



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 February 2026

PT AIA FINANCIAL

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

INVESTMENT OBJECTIVE

The Portfolio 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 36.21
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.26	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD
Fund Currency	: USD		10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Risk Level	: Moderate	Benchmark Duration	: 6.85
Fund Duration	: 7.04	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 11,100,969.6076

FUND PERFORMANCE

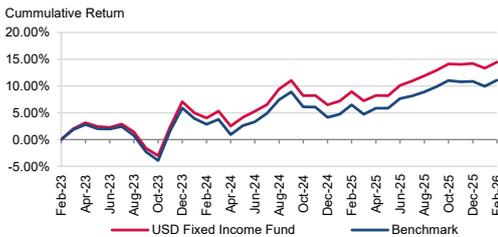
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	1.01%	0.36%	0.22%	5.07%	4.61%	0.78%	4.78%
Benchmark*	1.03%	0.27%	0.22%	4.32%	3.57%	-0.06%	0.75%

\*Current benchmark is effective from 1 Jan 2019

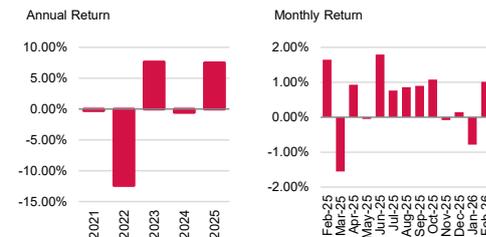
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.  
From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net)  
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond 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

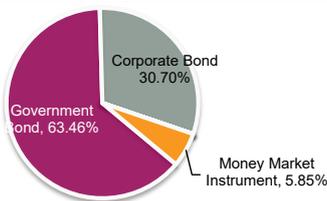
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Australian & New Zealand Banking Group Bond 2034 - Non Affiliates	INDON 2048
Bank of New Zealand Bond 2035 - Non Affiliates	INDON 2049
Dai-Chi Life Holdings Perp. Bond 2049 - Non Affiliates	INDON 2050
HSBC Holdings Perp. Bond 2049 - Non Affiliates	INDON FEB-2030
INDOIS 2032	INDON JAN-2030
INDOIS 2051	INDON SUKUK 2030
INDON 2032	OCBC Bond 2035 - Non Affiliates
INDON 2037	PT Bank Mandiri Tbk Bond 2026 - Non Affiliates
INDON 2038	PT Bank Negara Indonesia Bond 2029 - Non Affiliates
INDON 2043	PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2045	Sumitomo Life Bond 2077 - Non Affiliates
INDON 2047	Sumitomo Mitsui Bond 2032 - Non Affiliates

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +1.01% in February 2026. This performance was influenced by a -6bps decline in the 10-year Indonesia Government USD bond yield which reached 4.95% and the 10-year US Treasury yield down by -30 bps to 3.94%. Additionally, global bond markets rallied as cooler-than-expected January's inflation data release that spurred bigger bets on Federal Reserve rate cuts and flight-to-safety demand amid rising geopolitical tensions including U.S.-Iran talks.

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## FUND FACT SHEET

# IDR FIXED INCOME FUND

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27 February 2026

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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	Fund Size (million)	: IDR 1,391,896.80
Launch Date	: 7 November 2000	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 5,497.70	Benchmark	: 90% Bloomberg EM Local Currency
Fund Currency	: IDR		: Indonesia Total Return Index Unhedged IDR
Risk Level	: Moderate		: 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Duration	: 6.21	Benchmark Duration	: 5.58
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 253,178,117.0799

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	0.15%	0.53%	-0.39%	7.65%	5.54%	4.92%	6.97%
Benchmark *	0.25%	0.67%	-0.01%	7.92%	5.81%	5.20%	8.92%

\*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)

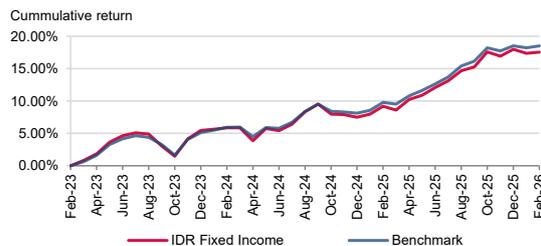
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

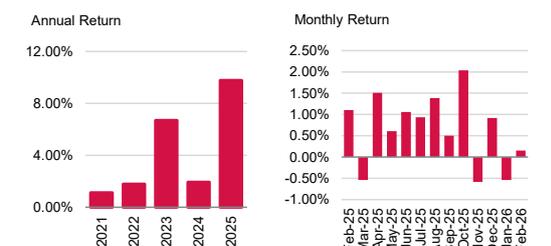
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

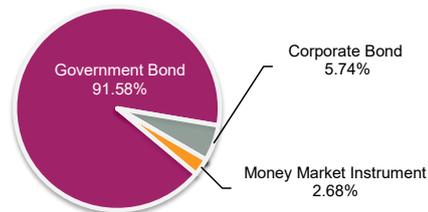
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Government	91.58%
Financials	1.62%
Industrials	2.44%
Communications	1.69%
TD + Cash	2.68%

### TOP HOLDINGS

FR0050	FR0074	FR0083	FR0100	FR0107
FR0067	FR0075	FR0089	FR0101	FR0108
FR0068	FR0079	FR0096	FR0103	FR0109
FR0072	FR0080	FR0097	FR0104	PBS025
FR0073	FR0082	FR0098	FR0106	

### FUND MANAGER COMMENTARY

The IDR Fixed Income Fund generated a return of +0.15% in February 2026 despite the 10-year government bond yield rising by 10 bps to 6.43%. Market sentiment was negatively impacted by Moody's rating decision to lower Indonesia's credit outlook to negative from stable, coupled with first foreign reserves decline since September 2025 by USD1.9 billion to USD154.6 billion. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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# 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 5,394,366.27
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 14,347.79	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	: 375,972,041.2110

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	2.72%	7.85%	4.61%	26.26%	0.86%	0.02%	11.10%
Benchmark *	-0.38%	-2.05%	-2.89%	28.29%	3.06%	5.12%	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)

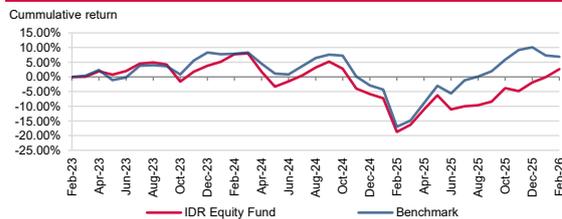
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

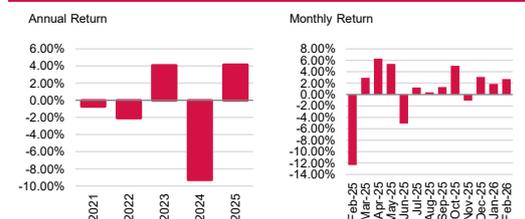
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

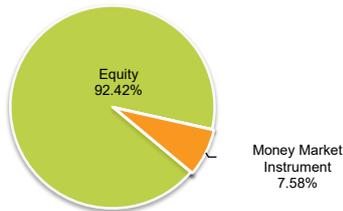
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	8.16%
Consumer Discretionary	4.74%
Consumer Staples	12.64%
Energy	8.85%
Financials	19.95%
Health Care	6.32%
Industrials	6.45%
Information Technology	0.56%
Materials	21.90%
Real Estate	2.19%
Utilities	0.65%
TD + Cash	7.58%

### TOP HOLDINGS

PT Adaro Andalannya Indonesia Tbk - Non Affiliates	PT Bumi Resources Minerals Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Bumi Resources Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Ciputra Development Tbk - Non Affiliates	PT Telekom Indonesia Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT GOTO Gojek Tokopedia Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	TD Bank CIMB Niaga - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Jasa Marga (Persero) Tbk - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	TD Bank UOB Indonesia - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Bank Negara Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Merdeka Gold Resources Tbk - Non Affiliates	

### FUND MANAGER COMMENTARY

In February 2026, IDR Equity Fund booked +2.72%MoM (net), above the benchmark performance. JCI and IDX80 declined -1.13% and -0.23% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside IDX80, key positive contributors were financials, materials, and industrials. Meanwhile the largest negative contributors were energy, communications, and real estate. We expect equity markets to remain volatile near term; price corrections could offer a good market entry opportunity with an attractive long-term risk-reward. 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.

