inflation increased by 0.3% to 2.65% yoy in September from 2.3% in the prior month and IDR depreciated by 1.06% to IDR16,665/USD. Meanwhile, Bank Indonesia (BI) surprised markets by cutting its policy rate by 25 bps to 4.75% at its September Board Meeting, marking the fifth rate cut year-to-date. BI's decision to ease policy underscored its commitment to supporting growth while ensuring inflation remains within the 2.5%±1% target range for 2025–2026.

FUND FACT SHEET

IDR BALANCED FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provide investors with long-term total returns through investment in selective fixed income instruments and equities of listed companies in the Indonesia Stock Exchange (IDX) with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40%	:	Money Market Instruments
30% - 80%	:	IDR Fixed Income securities and/ or Fixed Income Mutual Fund(s) adhered with latest regulations
30% - 80%	:	Equities listed in IDX

FUND INFORMATION

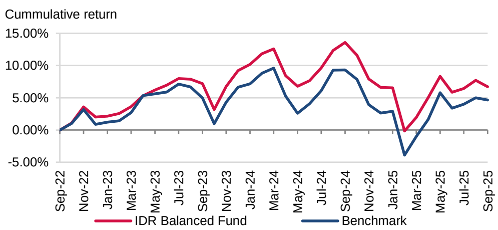
Investment Strategy	: Balanced	Fund Size (million)	: IDR 287,752.43
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,422.45	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 118,785,699.1594

FUND PERFORMANCE

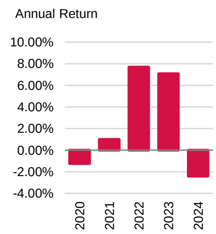
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-0.94%	0.81%	0.09%	-6.06%	2.19%	5.40%	5.30%
Benchmark*	-0.33%	1.23%	1.96%	-4.29%	1.52%	5.53%	4.20%

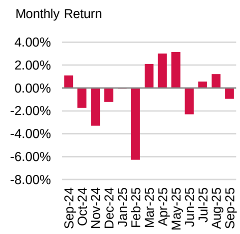
*Current benchmark is effective from 1 Jan 2021
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index
1 May 2016 to 31 Dec 2017: 50.0% Jakarta Composite Index (Total Return) + 50.0% Bloomberg Indonesia Local Sovereign Index
1 Jul 2015 to 30 Apr 2016: 50.0% Jakarta Composite Index (Total Return) + 50.0% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

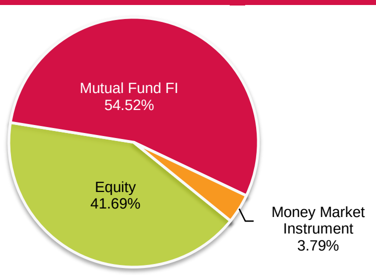


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.05%
Consumer Discretionary	0.79%
Consumer Staples	3.17%
Energy	1.38%
Financials	20.24%
Health Care	0.69%
Information Technology	1.12%
Industrials	3.19%
Materials	5.08%
Real Estate	0.97%
MF Fixed Income	54.52%
TD + Cash	3.79%

TOP HOLDINGS

- Astra International - Non Affiliates
- Bank Central Asia - Non Affiliates
- Bank Mandiri - Non Affiliates
- Bank Rakyat Indonesia - Non Affiliates
- BNP Paribas Proxima MF
- TD Bank Syariah Indonesia - Non Affiliates
- Telkom Indonesia Persero - Non Affiliates

FUND MANAGER COMMENTARY

In September 2025, IDR Balanced Fund booked performance of -0.94% MoM, below the benchmark performance. During the month JCI recorded a positive return of +2.9%mom, while MXID (In dollar terms) was negative -2.35% for the month. This was predominantly driven by non-fundamental names including Barito Pacific (+71%), Multipolar (+85%), Dian Swastatika Sentosa (+7%). Meanwhile, fundamental related names – especially Large-cap names (Bank BCA -5.6%, Bank BRI -3.7%, Bank Mandiri -7.0%, Bank BNI -6.4%) all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US$454mn) in Sep25. In terms of key sector inside MXID, biggest positive contributors were Materials mainly Barito Pacific. The biggest drag was Financials. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 0.81% on monthly basis, and the 10-year government bond yield stable at 6.36% despite IDR depreciation by –1.06% to IDR16,665/USD and foreign investors outflow of IDR 41 trillion; mainly driven by domestic demand due to abundant liquidity post MOF inject IDR 200 trillion to the SOE Banks and Bank Indonesia intervention in secondary market. Meanwhile, Bank Indonesia (BI) surprised markets by cutting its policy rate by 25 bps to 4.75% at its September Board Meeting, marking the fifth rate cut year-to-date. BI's decision to ease policy underscored its commitment to supporting growth while ensuring inflation remains within the 2.5%±1% target range for 2025–2026.

FUND FACT SHEET

IDR CASH SYARIAH FUND

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30 September 2025

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

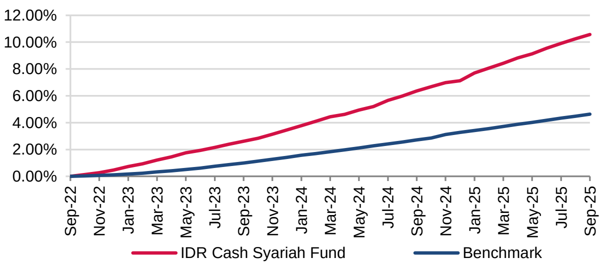
Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 10,336.76
Launch Date	: 29 October 2009	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,772.19	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 5,832,772.3920
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

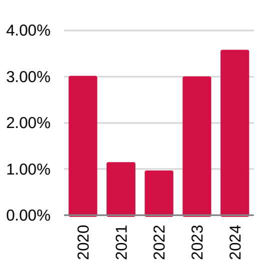
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.29%	0.93%	3.23%	3.96%	3.41%	2.43%	3.66%
Benchmark*	0.15%	0.43%	1.32%	1.87%	1.52%	1.36%	2.78%

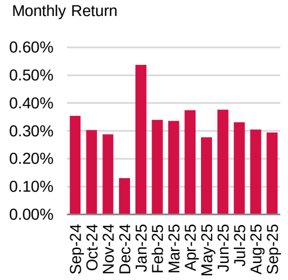
*Current benchmark is effective from 1 Mar 2023
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)
Since inception to 31 Jul 2010: 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

Bond < 1Year	39.70%
TD + Cash	60.30%

TOP HOLDINGS

PBS017
TD Bank CIMB Niaga Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates
TD Bank Tabungan Neg. Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.29% in September 2025 performance. Sharia Mudarabah returns declined to 3.00%–5.25% p.a Inflation increased by 0.3% to 2.65% yoy in September from 2.3% in the prior month and IDR depreciated by 1.06% to IDR16,665/USD. Meanwhile, Bank Indonesia (BI) surprised markets by cutting its policy rate by 25 bps to 4.75% at its September Board Meeting, marking the fifth rate cut year-to-date. BI's decision to ease policy underscored its commitment to supporting growth while ensuring inflation remains within the 2.5%±1% target range for 2025–2026.

FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20%	:	Sharia money market instrument
80% - 100%	:	Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	:	Sharia Equity	Fund Size (million)	:	IDR 309,924.60
Launch Date	:	25 June 2010	Fund Management Fee	:	2.10% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 857.22	Benchmark	:	98% Jakarta Islamic Index
Fund Currency	:	IDR			2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	361,544,119.8600

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	2.52%	7.16%	6.80%	-0.84%	-3.10%	0.99%	-1.00%
Benchmark*	6.55%	11.41%	16.39%	7.17%	-0.58%	3.28%	2.21%

*Current benchmark is effective from 1 Mar 2023

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

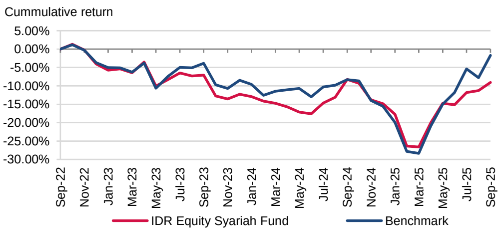
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

1 Apr 2014 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

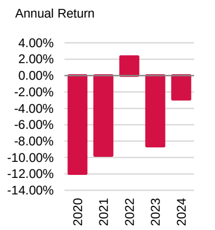
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

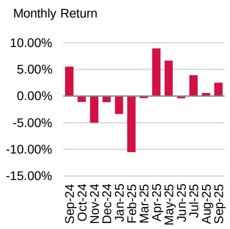
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

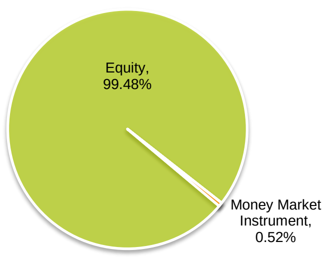


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	17.48%
Consumer Discretionary	1.61%
Consumer Staples	15.37%
Energy	7.52%
Financials	1.89%
Health Care	2.49%
Industrials	11.83%
Information Technology	1.17%
Materials	30.43%
Real Estate	7.01%
Utilities	2.67%
TD + Cash	0.52%

TOP HOLDINGS

- Alamtri Resources Indonesia - Non Affiliates
- Amman Mineral Internasional - Non Affiliates
- Aneka Tambang Persero - Non Affiliates
- Archi Indonesia - Non Affiliates
- Arwana Citramulia - Non Affiliates
- Astra International - Non Affiliates
- Bumi Resources Minerals - Non Affiliates
- Charoen Pokphand Indonesia - Non Affiliates
- Cisarua Mountain Dairy - Non Affiliates
- Indah Kiat Pulp and Paper - Non Affiliates
- Indofood CBP Sukses Makmur - Non Affiliates
- Indofood Sukses Makmur - Non Affiliates
- Kalbe Farma - Non Affiliates
- Merdeka Battery Materials - Non Affiliates
- Merdeka Copper Gold - Non Affiliates
- Mitra Adiperkasa - Non Affiliates
- Pakuwon Jati - Non Affiliates
- Perusahaan Gas Negara - Non Affiliates
- Summarecon Agung - Non Affiliates
- Telkom Indonesia - Non Affiliates
- United Tractors - Non Affiliates
- Vale Indonesia - Non Affiliates
- XLSmart Telecom Sejahtera - Non Affiliates

FUND MANAGER COMMENTARY

In September 2025, IDR Equity Syariah Fund booked positive return of +2.52%MoM, below the benchmark performance. During the month JCI and JAKISL index recorded positive return of +2.9%mom and +6.55%mom respectively. Predominantly driven by non-fundamental names including Barito Pacific (+71%), Multipolar Technology (+85%), Dian Swastatika Sentosa (+7%). On the other hand, fundamental related names – especially Large-cap names all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US$454mn) in Sep25. In terms of key sector inside JAKISL, biggest positive contributors were Materials, with Barito Pacific and Bumi Resources Minerals combined contributing to over 665bps of the index returned. The biggest drag was telecommunications -52bps. Domestically, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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30 September 2025

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40%	:	Sharia Money Market Instruments
30% - 80%	:	IDR Sharia Fixed Income securities and/ or Sharia Fixed Income Mutual Fund(s) adhered with latest regulations
30% - 80%	:	Equities listed in Sharia Index

FUND INFORMATION

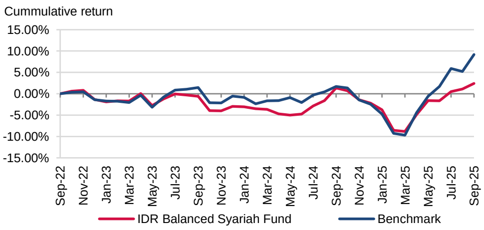
Investment Strategy	:	Sharia Balanced
Launch Date	:	25 June 2010
Launch Price	:	IDR 1,000.00
Unit Price (NAV)	:	IDR 1,572.60
Fund Currency	:	IDR
Risk Level	:	Moderate to High
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	IDR 115,999.54
Fund Management Fee	:	1.85% per annum
Pricing Frequency	:	Daily
Benchmark	:	50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Custodian Bank	:	Citibank, N.A
Total Unit	:	73,763,046.8250

FUND PERFORMANCE

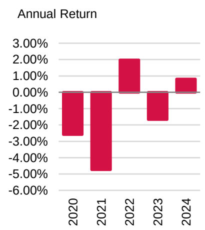
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	1.31%	4.12%	4.72%	1.04%	0.80%	2.58%	3.01%
Benchmark*	3.77%	7.33%	11.90%	7.34%	2.97%	4.69%	3.97%

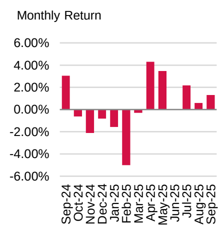
*Current benchmark is effective from 1 Jan 2020
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

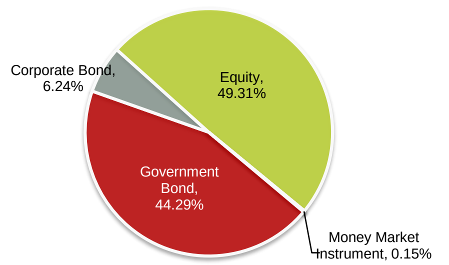


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.52%
Consumer Discretionary	1.22%
Consumer Staples	7.11%
Energy	3.97%
Financials	1.71%
Health Care	1.11%
Industrials	5.76%
Information Technology	0.59%
Materials	14.36%
Real Estate	3.51%
Utilities	1.45%
Communication Services (Bond)	6.24%
Government Bond	44.29%
TD + Cash	0.15%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	PBS004	Summarecon Agung - Non Affiliates
Aneka Tambang Persero - Non Affiliates	PBS005	Telkom Indonesia Persero - Non Affiliates
Archi Indonesia - Non Affiliates	PBS012	United Tractors - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS028	Vale Indonesia - Non Affiliates
Astra International - Non Affiliates	PBS029	XLSmart Telecom Sejahtera - Non Affiliates
Bank BTPN Syariah - Non Affiliates	PBS033	
Bumi Resources Minerals - Non Affiliates	PBS034	
Indofood CBP Sukses Makmur - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	
Indofood Sukses Makmur - Non Affiliates	Sukuk Negara IFR6	

FUND MANAGER COMMENTARY

In September 2025, IDR Balanced Syariah Fund booked performance of +1.31% mom, below the benchmark performance. During the month JCI and JAKISL index recorded positive return of +2.9%mom and +6.55%mom respectively. Predominantly driven by non-fundamental names including Barito Pacific (+71%), Multipolar Technology (+85%), Dian Swastatika Sentosa (+7%). On the other hand, fundamental related names – especially Large-cap names all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US$454mn) in Sep25. In terms of key sector inside JAKISL, biggest positive contributors were 'Materials', with Barito Pacific and Bumi Resources Mineral combined contributing to over 665bps of the index returned. The biggest drag was telecommunications -52bps. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.01% on a monthly basis mainly driven by domestic demand due to abundant liquidity post MOF inject IDR 200 trillion to the SOE Banks and Bank Indonesia intervention in secondary market. Meanwhile, Bank Indonesia (BI) surprised markets by cutting its policy rate by 25 bps to 4.75% at its September Board Meeting, marking the fifth rate cut year-to-date. BI's decision to ease policy underscored its commitment to supporting growth while ensuring inflation remains within the 2.5%±1% target range for 2025–2026.

FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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30 September 2025

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20%	:	Money Market Instruments
80 - 100%	:	Equity instruments in Indonesia Stock Exchange inlc. ETF
0% - 25%	:	Equity instruments in Hongkong Stock Exchange incl. ETF
0% - 25%	:	Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 4,068,110.76
Launch Date	: 06 January 2011	Fund Management Fee	: 2.00% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,931.29	Benchmark	: 70% MSCI Indonesia Index
Fund Currency	: IDR		15% MSCI China + 15% MSCI India Index
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 2,106,419,804.2004

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	0.84%	0.66%	0.97%	-7.15%	0.59%	3.79%	4.57%
Benchmark*	0.88%	1.73%	2.75%	-6.29%	2.02%	5.89%	4.50%

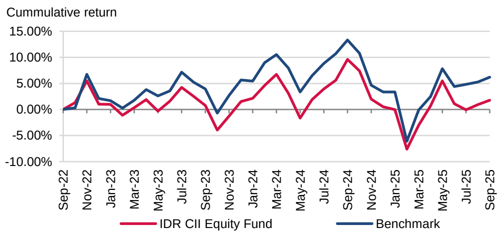
*Current benchmark is effective since 1 Jan 2018

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

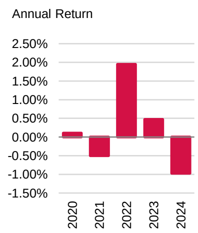
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

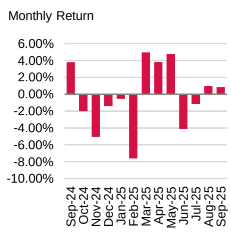
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

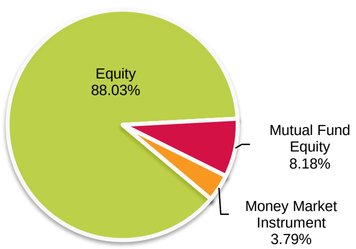


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	16.30%
Consumer Discretionary	4.03%
Consumer Staples	9.11%
Energy	1.53%
Financials	36.38%
Health Care	2.06%
Industrials	4.16%
Information Technology	2.53%
Materials	8.26%
Real Estate	3.17%
Utilities	0.50%
MF Equity	8.18%
TD + Cash	3.79%

TOP HOLDINGS

Alibaba Group Holding Ltd - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indofood Sukses Makmur - Non Affiliates
Archi Indonesia - Non Affiliates	IShares Core MSCI China ETF
Astra International - Non Affiliates	Pakuwon Jati - Non Affiliates
Bank Central Asia - Non Affiliates	Reliance Industries Ltd - Non Affliates
Bank Mandiri - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
Bank Negara Indonesia - Non Affiliates	Telkom Indonesia - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Tencent Holding Ltd - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Vale Indonesia - Non Affiliates
Ciputra Development - Non Affiliates	Xiaomi Corp - Non Affiliates
Erajaya Swasembada - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2025, IDR China India Indonesia fund recorded +0.84% MoM performance, delivering inline return with the benchmark. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. MSCI China has advanced +9.5% in September marking its fifth straight month of advance and has rallied about 40% since bottoming out in April. Meanwhile Indonesian market rally were largely driven by non-fundamental names including Barito Pacific (+71%), and Dian Swastatika Sentosa (+7%). On the other hand, fundamental related names – especially Large-cap names all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US$454mn) in September 2025.

FUND FACT SHEET

IDR PRIME EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 2025

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio aims to provide investor with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX).

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	:	Equity	Fund Size (million)	:	IDR 316,890.69
Launch Date	:	08 October 2014	Fund Management Fee	:	1.00% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 1,012.15	Benchmark	:	90% Jakarta Composite Index
Fund Currency	:	IDR			10% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	313,086,291.1696

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Equity**	-2.08%	-1.00%	-7.56%	-15.23%	-4.13%	2.73%	0.11%
Benchmark*	2.60%	14.66%	15.38%	9.47%	6.79%	11.80%	5.98%

*Current benchmark is effective from 1 Mar 2023

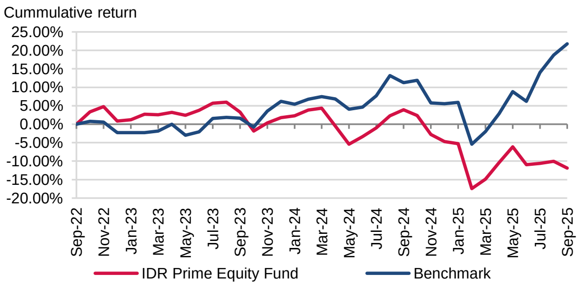
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 May 2022 to 28 Feb 2023: 90% Jakarta Islamic Index + 10% IDR 1-Month Time Deposit Index (Net)

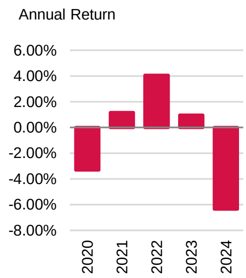
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

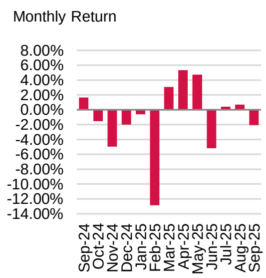
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

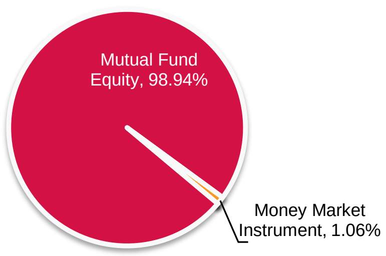


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Batavia Saham Cemerlang MF
- BNP Paribas SRI Kehati MF
- TD + Cash

FUND MANAGER COMMENTARY

In September 2025, IDR Prime Equity Fund booked -2.08%MoM, below the benchmark performance. JCI recorded +2.9%MoM in September 2025 after a +4.6% gain in the previous month. Worth noting that the top 5 driver of JCI's gain came from non-fundamental names. On the other hand, fundamental related names, especially the banking names saw big correction during the month due to changes in Minister of Finance and unexpected rate cut by Bank Indonesia. Foreign investors turned net sellers with net outflow Rp 7.6Tn vs Rp 11Tn inflow in August 2025. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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30 September 2025

PT AIA FINANCIAL

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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	Fund Size (million)	:	IDR 71,681.40
Launch Date	:	21 October 2014	Fund Management Fee	:	0.60% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 1,892.53	Benchmark	:	85% Bloomberg Indonesia Lcl Sov. Index (Net)
Fund Currency	:	IDR			15% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	Moderate	Benchmark Duration	:	5.14
Fund Duration	:	6.10	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	37,875,993.9574

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	0.54%	2.81%	7.11%	5.53%	6.30%	4.99%	6.00%
Benchmark*	0.67%	3.22%	7.89%	6.86%	7.39%	6.32%	7.19%

*Current benchmark is effective since 1 Mar 2023

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

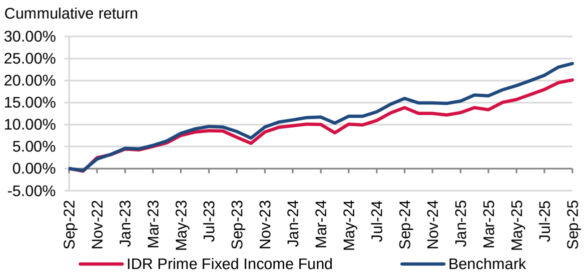
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

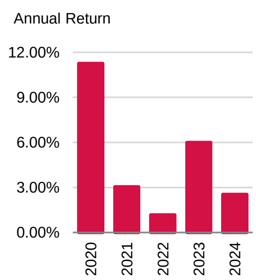
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

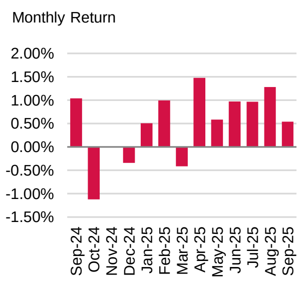
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

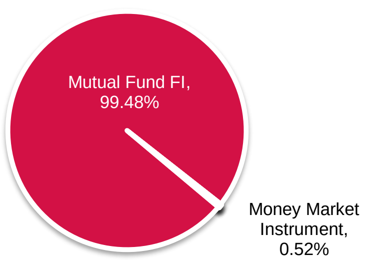


ANNUAL & MONTHLY RETURN





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 +0.54% in September 2025. The 10-year government bond yield remained stable at 6.36%, despite a –1.06% depreciation of the IDR to IDR 16,665/USD and foreign investor outflows amounting to IDR 45.8 trillion. This stability was primarily driven by strong domestic demand, supported by abundant liquidity after the Ministry of Finance (MOF) injected IDR 200 trillion into state-owned banks, along with Bank Indonesia's (BI) intervention in the secondary market. Meanwhile, BI surprised markets by cutting its policy rate by 25 basis points to 4.75% at its September Board Meeting, marking the fifth rate cut of the year. BI's decision to ease monetary policy underscores its commitment to supporting economic growth while ensuring that inflation remains within the target range of 2.5% ± 1% for 2025–2026.

FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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30 September 2025

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20%	:	Sharia money market instruments
80% - 100%	:	Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	:	Sharia Equity	Fund Size (million)	:	IDR 22,749.79
Launch Date	:	10 June 2015	Fund Management Fee	:	2.10% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 874.20	Benchmark	:	98% Indonesia Sharia Stock Index
Fund Currency	:	IDR			2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	26,023,670.60

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	1.68%	2.92%	1.46%	-6.41%	-0.67%	2.08%	-1.30%
Benchmark*	5.91%	23.28%	31.42%	25.99%	12.49%	15.22%	6.15%

*Current benchmark is effective from 1 Mar 2022

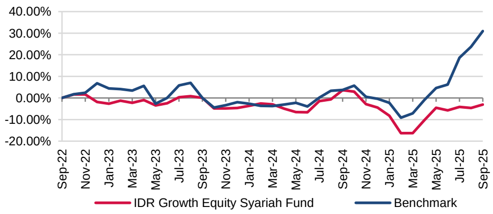
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

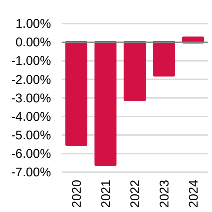
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

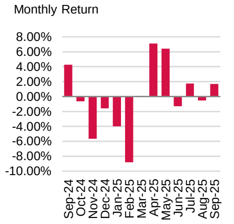
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

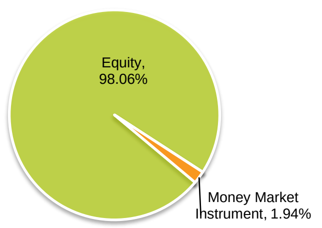


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.12%
Consumer Discretionary	8.66%
Consumer Staples	15.05%
Energy	7.66%
Financials	2.02%
Health Care	4.47%
Industrials	10.81%
Information Technology	3.44%
Materials	25.82%
Real Estate	6.92%
Utilities	1.08%
TD + Cash	1.94%

TOP HOLDINGS

Alamtri Minerals Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Merdeka Copper Gold - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Darma Henwa - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates
Archi Indonesia - Non Affiliates	Erajaya Swasembada - Non Affiliates	Pakuwon Jati - Non Affiliates
Arwana Citramulia - Non Affiliates	Indika Energy - Non Affiliates	Selamat Sempurna - Non Affiliates
Astra International - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Summarecon Agung - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Telkom Indonesia - Non Affilites
Central Omega Resources - Non Affiliates	Kalbe Farma - Non Affiliates	Vale Indonesia - Non Affiliates
Chandra Asri Pacific - Non Affiliates	Mastersystem Infotama - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Mayora Indah - Non Affiliates	
Ciputra Development - Non Affiliates	Medikaloka Hermina - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2025, IDR Growth Equity Syariah Fund booked positive return of +1.68%MoM, below the benchmark performance. During the month JCI and ISSI index recorded positive return of +2.9%mom and +5.91%mom respectively. Predominantly driven by non-fundamental names including Barito Pacific (+71%), Multipolar Technology (+85%), Dian Swastatika Sentosa (+7%). On the other hand, fundamental related names – especially Large-cap names all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US$454mn) in Sep25. In terms of key sector inside ISSI Index, biggest positive contributors were 'Materials', predominantly Barito Pacific, Bumi Resources Minerals, and Petrosea. The biggest drag was Information Technology predominantly due to DCI Indonesia. Domestically, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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30 September 2025

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40%	:	Sharia Money Market Instruments
30% - 80%	:	IDR Sharia Fixed Income securities and/ or
	:	Sharia Fixed Income Mutual Fund(s) adhered with latest regulations
30% - 80%	:	Equities listed in Sharia Index

FUND INFORMATION

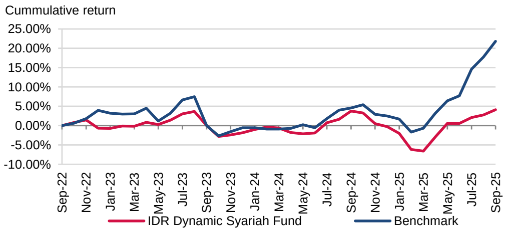
Investment Strategy	: Sharia Balanced	Fund Size (million)	: IDR 24,988.89
Launch Date	: 10 June 2015	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,188.15	Benchmark	: 50% Indonesia Sharia Stock Index
Fund Currency	: IDR		50% Indonesia Gov. Sukuk Index (IGSIX)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 21,031,680.7689

FUND PERFORMANCE

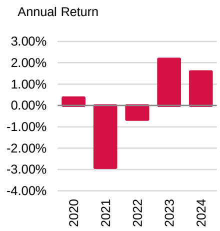
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	1.33%	3.54%	4.42%	0.33%	2.50%	3.60%	1.69%
Benchmark*	3.44%	13.09%	18.88%	16.38%	9.59%	10.63%	5.83%

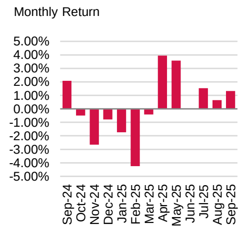
*Current benchmark is effective from 1 Jan 2020
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

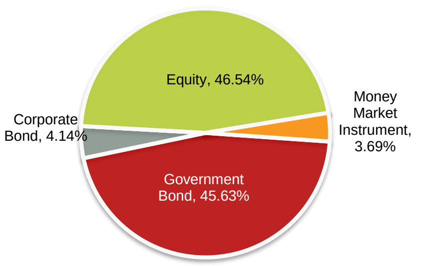


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.95%
Consumer Discretionary	3.77%
Consumer Staples	7.45%
Energy	3.64%
Financials	1.31%
Health Care	2.08%
Industrials	4.86%
Information Technology	1.35%
Materials	12.85%
Real Estate	2.33%
Utilities	0.95%
Communication Services (Bond)	4.14%
Government Bond	45.63%
TD + Cash	3.69%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Darma Henwa - Non Affiliates	PBS028
Archi Indonesia - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	PBS033
Arwana Citramulia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Sukuk Ijarah Brklnjt III XL Axiata I TH22B - Non Affiliates
Astra International - Non Affiliates	Mastersystem Infotama - Non Affiliates	Sukuk Negara IFR6
Bank BTPN Syariah - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Telkom Indonesia Persero - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	Vale Indonesia - Non Affiliates
Central Omega Resources - Non Affiliates	Pakuwon Jati - Non Affiliates	XLSmart Telecom Sejahtera - Non Affiliates
Ciputra Development - Non Affiliates	PBS004	
Cisarua Mountain Dairy - Non Affiliates	PBS012	

FUND MANAGER COMMENTARY

In September 2025, IDR Dynamic Syariah Fund booked performance of +1.33% mom, below the benchmark performance. During the month JCI and ISSI index recorded positive return of +2.9%mom and +5.91%mom respectively. Predominantly driven by non-fundamental names including Barito Pacific (+71%), Multipolar Technology (+85%), Dian Swastatika Sentosa (+7%). On the other hand, fundamental related names – especially Large-cap names all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US$454mn) in Sep25. In terms of key sector inside ISSI Index, biggest positive contributors were Materials, predominantly Barito Pacific, Bumi Resources Mineral, and Petrosea. The biggest drag was Information Technology predominantly due to DCI Indonesia. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.01% on a monthly basis despite IDR depreciation by –1.06% to IDR16,665/USD and foreign investors outflow of IDR 41 trillion. Meanwhile, Bank Indonesia (BI) surprised markets by cutting its policy rate by 25 bps to 4.75% at its September Board Meeting, marking the fifth rate cut year-to-date. BI's decision to ease policy underscored its commitment to supporting growth while ensuring inflation remains within the 2.5%±1% target range for 2025–2026.

FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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30 September 2025

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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% - 20%	:	Money Market Instruments
80% - 100%	:	Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

FUND INFORMATION

Investment Strategy	:	Equity	Fund Size (million)	:	USD 44.15
Launch Date	:	23 September 2016	Fund Management Fee	:	2.10% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.52	Benchmark	:	90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	:	USD			
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	29,036,002.89

FUND PERFORMANCE

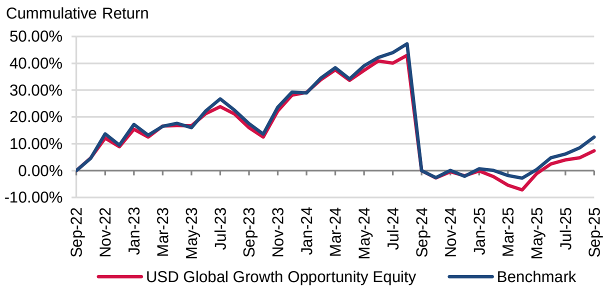
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	2.48%	4.86%	9.69%	7.45%	15.74%	4.91%	4.76%
Benchmark*	3.77%	7.40%	15.03%	12.55%	19.42%	10.12%	8.77%

*Current benchmark is effective since 1 Jan 2018

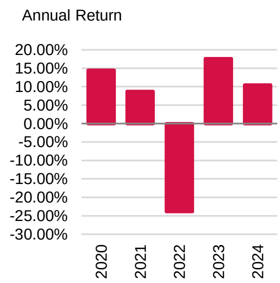
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

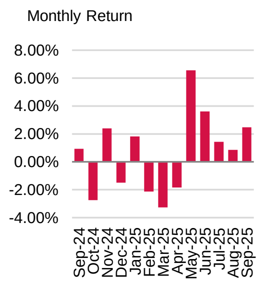
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

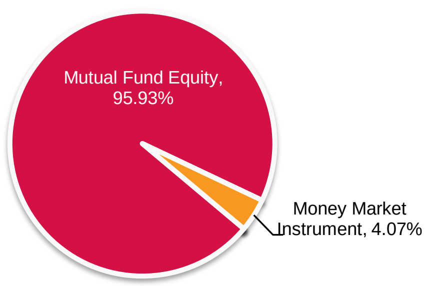


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

- AIA Global Multi-Factor Equity MF
- AIA Global Select Equity MF
- AIA New Multinationals MF
- BNP Paribas Cakra Syariah Fund MF
- Mandiri Global Sharia Equity Dollar MF
- TD + Cash

FUND MANAGER COMMENTARY

In September 2025, USD Global Growth Opportunity Equity Fund booked positive return of +2.48%MoM, underperforming benchmark by 128 bps. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. For the month ending September 2025, Information Technology, Communication Services and Materials led while Consumer Staples, Energy and Health Care lagged. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD ONSHORE EQUITY FUND

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30 September 2025

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with optimal growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 2.51
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8611	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)
Fund Currency	: USD		
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 2,914,655.9594

FUND PERFORMANCE

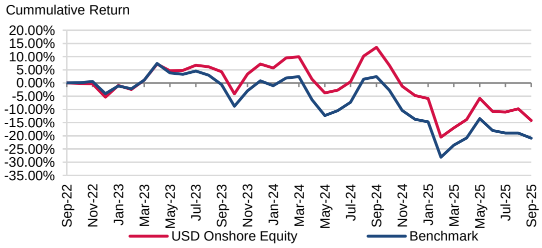
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	-4.84%	-3.80%	-9.38%	-24.39%	-4.96%	3.11%	-1.76%
Benchmark*	-2.35%	-3.53%	-8.26%	-22.73%	-7.50%	1.74%	-2.64%

*Current benchmark is effective since inception

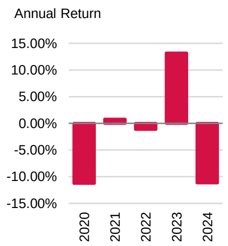
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

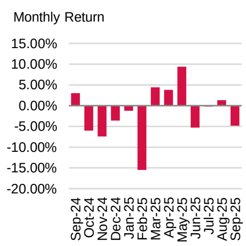
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

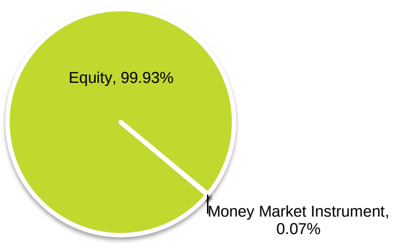


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.60%
Consumer Discretionary	1.98%
Consumer Staples	8.23%
Energy	3.36%
Financials	48.74%
Health Care	1.43%
Industrials	5.41%
Information Technology	3.46%
Materials	12.96%
Real Estate	2.75%
TD + Cash	0.07%

TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates
Archi Indonesia - Non Affiliates
Astra International - Non Affiliates
Bank Central Asia - Non Affiliates
Bank Mandiri - Non Affiliates
Bank Negara Indonesia - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates
GOTO Gojek Tokopedia - Non Affiliates
Indofood CBP Sukses Makmur - Non Affiliates
Mastersystem Infotama - Non Affiliates
Summarecon Agung - Non Affiliates
Telkom Indonesia Persero - Non Affiliates
XLSmart Telecom Sejahtera - Non Affiliates

FUND MANAGER COMMENTARY

In September 2025, USD Onshore Equity Fund booked negative return of -4.84%MoM, below the benchmark performance. During the month JCI recorded a positive return of +2.9%mom, while MXID (In dollar terms) was negative -2.35% for the month. This was predominantly driven by non-fundamental names including Barito Pacific (+71%), Multipolar Technology (+85%), Dian Swastatika Sentosa (+7%). Meanwhile, fundamental related names – especially Large-cap names (Bank BCA -5.6%, Bank BRI -3.7%, Bank Mandiri -7.0%, Bank BNI -6.4%) all saw big corrections during the month. Investors main concern was over fiscal and budget risk, after the House of Representative passed larger deficit in the 2026 State Budget. In addition, the abrupt change from Sri Mulyani to Purbaya Sadewa as the new Finance Minister generated market jitters and a 'wait-and-see' attitude among investors. Furthermore, BI's unexpected rate-cut had mixed-responses amongst investors, some concerned over currency risks. These key events led foreign investors to net sellers for the month, recording IDR7.6tn (US$454mn) in September 2025. In terms of key sector inside MXID, biggest positive contributors were Materials mainly Barito Pacific. The biggest drag was Financials. Domestically, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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30 September 2025

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with an attractive long term investment growth rates in USD through investment in offshore listed equity securities which focus on global developed markets.

