



FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 2025

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed and supervised by the Indonesian Financial Services Authority. AIA Indonesia is a subsidiary of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. With experienced personnel, AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAIM SICAV sub-funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
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	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 578,252.7284
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

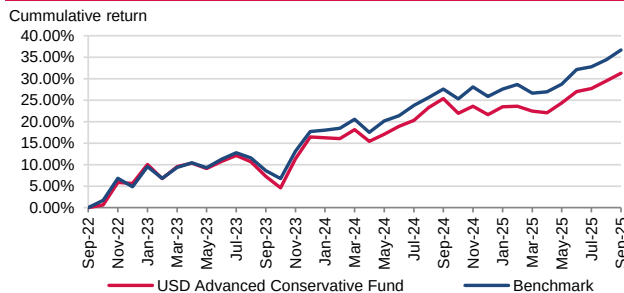
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	1.40%	3.34%	8.37%	4.73%	9.49%	0.00%	-0.31%
Benchmark*	1.70%	3.46%	8.61%	7.11%	10.98%	0.00%	2.02%

*Current benchmark is effective since inception

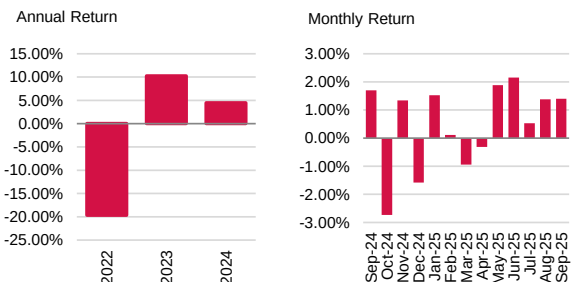
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

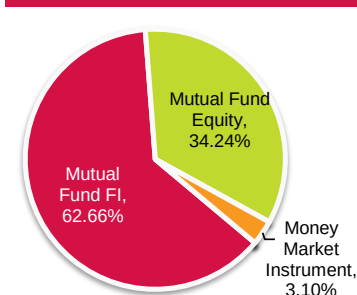
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



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.

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