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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**

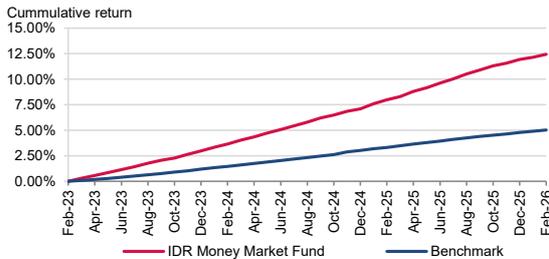
Investment Strategy	: Money Market	Fund Size (million)	: IDR 437,179.92
Launch Date	: 05 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,335.99	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 187,149,953.4797
Managed By	: PT. AIA FINANCIAL		

**FUND PERFORMANCE**

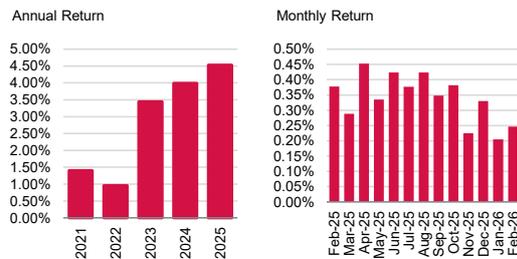
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Money Market**	0.25%	0.78%	0.45%	4.11%	3.99%	2.90%	4.37%
Benchmark*	0.11%	0.36%	0.23%	2.14%	1.87%	1.45%	3.33%

\*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	71.24%
TD + Cash	28.76%

**TOP HOLDINGS**

FR0086	Sukuk Ritel SR018T3 - Non Affiliates
Obl. Bkjt III Protelindo III TH23 B - Non Affiliates	TD Bank Danamon Syariah - Non Affiliates
Obl. Bkjt IV Indah Kiat Pulp & Paper I TH23B - Non Affiliates	TD Bank Permata Syariah - Non Affiliates
Obl. Bkjt IV OCBC I TH25A - Non Affiliates	TD Bank Rakyat Indonesia - Non Affiliates
Obl. Bkjt VII Mandiri Tunas Finance I TH25 A - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
Sukuk Mdrbh Brklnjtn III Pegadaian V TH25A - Non Affiliates	
Sukuk Mdrbh Brklnjtn III Sarana Multi Inf. II TH25A - Non Affiliates	

**FUND MANAGER COMMENTARY**

IDR Money Market Fund generated +0.25% in February 2026 performance. The deposit rates increased to 3.00%-5.00% p.a. Inflation increased by 1.21% to 4.76% in February from 3.55% in the prior month and IDR was relatively stable at IDR16,771/USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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## 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 17,242.20
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 2,154.35	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,003,424.3248
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 Dana Berkah**	0.18%	0.69%	0.41%	3.39%	3.40%	2.42%	3.95%
Benchmark*	0.11%	0.36%	0.23%	2.14%	1.87%	1.45%	3.33%

\*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)

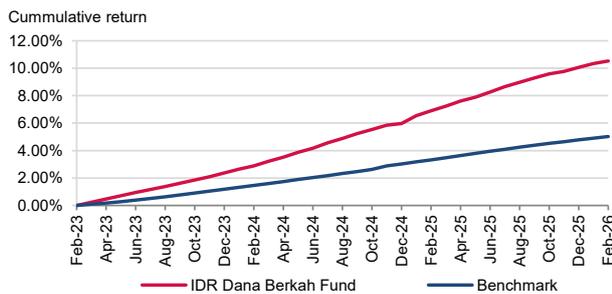
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

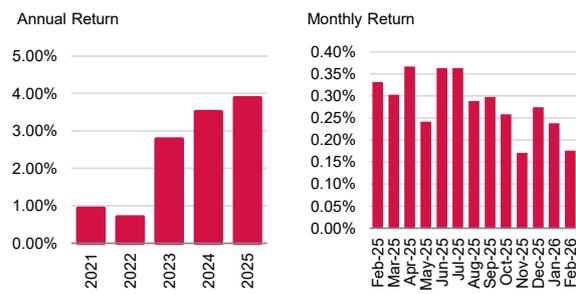
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*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	46.69%
TD + Cash	53.31%

### TOP HOLDINGS

- PBS032
- TD Bank Central Asia Syariah - Non Affiliates
- TD Bank Danamon Syariah - Non Affiliates
- TD Bank Syariah Indonesia - Non Affiliates

### FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.18% in February 2026 performance. Sharia Mudarabah increased to 3.00%-5.00% p.a. Inflation increased by 1.21% to 4.76% in February from 3.55% in the prior month and IDR was relatively stable at IDR16,771/USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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# FUND FACT SHEET

## IDR BALANCED FUND

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27 February 2026

### PT AIA FINANCIAL

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

### INVESTMENT OBJECTIVE

The Portfolio is an investment option that 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 293,180.31
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 2,558.15	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	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 114,606,416.3945

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.85%	3.08%	0.89%	12.86%	3.19%	4.09%	5.50%
Benchmark*	-0.55%	-2.76%	-2.84%	9.23%	1.15%	3.17%	4.11%

\*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 Curr. Govt Bond TR (Net)

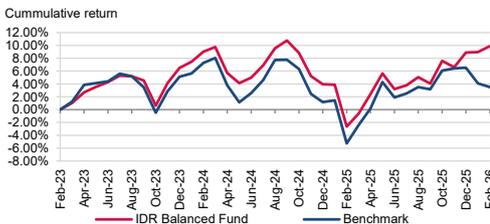
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

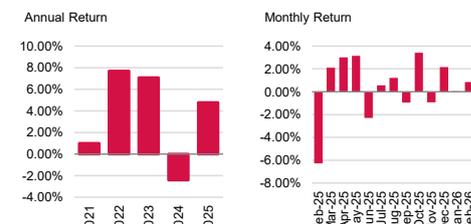
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Cur. Govt Bond TR (Net)

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

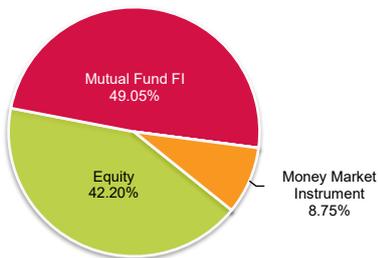
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	3.16%
Consumer Discretionary	0.87%
Consumer Staples	2.28%
Energy	2.49%
Financials	19.41%
Health Care	0.66%
Information Technology	0.81%
Industrials	3.80%
Materials	7.89%
Real Estate	0.84%
MF Fixed Income	49.05%
TD + Cash	8.75%

### TOP HOLDINGS

PT Amman Mineral Internasional Tbk - Non Affiliates	PT Bank Negara Indonesia Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates	RD BNP Paribas Proxima Kelas RK1

### FUND MANAGER COMMENTARY

In February 2026, IDR Balanced Fund booked performance of +0.85% MoM, above the benchmark performance. JCI and MXID Index declined -1.13% and -1.27% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside MXID Index, key positive contributors were financials and Industrials. Meanwhile the largest negative contributors were energy, materials and consumer staples. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 0.40% on monthly basis, despite the 10-year government bond yield rose by 10 bps to 6.43%. Market sentiment was negatively impacted by Moody's rating decision to lower Indonesia's credit outlook to negative from stable, coupled with first foreign reserves decline since September 2025 by USD1.9 billion to USD154.6 billion. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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## FUND FACT SHEET

# IDR CASH SYARIAH FUND

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27 February 2026

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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 10,012.47
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 1,791.64	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 5,588,448.4492
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**	0.17%	0.68%	0.41%	3.44%	3.47%	2.55%	3.64%
Benchmark*	0.11%	0.36%	0.23%	2.14%	1.87%	1.45%	2.79%

\*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)

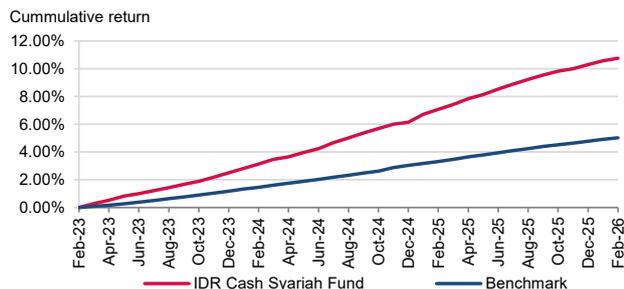
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