TARGET ALLOCATION

0% - 20%	:	Money Market Instruments
80% - 100%	:	Global Equity

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 23.96
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.7467	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 13,716,041.6028
Managed By	: PT. BNP Paribas Asset Management (since January 10th, 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
USD Prime Global Equity**	3.57%	7.69%	11.99%	10.26%	20.00%	9.20%	7.52%
Benchmark*	3.83%	7.97%	12.84%	11.99%	21.49%	9.98%	9.13%

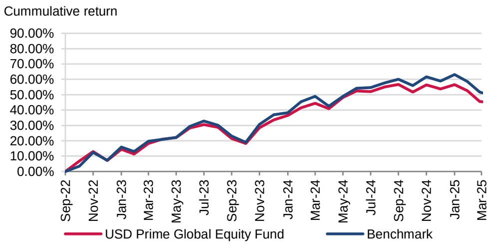
*Current benchmark is effective since 10 January 2023 onwards

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

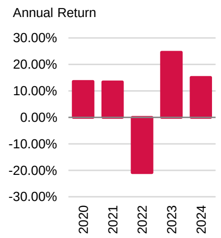
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

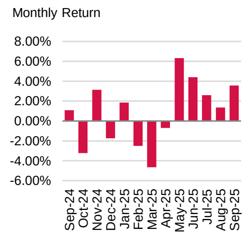
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

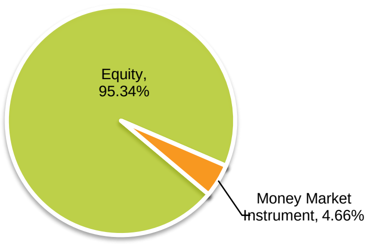


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.79%
Consumer Discretionary	12.55%
Consumer Staples	5.09%
Energy	2.48%
Financials	3.29%
Health Care	11.04%
Industrials	10.78%
Information Technology	40.87%
Materials	4.47%
TD + Cash	4.66%

TOP HOLDINGS

Abbot Laboratories - Non Affiliates	Danaher Corp - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates
Accenture Plc - Non Affiliates	Ecolab Inc. - Non Affiliates	Procter & Gamble Co - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Eli Lilly & Co - Non Affiliates	RELX Plc - Non Affiliates
Alphabet Inc - Non Affiliates	Exxon Mobil Corp - Non Affiliates	S&P Global Inc. - Non Affiliates
Amazon.com - Non Affiliates	Ferrari NV - Non Affiliates	SAP SE - Non Affiliates
Antofagasta Plc - Non Affiliates	Fortive Corp. - Non Affiliates	Schneider Electric SE - Non Affiliates
Apple Inc - Non Affiliates	GE Vernova Llc - Non Affiliates	TE Connectivity Plc - Non Affiliates
ASML Holding NV - Non Affiliates	Hitachi Ltd - Non Affiliates	TJX Companies Inc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Home Depot Inc. - Non Affiliates	Trane Technologies Plc - Non Affiliates
Biomarin Pharmaceutical Inc - Non Affiliates	Intuitive Surgical Inc. - Non Affiliates	Union Pacific Corp. - Non Affiliates
Booking Holdings Inc - Non Affiliates	L'oreal - Non Affiliates	Visa Inc - Non Affiliates
Boston Scientific Corp - Non Affiliates	Micron Technology Inc - Non Affiliates	Walmart Inc - Non Affiliates
Broadcom Inc. - Non Affiliates	Microsoft Corp - Non Affiliates	Xylem Inc - Non Affiliates
CRH Plc - Non Affiliates	Nvidia Corp - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2025, USD Prime Global Equity Fund booked positive return of +3.57% MoM, which is slightly below the benchmark performance by 25 bps. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. For the month ending September 2025, Information Technology, Communication Services and Materials led while Consumer Staples, Energy and Health Care lagged. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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30 September 2025

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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 25.82
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0884	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 23,723,420.4659
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

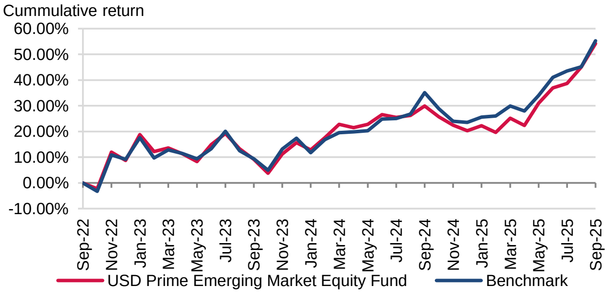
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	6.27%	12.61%	27.92%	18.64%	15.52%	2.39%	1.11%
Benchmark*	6.98%	10.10%	25.63%	14.96%	15.79%	4.82%	1.57%

*Current benchmark is effective since inception

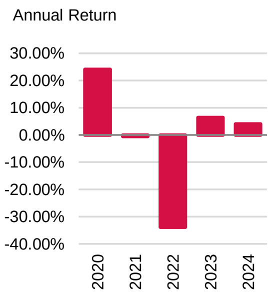
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

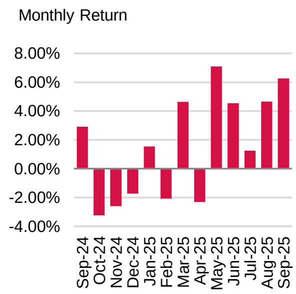
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

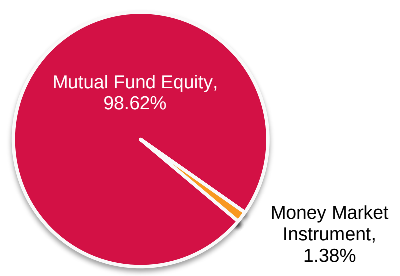


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In September 2025, USD Prime Emerging Market Equity Fund booked positive return of +6.27%MoM, underperforming benchmark performance by 70 bps. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. MSCI China has advanced +9.5% in September marking its fifth straight month of advance and has rallied about 40% since bottoming out in April. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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30 September 2025

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide competitive long-term total returns through a portfolio of equities which are listed in the Indonesia Stock Exchange (IDX), The Fund's target is to deliver alpha on top of designated Benchmark Index's return.

TARGET ALLOCATION

0% - 20%	:	Money Market Instruments
80% - 100%	:	Equities listed in IDX

FUND INFORMATION

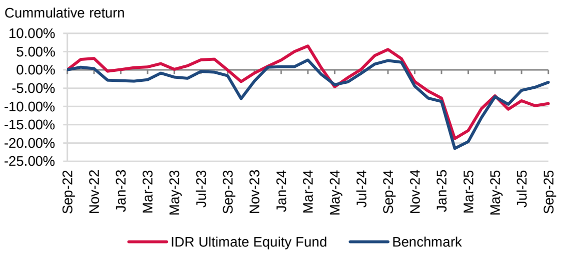
Investment Strategy	: Equity	Fund Size (million)	: IDR 219,849.35
Launch Date	: 26 October 2018	Fund Management Fee	: 2.40% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 933.44	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 235,526,452.1924
Managed By	: PT. Schroders Investment Management Indonesia (since at May 22nd, 2023)		

FUND PERFORMANCE

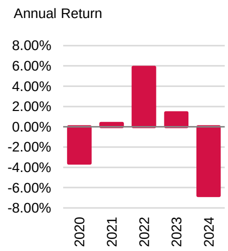
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	0.64%	1.73%	-3.63%	-14.02%	-3.18%	3.43%	-0.99%
Benchmark*	1.46%	6.68%	4.72%	-5.81%	-1.14%	6.74%	2.34%

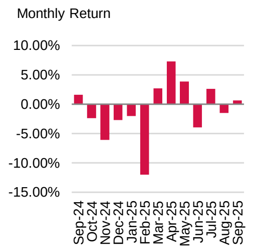
*Current benchmark is effective from 22 May 2023
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

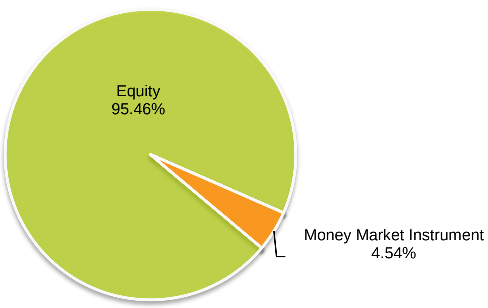


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.28%
Consumer Discretionary	4.92%
Consumer Staples	21.63%
Energy	3.68%
Financials	22.52%
Health Care	8.84%
Industrials	1.94%
Information Technology	0.72%
Materials	13.54%
Real Estate	6.32%
Utilities	1.06%
TD + Cash	4.54%