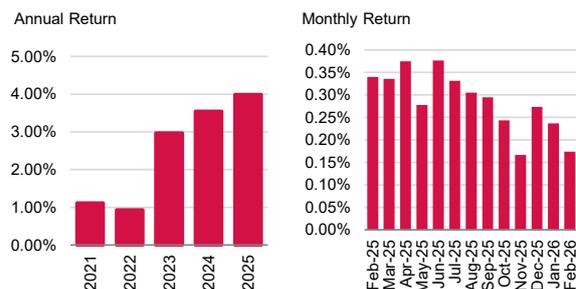
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

\*\*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

Sector	Percentage
Bond < 1Year	45.18%
TD + Cash	54.82%

### TOP HOLDINGS

PBS032
TD Bank Central Asia Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

### FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.17% in February 2026 performance. Sharia Mudarabah increased to 3.00%-5.00% p.a. Inflation increased by 1.21% to 4.76% in February from 3.55% in the prior month and IDR was relatively stable at IDR16,771/USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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## 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 328,899.88
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 998.81	Benchmark	: 98% Jakarta Islamic Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 329,290,561.6055
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 Equity Syariah**	3.97%	11.52%	7.21%	43.89%	3.86%	0.30%	-0.01%
Benchmark*	-0.75%	-4.30%	-4.29%	36.32%	0.79%	-0.88%	2.03%

\*Current benchmark is effective from 1 Mar 2023

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

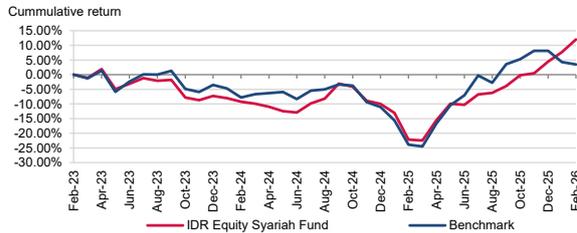
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

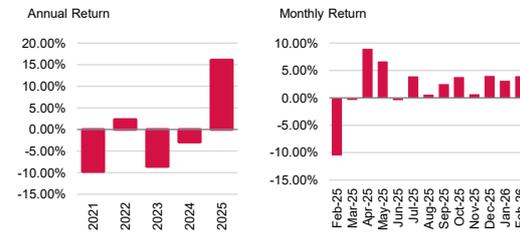
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

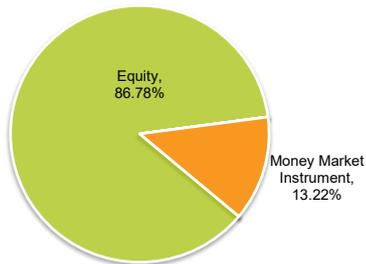
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	12.21%
Consumer Discretionary	1.81%
Consumer Staples	12.06%
Energy	9.96%
Financials	0.73%
Health Care	2.28%
Industrials	12.47%
Information Technology	0.73%
Materials	27.42%
Real Estate	3.96%
Utilities	3.14%
TD + Cash	13.22%

### TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Perusahaan Gas Negara Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PT Charoen Pokphand Indonesia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Ciputra Development Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates

### FUND MANAGER COMMENTARY

In February 2026, IDR Equity Syariah Fund booked +3.97%MoM, above the benchmark performance. JCI and JAKISL declined -1.13% and -0.62% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside JAKISL, key positive contributors were materials, industrials, and utilities. Meanwhile the largest negative contributors were energy, communications, and consumer staples. We expect equity markets to remain volatile near term; price corrections could offer a good market entry opportunity with an attractive long-term risk-reward. 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.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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27 February 2026

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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 114,491.55
Launch Date	: 25 June 2010	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,707.61	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSI)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 67,047,797.2478
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 Balanced Syariah**	2.13%	5.67%	3.45%	21.60%	4.19%	1.96%	3.47%
Benchmark*	-0.15%	-1.77%	-2.06%	21.59%	3.17%	2.42%	3.76%

\*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)

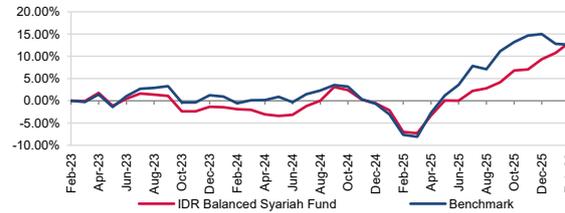
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

Cummulative return

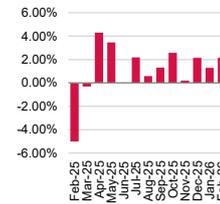


ANNUAL & MONTHLY RETURN

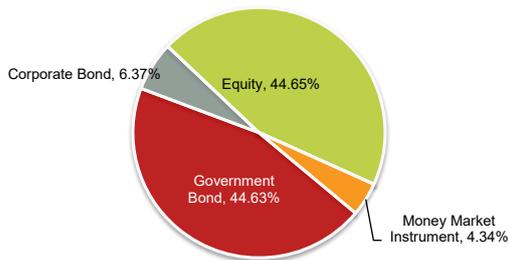
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.58%
Consumer Discretionary	1.44%
Consumer Staples	5.99%
Energy	5.41%
Financials	1.01%
Health Care	1.09%
Industrials	6.46%
Information Technology	0.41%
Materials	13.13%
Real Estate	2.27%
Utilities	1.86%
Communication Services (Bond)	6.37%
Government Bond	44.63%
TD + Cash	4.34%

TOP HOLDINGS

PBS004	PT Astra International Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PBS005	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PBS012	PT Indika Energy Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PBS028	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates
PBS029	PT Indofood Sukses Makmur Tbk - Non Affiliates	Sukuk Negara IFR6 - Non Affiliates
PBS034	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Perusahaan Gas Negara Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In February 2026, IDR Balanced Syariah Fund booked performance of +2.13% mom, above the benchmark performance. JCI and JAKISL declined -1.13% and -0.62% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside JAKISL, key positive contributors were materials, industrials, and utilities. Meanwhile the largest negative contributors were energy, communications, and consumer staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.61% on a monthly basis. Market sentiment was negatively impacted by Moody's rating decision to lower Indonesia's credit outlook to negative from stable, coupled with first foreign reserves decline since September 2025 by USD1.9 billion to USD154.6 billion. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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## FUND FACT SHEET

# IDR CHINA INDIA INDONESIA EQUITY FUND

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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 incl. 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 3,824,988.52
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 1,973.47	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	: 1,938,208,425.2439

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	0.14%	1.61%	0.09%	12.57%	1.69%	0.74%	4.59%
Benchmark*	-1.72%	-5.28%	-4.74%	10.39%	1.12%	1.42%	4.86%

\*Current benchmark is effective since 1 Jan 2018

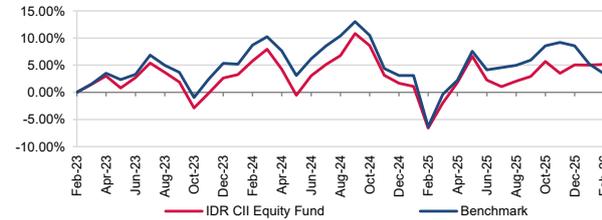
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

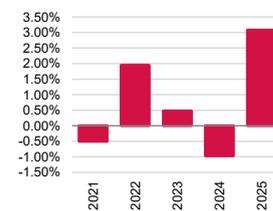
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return



### ANNUAL & MONTHLY RETURN

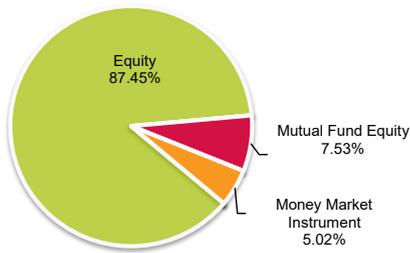
Annual Return



Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	11.22%
Consumer Discretionary	3.74%
Consumer Staples	7.08%
Energy	6.06%
Financials	29.52%
Health Care	3.20%
Industrials	6.09%
Information Technology	1.48%
Materials	15.89%
Real Estate	2.63%
Utilities	0.55%
MF Equity	7.53%
TD + Cash	5.02%

### TOP HOLDINGS

Alibaba Group Holding Ltd - Non Affiliates	PT Ciputra Development Tbk - Non Affiliates	Reliance Industries Ltd - Non Affiliates
IShares Core MSCI China ETF	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Tencent Holding Ltd - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT Erajaya Swasembada Tbk - Non Affiliates	Zijin Mining Group Co Ltd - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates	
PT Bank Central Asia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	
PT Bank Mandiri Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates	
PT Bank Negara Indonesia Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates	
PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Wismlak Inti Makmur Tbk - Non Affiliates	

### FUND MANAGER COMMENTARY

In February 2026, the IDR CII Fund returned +0.14%, outperforming its benchmark for the month. Indonesian equities faced headwinds, with the MSCI Indonesia Index declining 90 basis points, weighed down by MSCI's threat to reclassify Indonesia to Frontier Market status and Moody's decision to revise the country's outlook to negative. Regulatory authorities have since pledged to address MSCI's core demands, particularly around market manipulation — though this commitment paradoxically exacerbated near-term index weakness, given the outsized weightings of richly valued names implicated in the review. MSCI China fell 4.6% as major technology stocks corrected sharply, amid a notable rotation out of established internet platforms into newly listed AI companies. India was the sole bright spot across the region, posting a +1.5% gain for the month. Looking ahead, we maintain a cautious stance on the broader market, citing ongoing geopolitical uncertainty stemming from the Middle East conflict and mounting concerns over private credit stress in the US.

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## FUND FACT SHEET

# IDR PRIME EQUITY FUND

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27 February 2026

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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 293,286.99
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 1,095.83	Benchmark	: 100% IDX80 Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 267,640,210.9673
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 Prime Equity**	3.00%	3.17%	2.40%	15.55%	-2.44%	-0.72%	0.81%
Benchmark*	-0.31%	-1.65%	-2.70%	37.21%	9.42%	9.08%	6.16%

\*Current benchmark is effective from 1 Oct 2025

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

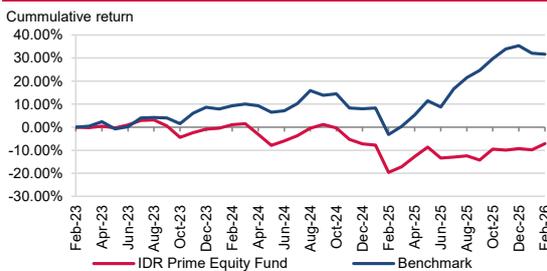
1 Mar 2023 - 30 Sept 2025: 90% Jakarta Composite Index + 10% IDR Deposit Rate Avg. 3-month (Net)

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

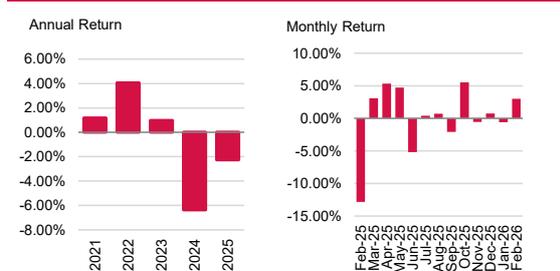
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

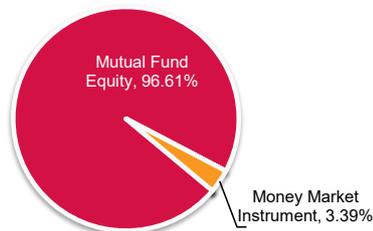
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

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

### FUND MANAGER COMMENTARY

In February 2026, IDR Prime Equity Fund recorded +3.0% MoM which was significantly above benchmark performance. JCI declined by -1.1%MoM in Feb 2026, as market wanes over the risk of MSCI downgrade potential from Jan2026 announcement. In addition to this, investors were also spooked by Moody's decision to cut Indonesia outlook to negative which puts risk towards Indonesia's sovereign and hence credit rating for the future all of which will impact interest rates as well. In response to MSCI's concern, the regulators through OJK and IDX have shared their plan to do a capital market reform to make sure such downgrade from MSCI will not happen. Their plans include raising UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. 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.

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## FUND FACT SHEET

# IDR PRIME FIXED INCOME FUND

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27 February 2026

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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 138,734.45
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 1,935.65	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.28
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.66	Total Unit	: 71,673,209.7123
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 Prime Fixed Income**	0.37%	0.97%	0.10%	7.92%	5.63%	5.04%	5.99%
Benchmark*	0.32%	0.91%	0.17%	8.67%	6.67%	6.07%	7.14%

\*Current benchmark is effective since 1 Mar 2023

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

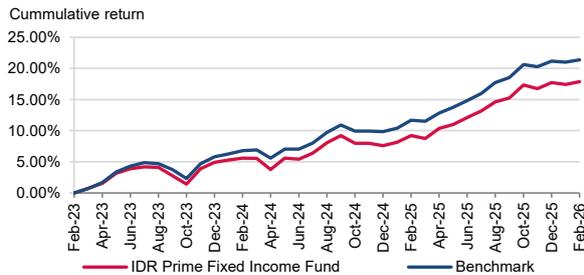
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

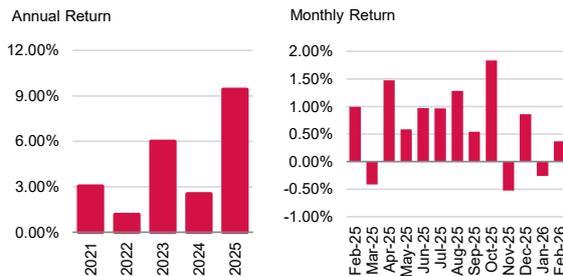
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

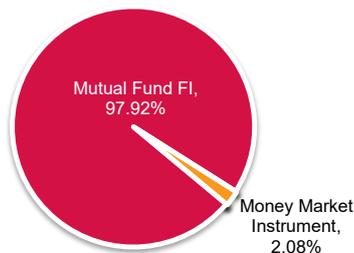
### LAST 3 YEARS CUMULATIVE RETURN



### 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 0.37% in February 2026 despite the 10-year government bond yield rising by 10 bps to 6.43%. Market sentiment was negatively impacted by Moody's rating decision to lower Indonesia's credit outlook to negative from stable, coupled with first foreign reserves decline since September 2025 by USD1.9 billion to USD154.6 billion. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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27 February 2026

PT AIA FINANCIAL

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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 22,456.27
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 988.61	Benchmark	: 98% Indonesia Sharia Stock Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 22,714,931.62
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 Growth Equity Syariah**	3.51%	9.32%	5.72%	31.04%	3.94%	0.41%	-0.11%
Benchmark*	-1.73%	-3.17%	-5.27%	45.04%	10.73%	11.18%	5.85%

\*Current benchmark is effective from 1 Mar 2022

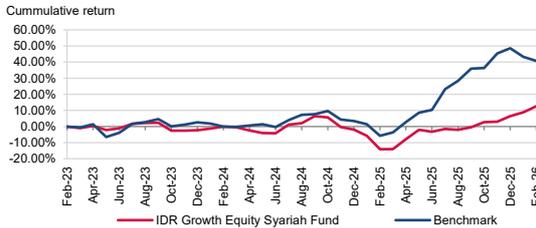
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

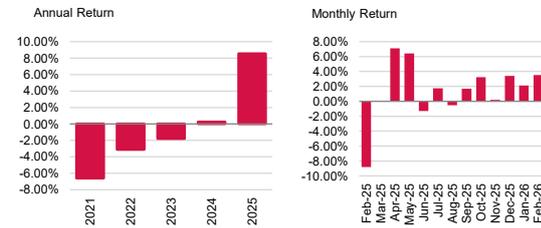
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

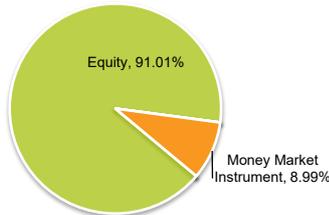
LAST 3 YEARS CUMULATIVE RETURN



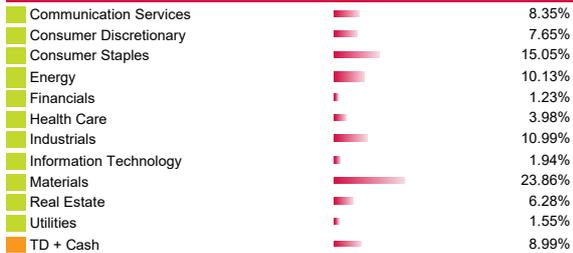
ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Perusahaan Gas Negara Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT Summarecon Agung Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Charoen Pokphand Indonesia Tbk - Non Affiliates	PT Medikaloka Hermina Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PT Ciputra Development Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliat	PT Vale Indonesia Tbk - Non Affiliates
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Erajaya Swasembada Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates	
PT Indika Energy Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In February 2026, IDR Growth Equity Syariah Fund booked +3.51%MoM, above the benchmark performance. JCI and ISSI Index declined -1.13% and -1.63% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia's outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside ISSI Index, key positive contributors were materials, industrials, and information technology. Meanwhile the largest negative contributors were communications, energy and real estate. We expect equity markets to remain volatile near term; price corrections could offer a good market entry opportunity with an attractive long-term risk-reward. 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.