TOP HOLDINGS

- AKR Corporindo - Non Affiliates
- Bank Central Asia - Non Affiliates
- Bank Mandiri - Non Affiliates
- Bank Rakyat Indonesia Persero - Non Affiliates
- Bumi Resources Minerals - Non Affiliates
- Bumi Serpong Damai - Non Affiliates
- Charoen Pokphand Indonesia - Non Affiliates
- Ciputra Development - Non Affiliates
- GOTO Gojek Tokopedia - Non Affiliates
- Indofood CBP Sukses Makmur - Non Affiliates
- Indosat - Non Affiliates
- Jasa Marga (Persero) - Non Affiliates
- Kalbe Farma - Non Affiliates
- Mayora Indah - Non Affiliates
- Merdeka Copper Gold - Non Affiliates
- Mitra Keluarga Karyasehat - Non Affiliates
- Pantai Indah Kapuk Dua - Non Affiliates
- TD Bank UOB Indonesia - Non Affiliates
- Telkom Indonesia Persero - Non Affiliates
- Triputra Agro Persada - Non Affiliates
- Vale Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

In September 2025, positions that contributed positively to our fund performance are our overweight in selected CPO and metal mining names. Gold mining gains were driven by global rate cuts and inclusion in VanEck Gold Miners ETF (GDX), while CPO stocks rose on positive sentiment from IEU–CEPA ratification removing EU import duties. Meanwhile, positions that contributed negatively to our performance are our underweight in Barito names and overweight in Consumer names. We remain underweight Barito due to high valuations, and consumer sector underperformed on weak purchasing power, though we expect improvement in 4Q25 from government free meal program.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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30 September 2025

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5%	:	Cash & Cash Equivalents
95% - 100%	:	Mutual Funds - Balanced

FUND INFORMATION

Investment Strategy	:	Balanced
Launch Date	:	30 January 2019
Launch Price	:	USD 1.00
Unit Price (NAV)	:	USD 1.1303
Fund Currency	:	USD
Risk Level	:	Moderate to High
Managed By	:	PT. AIA FINANCIAL

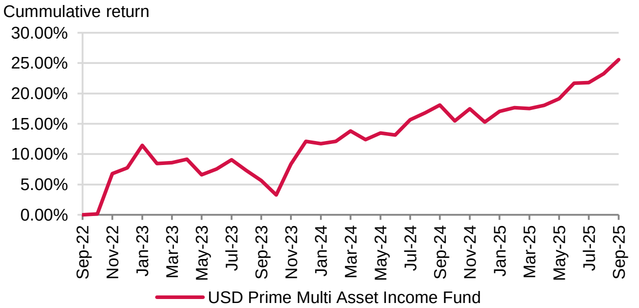
Fund Size (million)	:	USD 1.99
Fund Management Fee	:	1.85% per annum
Pricing Frequency	:	Daily
Custodian Bank	:	Citibank, N.A
Total Unit	:	1,762,403.9489

FUND PERFORMANCE

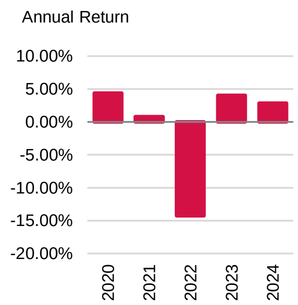
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	1.88%	3.18%	9.05%	6.34%	7.88%	1.57%	1.85%

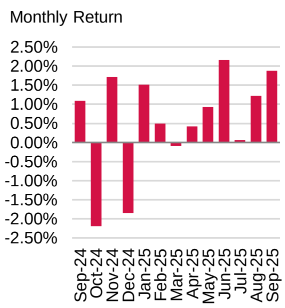
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

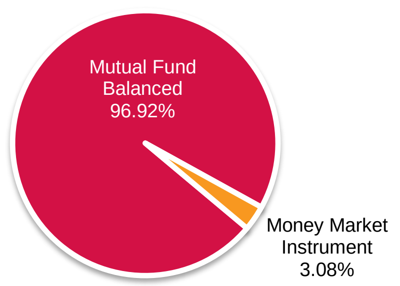


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Fidelity Global Multi Asset Income Fund A-Acc MF
- TD + Cash

FUND MANAGER COMMENTARY

In September 2025, the fund generated a positive performance of +1.88%mom. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. For the month ending September 2025, Information Technology, Communication Services and Materials led while Consumer Staples, Energy and Health Care lagged. The fixed income markets delivered positive returns in September 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 2025

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio aims to provide an attractive long term capital growth in USD through investment in offshore equity securities of People's Republic of China, Hongkong SAR, and Taiwan companies.

TARGET ALLOCATION

0% - 20% : Cash & Cash Equivalents
80% - 100% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 14.67
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.4023	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 10,464,711.5854
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

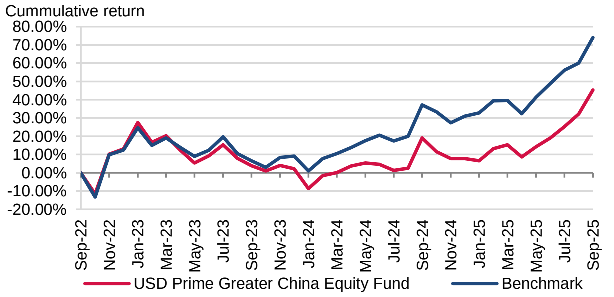
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	9.98%	21.99%	34.72%	22.01%	13.27%	1.16%	5.61%
Benchmark*	8.77%	16.85%	32.85%	26.90%	20.27%	3.45%	5.65%

*Current benchmark is effective since inception

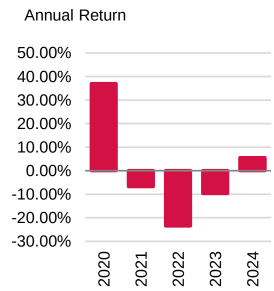
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

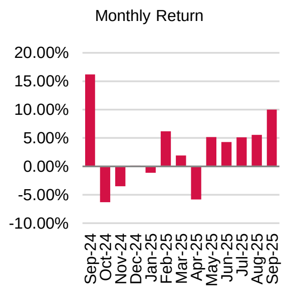
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

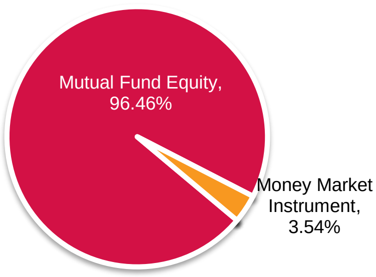


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

- IShares Core MSCI China ETF
- Schroder Int. Greater China AAC MF
- TD + Cash

FUND MANAGER COMMENTARY

In September 2025, USD Prime Greater China Equity Fund booked positive performance of +9.98%MoM, outperforming benchmark by 122bps. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. MSCI China has advanced +9.5% in September marking its fifth straight month of advance and has rallied about 40% since bottoming out in April. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 2025

PT AIA FINANCIAL

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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 2.13
Launch Date	:	31 March 2021	Fund Management Fee	:	1.45% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.2091	Benchmark	:	90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	:	USD			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	1,758,555.2653

FUND PERFORMANCE

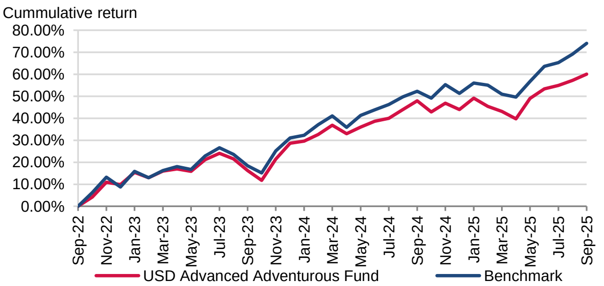
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	1.84%	4.34%	11.87%	8.19%	16.97%	0.00%	4.31%
Benchmark*	2.89%	6.39%	15.06%	14.30%	20.28%	0.00%	8.77%