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## FUND FACT SHEET

# IDR DYNAMIC SYARIAH FUND

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27 February 2026

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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 24,481.03
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 1,290.25	Benchmark	: 50% Indonesia Sharia Stock Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 18,973,833.7900
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 Dynamic Syariah**	2.20%	5.91%	3.72%	20.53%	5.39%	2.74%	2.41%
Benchmark*	-0.65%	-1.18%	-2.57%	26.00%	8.88%	7.70%	4.32%

\*Current benchmark is effective from 1 Jan 2020

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

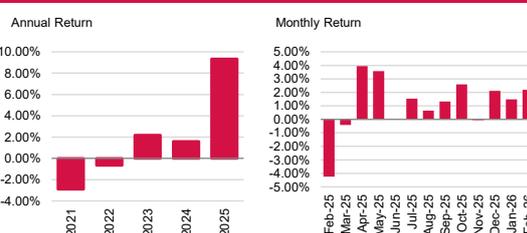
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

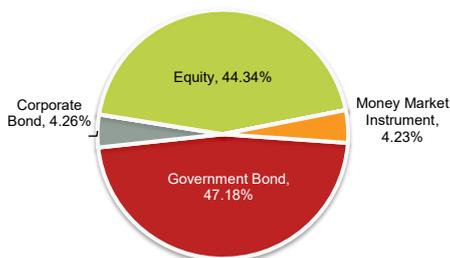
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	4.15%
Consumer Discretionary	3.50%
Consumer Staples	7.02%
Energy	5.29%
Financials	0.94%
Health Care	1.87%
Industrials	5.54%
Information Technology	0.99%
Materials	11.52%
Real Estate	2.15%
Utilities	1.37%
Communication Services (Bond)	4.26%
Government Bond	47.18%
TD + Cash	4.23%

### TOP HOLDINGS

PBS004	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS012	PT Indika Energy Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PBS028	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PBS033	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Ijarah Brklnjtn III XL Axiata I TH2022B - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	Sukuk Negara IFR6 10.25% 15MAR30 - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Mitra Adiperkasa Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT Pakuwon Jati Tbk - Non Affiliates	
PT Bank BTPN Syariah Tbk - Non Affiliates	PT Perusahaan Gas Negara Tbk - Non Affiliates	

### FUND MANAGER COMMENTARY

In February 2026, IDR Dynamic Syariah Fund booked performance of 2.2% mom, above the benchmark performance. JCI and ISSI Index declined -1.13% and -1.63% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside ISSI Index, key positive contributors were materials, industrials, and information technology. Meanwhile the largest negative contributors were communications, energy and real estate. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.61% on a monthly basis. Market sentiment was negatively impacted by Moody's rating decision to lower Indonesia's credit outlook to negative from stable, coupled with first foreign reserves decline since September 2025 by USD1.9 billion to USD154.6 billion. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Feb-2026 Board of Governors Meeting, maintaining a bias toward rupiah stability while reiterating that space for future easing remains, supported by contained inflation.

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## FUND FACT SHEET

# USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 February 2026

### PT AIA FINANCIAL

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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 41.16
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.60	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 25,714,265.28
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

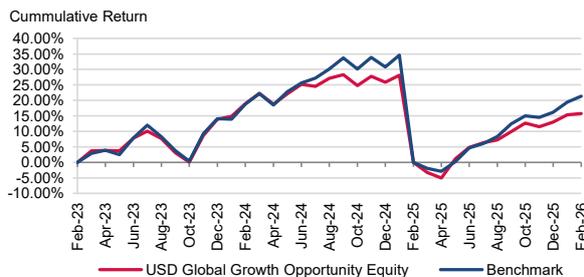
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	0.36%	3.77%	2.42%	15.74%	13.23%	4.14%	5.12%
Benchmark*	1.58%	6.02%	4.44%	23.92%	18.35%	8.88%	9.50%

\*Current benchmark is effective since 1 Jan 2018

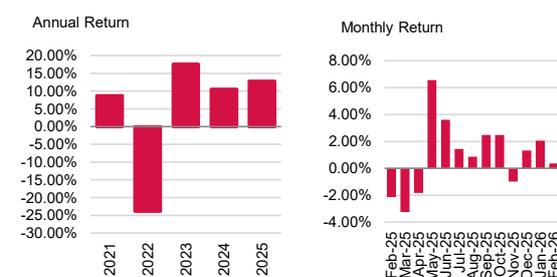
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses. Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

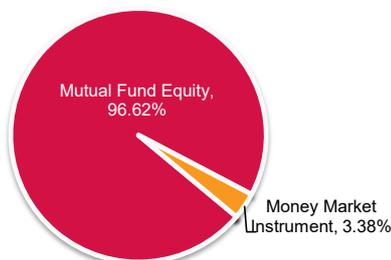
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

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

### FUND MANAGER COMMENTARY

In February 2026, USD Global Growth Opportunity Equity Fund booked a positive performance of +0.36% MoM which was below benchmark performance. Last month, Global equity still rose by +1.2% in February 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Markets were rattled by concerns over AI disruption, with optimism that had supported the equity rally for months morphing into rapid repricing of industries vulnerable to AI applications. Financial stocks, particularly Goldman Sachs and Citigroup, were hit hard late in the month following the collapse of UK mortgage firm Market Financial Solutions, which revived private credit market anxieties. China market posted modest gain in February 2026, with Technology sector led the gain as optimism about homegrown AI technologies and hardware. China's economy expanded 5.0% year-over-year in 2025, with GDP surpassing 140 trillion yuan (\$20.4 trillion) for the first time. Economists forecast 4.6% for full-year 2026. Domestic tourism spending during the 9-day lunar new year holiday were up double-digit growth, yet the average spend per tourist was slightly inching downward indicating persistent deflationary pressure. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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27 February 2026

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 2.53
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9482	Benchmark	: 98% MXID Index (In USD Term) + 2% Avg. 3-month USD Time Deposit (Net)
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 2,671,662.4418
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 Onshore Equity**	1.58%	5.63%	2.59%	18.91%	-1.04%	0.13%	-0.60%
Benchmark*	-1.27%	-6.75%	-5.60%	7.49%	-7.55%	-3.65%	-2.78%

\*Current benchmark is effective since inception

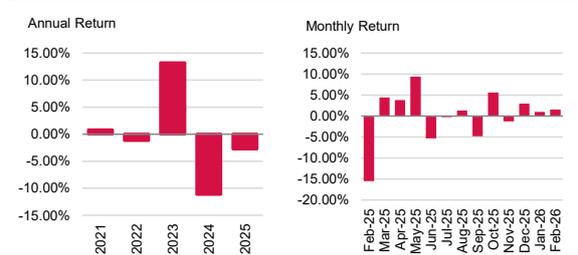
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

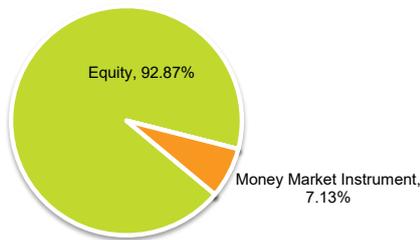
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.07%
Consumer Discretionary	2.21%
Consumer Staples	6.49%
Energy	5.68%
Financials	41.50%
Health Care	1.37%
Industrials	6.17%
Information Technology	1.51%
Materials	17.48%
Real Estate	2.39%
TD + Cash	7.13%

TOP HOLDINGS

PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Bank Negara Indonesia Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Summarecon Agung Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT BFI Finance Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	
PT Bank Central Asia Tbk - Non Affiliates	PT GOTO Gojek Tokopedia Tbk - Non Affiliates	
PT Bank Mandiri Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In February 2026, USD Onshore Equity Fund booked +1.58%MoM, above the benchmark performance. JCI and MXID Index declined -1.13% and -1.27% respectively in February 2026. A key theme during the month was ongoing regulatory scrutiny around stock ownership transparency. S&P Dow Jones Indices announced it would proceed with its March 2026 quarterly rebalance according to standard procedures, even as rival index providers MSCI and FTSE paused. In addition to this, Moody's decision to cut Indonesia outlook put additional concern on Indonesia's sovereign credit ratings. In response to MSCI's concern, the regulators OJK and IDX have disclosed their plan for capital market reform. Key focus is on improving UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. In terms of key sectors inside MXID Index, key positive contributors were financials and Industrials. Meanwhile the largest negative contributors were energy, materials and consumer staples. We expect equity markets to remain volatile near term; price corrections could offer a good market entry opportunity with an attractive long-term risk-reward. 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.

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# FUND FACT SHEET

## USD PRIME GLOBAL EQUITY FUND

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27 February 2026

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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 22.02
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.8006	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 12,226,813.4103
Managed By	: PT. BNP Paribas Asset Management (since January 10 <sup>th</sup> , 2023)		

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-1.59%	-1.29%	-1.81%	16.70%	16.98%	8.26%	7.52%
Benchmark*	0.17%	3.03%	2.19%	20.26%	19.07%	8.69%	9.47%

\*Current benchmark is effective since 10 January 2023 onwards

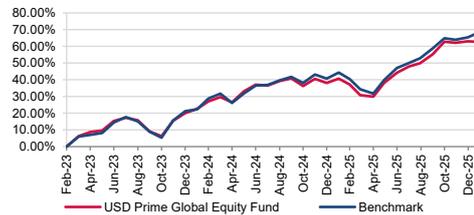
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

Cumulative return

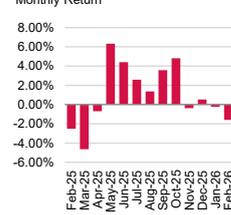


### ANNUAL & MONTHLY RETURN

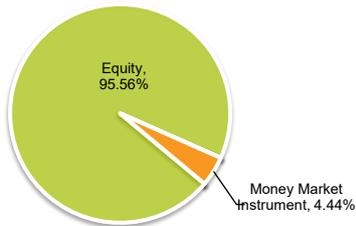
Annual Return



Monthly Return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	6.56%
Consumer Discretionary	10.44%
Consumer Staples	5.22%
Energy	2.65%
Financials	3.10%
Health Care	12.17%
Industrials	12.17%
Information Technology	38.50%
Materials	4.75%
TD + Cash	4.44%

### TOP HOLDINGS

Abbot Laboratories - Non Affiliates	Eli Lilly & Co - Non Affiliates	Parker Hannifin Corp - Non Affiliates
Accenture Plc - Non Affiliates	Exxon Mobil Corp - Non Affiliates	Procter & Gamble Co - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Fedex Corp - Non Affiliates	Relx Plc - Non Affiliates
Alphabet Inc - Non Affiliates	GE Vernova LLC - Non Affiliates	S&P Global Inc. - Non Affiliates
Amazon.com - Non Affiliates	Gilead Sciences Inc - Non Affiliates	Salesforce Inc - Non Affiliates
Antofagasta Plc - Non Affiliates	Hitachi Ltd - Non Affiliates	SAP SE - Non Affiliates
Apple Inc - Non Affiliates	Home Depot Inc. - Non Affiliates	Schneider Electric SE - Non Affiliates
ASML Holding NV - Non Affiliates	Intuitive Surgical Inc. - Non Affiliates	TE Connectivity Plc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Linde Plc - Non Affiliates	TJX Companies Inc - Non Affiliates
Baker Hughes Co - Non Affiliates	L'oreal - Non Affiliates	Trane Technologies Plc - Non Affiliates
Boston Scientific Corp - Non Affiliates	Micron Technology Inc - Non Affiliates	Union Pacific Corp - Non Affiliates
Broadcom Inc. - Non Affiliates	Microsoft Corp - Non Affiliates	Visa Inc - Non Affiliates
Cisco Systems Inc - Non Affiliates	Neurocrine Biosciences Inc - Non Affiliates	Walmart Inc - Non Affiliates
Danaher Corp - Non Affiliates	Nvidia Corp - Non Affiliates	
Ecolab Inc. - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates	

### FUND MANAGER COMMENTARY

In February 2026, USD Prime Global Equity Fund recorded -1.59% MoM which was below benchmark performance. Last month, Global equity still rose by +1.2% in February 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Markets were rattled by concerns over AI disruption, with optimism that had supported the equity rally for months morphing into rapid repricing of industries vulnerable to AI applications. Financial stocks, particularly Goldman Sachs and Citigroup, were hit hard late in the month following the collapse of UK mortgage firm Market Financial Solutions, which revived private credit market anxieties. China market posted modest gain in February 2026, with Technology sector led the gain as optimism about homegrown AI technologies and hardware. China's economy expanded 5.0% year-over-year in 2025, with GDP surpassing 140 trillion yuan (\$20.4 trillion) for the first time. Economists forecast 4.6% for full-year 2026. Domestic tourism spending during the 9-day lunar new year holiday were up double-digit growth, yet the average spend per tourist was slightly inching downward indicating persistent deflationary pressure. We are moderately constructive on the outlook for risk assets over the medium term.

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## FUND FACT SHEET

# USD PRIME EMERGING MARKET EQUITY FUND

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27 February 2026

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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 27.52
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.3424	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 20,498,614.4111
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

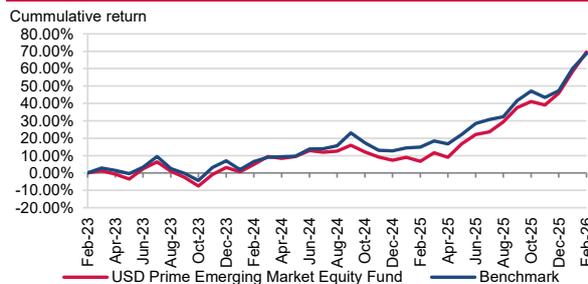
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	6.97%	21.87%	16.19%	58.92%	19.26%	1.67%	3.70%
Benchmark*	5.33%	17.66%	14.60%	46.89%	19.03%	4.12%	3.71%

\*Current benchmark is effective since inception

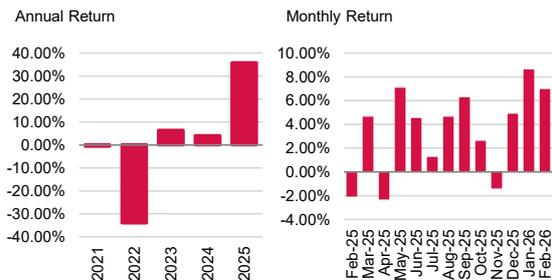
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

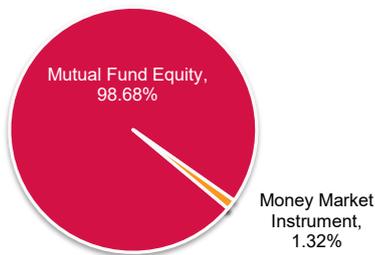
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

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

### FUND MANAGER COMMENTARY

In February 2026, USD Prime Emerging Market Equity Fund booked a positive performance of +6.97% MoM which was above the benchmark performance. Last month, Global equity still rose by +1.2% in February 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Markets were rattled by concerns over AI disruption, with optimism that had supported the equity rally for months morphing into rapid repricing of industries vulnerable to AI applications. Financial stocks, particularly Goldman Sachs and Citigroup, were hit hard late in the month following the collapse of UK mortgage firm Market Financial Solutions, which revived private credit market anxieties. China market posted modest gain in February 2026, with Technology sector led the gain as optimism about homegrown AI technologies and hardware. China's economy expanded 5.0% year-over-year in 2025, with GDP surpassing 140 trillion yuan (\$20.4 trillion) for the first time. Economists forecast 4.6% for full-year 2026. Domestic tourism spending during the 9-day lunar new year holiday were up double-digit growth, yet the average spend per tourist was slightly inching downward indicating persistent deflationary pressure. We are moderately constructive on the outlook for risk assets over the medium term.