*Current benchmark is effective since inception

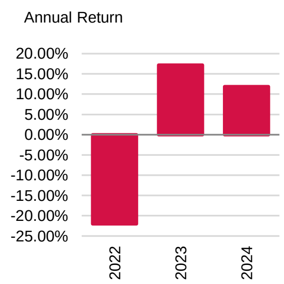
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

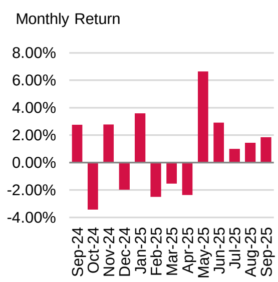
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEAR CUMULATIVE RETURN

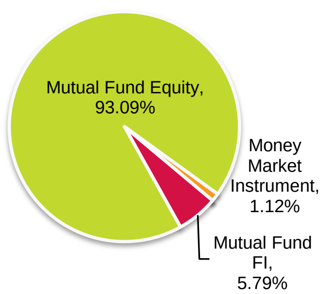


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	93.09%
MF Fixed Income	5.79%
TD + Cash	1.12%

TOP HOLDINGS

AIA Diversified Fixed Income MF
AIA Global Multi Factor Equity MF
AIA Global Quality Growth MF
AIA Global Select Equity MF
AIA New Multinationals MF

FUND MANAGER COMMENTARY

In September 2025, USD Adventurous Fund booked positive performance of +1.84%mom underperforming the benchmark. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. For the month ending September 2025, Information Technology, Communication Services and Materials led while Consumer Staples, Energy and Health Care lagged. The fixed income markets delivered positive returns in September 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD ADVANCED BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 2025

PT AIA FINANCIAL

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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 0.81
Launch Date	:	05 May 2021	Fund Management Fee	:	1.25% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.1146	Benchmark	:	60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Agg. TR Index
Fund Currency	:	USD			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	723,027.5483

FUND PERFORMANCE

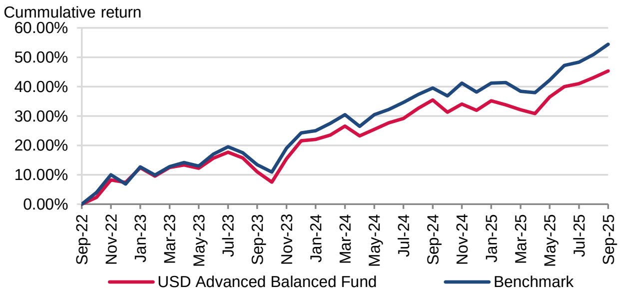
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	1.58%	3.83%	10.70%	7.29%	13.27%	0.00%	2.49%
Benchmark*	2.30%	4.92%	11.82%	10.69%	15.58%	0.00%	5.39%

*Current benchmark is effective since inception

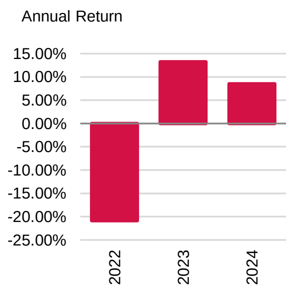
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

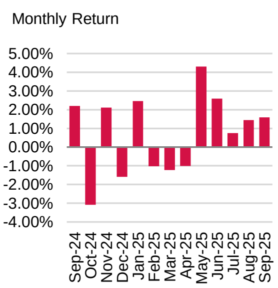
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEAR CUMULATIVE RETURN

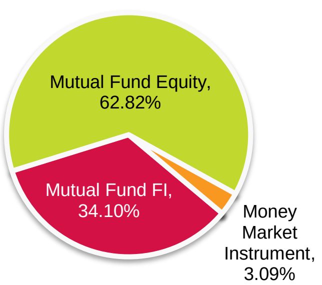


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	62.82%
MF Fixed Income	34.10%
TD + Cash	3.09%

TOP HOLDINGS

AIA Diversified Fixed Income MF
AIA Global Multi Factor Equity MF
AIA Global Quality Growth MF
AIA Global Select Equity MF
AIA New Multinationals MF

FUND MANAGER COMMENTARY

In September 2025, USD Adventurous Balanced Fund booked positive performance of +1.58%mom, underperforming the benchmark. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. For the month ending September 2025, Information Technology, Communication Services and Materials led while Consumer Staples, Energy and Health Care lagged. The fixed income markets delivered positive returns in September 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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30 September 2025

PT AIA FINANCIAL

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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
50% - 90%	:	Mutual Funds - Fixed Income
10% - 50%	:	Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	:	Balanced	Fund Size (million)	:	USD 0.57
Launch Date	:	30 August 2021	Fund Management Fee	:	1.05% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 0.9872	Benchmark	:	30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Agg. TR Index
Fund Currency	:	USD			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	578,252.7284

FUND PERFORMANCE

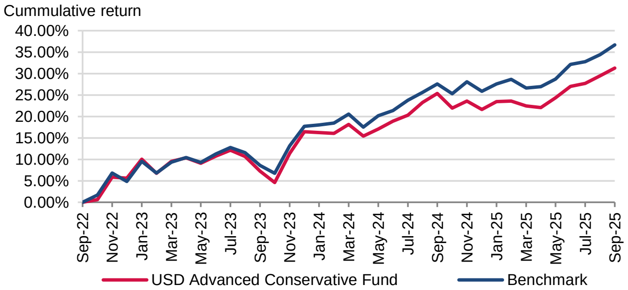
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	1.40%	3.34%	8.37%	4.73%	9.49%	0.00%	-0.31%
Benchmark*	1.70%	3.46%	8.61%	7.11%	10.98%	0.00%	2.02%

*Current benchmark is effective since inception

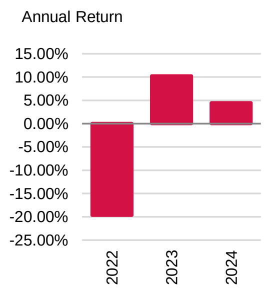
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

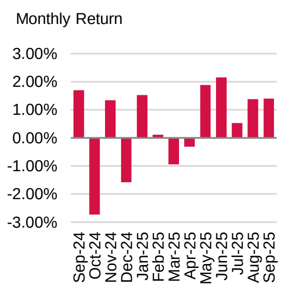
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEAR CUMULATIVE RETURN

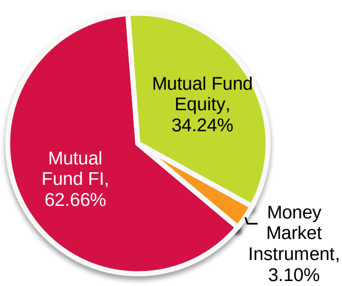


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	34.24%
MF Fixed Income	62.66%
TD + Cash	3.10%

TOP HOLDINGS

AIA Diversified Fixed Income MF
AIA Global Multi Factor Equity MF
AIA Global Quality Growth MF
AIA Global Select Equity MF
AIA New Multinationals MF

FUND MANAGER COMMENTARY

In September 2025, USD Adventurous Conservative Fund booked positive performance of +1.4%mom, underperforming the benchmark. Last month, Global equity market continued to rally for the sixth consecutive month with South Africa and China were the best performer market while Indian equities lagged. The Fed announced a 25bps rate cut as expected. Chinese stocks had its best run of monthly gain since 2018 driven by optimism over artificial intelligence, easing geopolitical tension and expectation of policy support. For the month ending September 2025, Information Technology, Communication Services and Materials led while Consumer Staples, Energy and Health Care lagged. The fixed income markets delivered positive returns in September 2025. US treasuries, US investment grade corporate bonds and US high yield corporate bonds delivered positive returns. We are moderately constructive on the outlook for risk assets over the medium term.