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## FUND FACT SHEET

# IDR ULTIMATE EQUITY FUND

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27 February 2026

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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 219,337.73
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 1,005.38	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 218,163,594.1507
Managed By	: PT. Schroders Investment Management Indonesia (since at May 22 <sup>nd</sup> , 2023)		

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	1.68%	3.65%	2.49%	20.39%	-0.96%	0.50%	0.07%
Benchmark*	0.56%	-0.83%	-1.50%	27.05%	0.86%	3.65%	2.60%

\*Current benchmark is effective from 22 May 2023

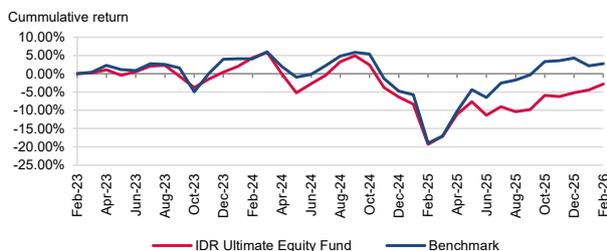
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

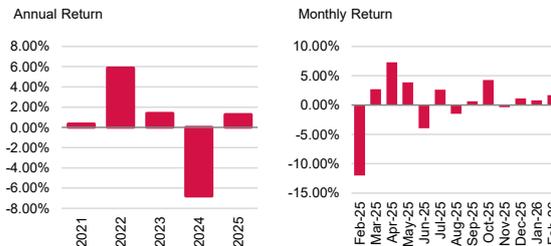
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

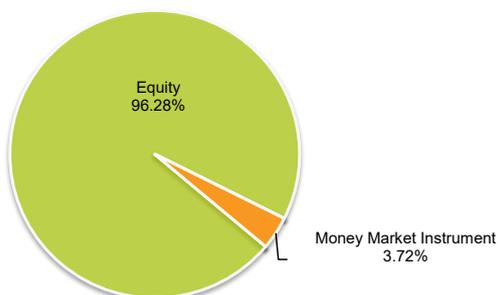
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	10.83%
Consumer Discretionary	6.18%
Consumer Staples	20.24%
Energy	4.42%
Financials	21.66%
Health Care	7.62%
Industrials	2.14%
Information Technology	0.62%
Materials	18.54%
Real Estate	4.03%
Utilities	0.00%
TD + Cash	3.72%

### TOP HOLDINGS

PT AKR Corporindo Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	PT Timah Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Jasa Marga (Persero) Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	TD Bank CIMB Niaga - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Charoen Pokphand Indonesia Tbk - Non Affiliates	PT Merdeka Gold Resources Tbk - Non Affiliates	
PT GOTO Gojek Tokopedia Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	
PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	

### FUND MANAGER COMMENTARY

In February 2026, IDR Ultimate Fund booked a positive performance of +1.68% MoM which was significantly above the benchmark performance JCI declined by -1.1%MoM in Feb 2026, as market wanes over the risk of MSCI downgrade potential from Jan2026 announcement. In addition to this, investors were also spooked by Moody's decision to cut Indonesia outlook to negative which puts risk towards Indonesia's sovereign and hence credit rating for the future all of which will impact interest rates as well. In response to MSCI's concern, the regulators through OJK and IDX have shared their plan to do a capital market reform to make sure such downgrade from MSCI will not happen. Their plans include raising UBO transparency, strengthening share ownership data, and raising minimum free float to 15%. Foreign investors recorded net outflow of Rp 2.3Tn in Feb 2026, a slowdown in outflow relative to January 2026 of Rp 14.5Tn. On the contrary, Global equity still rose by +1.2% in Feb 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Looking ahead, we maintain a cautious stance on the broader market, citing ongoing geopolitical uncertainty stemming from the Middle East conflict and mounting concerns over private credit stress in the US.

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## FUND FACT SHEET

# USD PRIME MULTI ASSET INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 February 2026

### PT AIA FINANCIAL

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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

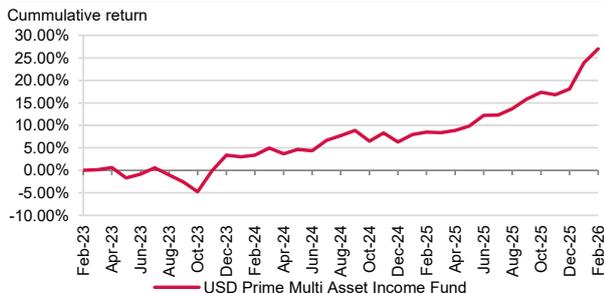
Investment Strategy	: Balanced	Fund Size (million)	: USD 2.14
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2397	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 1,727,774.8889
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

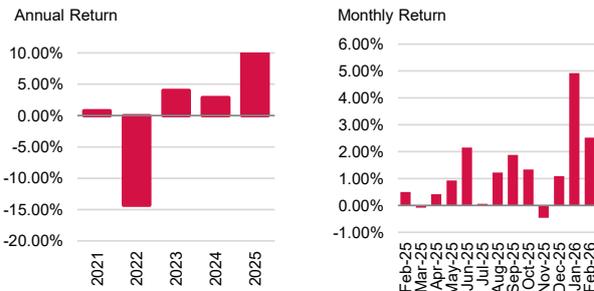
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	2.52%	8.73%	7.56%	17.07%	8.30%	1.97%	3.08%

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

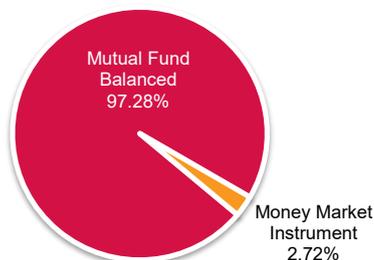
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

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

### FUND MANAGER COMMENTARY

In February 2026, the fund generated a positive performance of +2.52% mom. Last month, Global equity still rose by +1.2% in February 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Markets were rattled by concerns over AI disruption, with optimism that had supported the equity rally for months morphing into rapid repricing of industries vulnerable to AI applications. Financial stocks, particularly Goldman Sachs and Citigroup, were hit hard late in the month following the collapse of UK mortgage firm Market Financial Solutions, which revived private credit market anxieties. China market posted modest gain in February 2026, with Technology sector led the gain as optimism about homegrown AI technologies and hardware. China's economy expanded 5.0% year-over-year in 2025, with GDP surpassing 140 trillion yuan (\$20.4 trillion) for the first time. Economists forecast 4.6% for full-year 2026. Domestic tourism spending during the 9-day lunar new year holiday were up double-digit growth, yet the average spend per tourist was slightly inching downward indicating persistent deflationary pressure. Bonds were up in February 2026 with US treasuries, US investment grade corporate bonds and US high yield delivered positive returns. We are moderately constructive on the outlook for risk assets over the medium term.

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## FUND FACT SHEET

# USD PRIME GREATER CHINA EQUITY FUND

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27 February 2026

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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 14.18
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.4263	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 9,938,789.3534
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

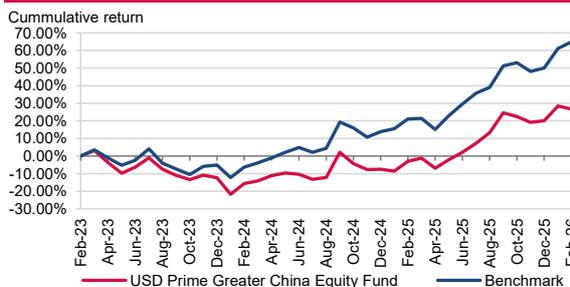
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-1.34%	6.29%	5.55%	30.59%	8.22%	-2.96%	5.52%
Benchmark*	2.27%	11.34%	9.90%	37.16%	18.56%	1.43%	6.84%

\*Current benchmark is effective since inception

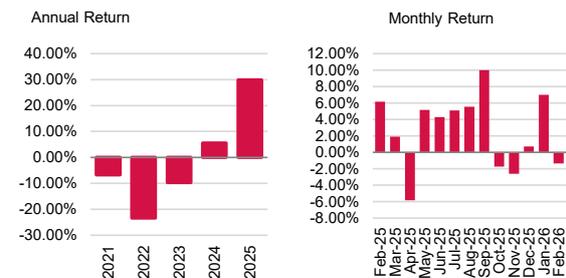
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

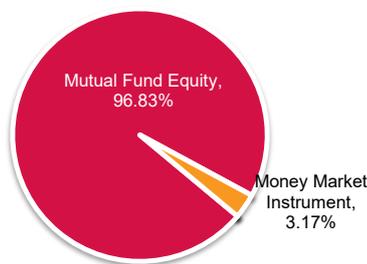
### LAST 3 YEARS CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### PORTFOLIO ALLOCATION

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

### FUND MANAGER COMMENTARY

In February USD Prime Greater China Equity Fund booked negative performance of -1.34%MoM, which was below benchmark performance. Last month, Global equity still rose by +1.2% in February 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Markets were rattled by concerns over AI disruption, with optimism that had supported the equity rally for months morphing into rapid repricing of industries vulnerable to AI applications. Financial stocks, particularly Goldman Sachs and Citigroup, were hit hard late in the month following the collapse of UK mortgage firm Market Financial Solutions, which revived private credit market anxieties. China market posted modest gain in February 2026, with Technology sector led the gain as optimism about homegrown AI technologies and hardware. China's economy expanded 5.0% year-over-year in 2025, with GDP surpassing 140 trillion yuan (\$20.4 trillion) for the first time. Economists forecast 4.6% for full-year 2026. Domestic tourism spending during the 9-day lunar new year holiday were up double-digit growth, yet the average spend per tourist was slightly inching downward indicating persistent deflationary pressure. We are moderately constructive on the outlook for risk assets over the medium term.

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## FUND FACT SHEET

# USD ADVANCED ADVENTUROUS FUND

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27 February 2026

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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 2.03
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2733	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 1,595,515.5035
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

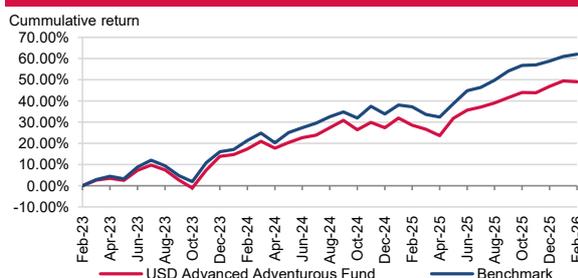
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	-0.23%	3.64%	1.47%	15.93%	14.26%	-	5.04%
Benchmark*	0.65%	3.20%	2.02%	18.06%	17.44%	-	9.13%

\*Current benchmark is effective since inception

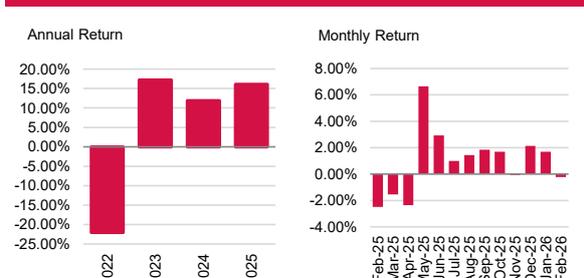
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

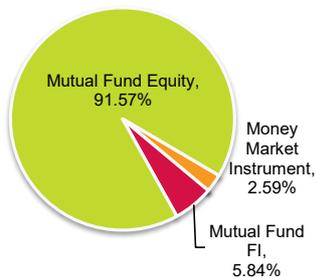
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION



### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

In February 2026, USD Adventurous Fund booked -0.23% mom underperforming the benchmark. Last month, Global equity still rose by +1.2% in February 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Markets were rattled by concerns over AI disruption, with optimism that had supported the equity rally for months morphing into rapid repricing of industries vulnerable to AI applications. Financial stocks, particularly Goldman Sachs and Citigroup, were hit hard late in the month following the collapse of UK mortgage firm Market Financial Solutions, which revived private credit market anxieties. China market posted modest gain in February 2026, with Technology sector led the gain as optimism about homegrown AI technologies and hardware. China's economy expanded 5.0% year-over-year in 2025, with GDP surpassing 140 trillion yuan (\$20.4 trillion) for the first time. Economists forecast 4.6% for full-year 2026. Domestic tourism spending during the 9-day lunar new year holiday were up double-digit growth, yet the average spend per tourist was slightly inching downward indicating persistent deflationary pressure. Bonds were up in February 2026 with US treasuries, US investment grade corporate bonds and US high yield delivered positive returns. We are moderately constructive on the outlook for risk assets over the medium term.

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## FUND FACT SHEET

# USD ADVANCED BALANCED FUND

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27 February 2026

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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 0.84
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.1636	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 725,107.2972
Managed By	: PT. AIA FINANCIAL		

### FUND PERFORMANCE

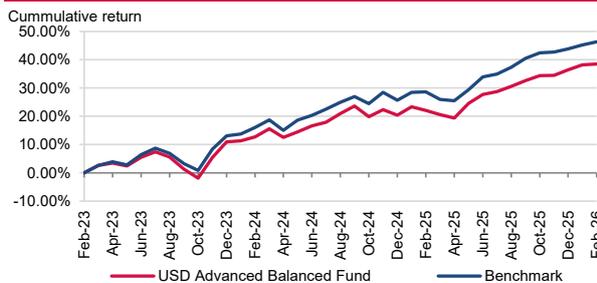
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	0.24%	2.99%	1.51%	13.42%	11.48%	-	3.20%
Benchmark*	0.77%	2.53%	1.77%	13.77%	13.52%	-	5.80%

\*Current benchmark is effective since inception

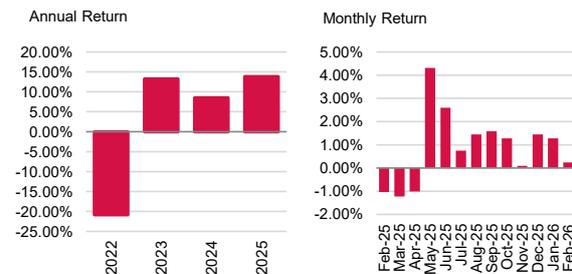
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

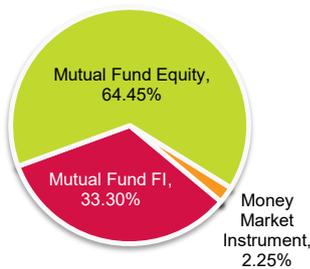
### LAST 3 YEAR CUMULATIVE RETURN



### ANNUAL & MONTHLY RETURN



### ASSET ALLOCATION



### SECTOR ALLOCATION

MF Equity	64.45%
MF Fixed Income	33.30%
TD + Cash	2.25%

### TOP HOLDINGS

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

### FUND MANAGER COMMENTARY

In February 2026, USD Advanced Balanced Fund booked +0.24% mom, underperforming the benchmark. Last month, Global equity still rose by +1.2% in February 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Markets were rattled by concerns over AI disruption, with optimism that had supported the equity rally for months morphing into rapid repricing of industries vulnerable to AI applications. Financial stocks, particularly Goldman Sachs and Citigroup, were hit hard late in the month following the collapse of UK mortgage firm Market Financial Solutions, which revived private credit market anxieties. China market posted modest gain in February 2026, with Technology sector led the gain as optimism about homegrown AI technologies and hardware. China's economy expanded 5.0% year-over-year in 2025, with GDP surpassing 140 trillion yuan (\$20.4 trillion) for the first time. Economists forecast 4.6% for full-year 2026. Domestic tourism spending during the 9-day lunar new year holiday were up double-digit growth, yet the average spend per tourist was slightly inching downward indicating persistent deflationary pressure. Bonds were up in February 2026 with US treasuries, US investment grade corporate bonds and US high yield delivered positive returns. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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27 February 2026

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 0.59
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0195	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	: 577,597.3595
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

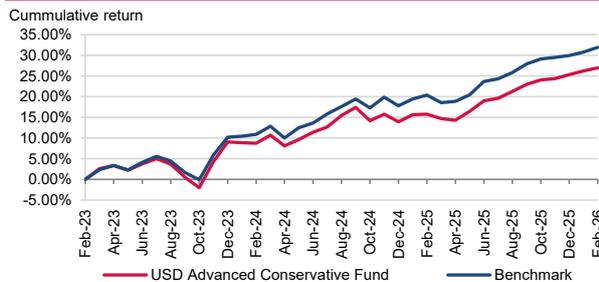
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	0.58%	2.09%	1.33%	9.67%	8.29%	-	0.43%
Benchmark*	0.89%	1.85%	1.53%	9.56%	9.67%	-	2.56%

\*Current benchmark is effective since inception

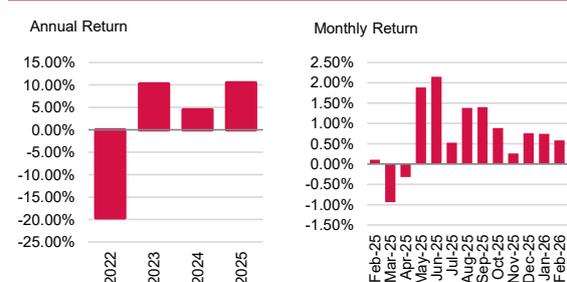
\*\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

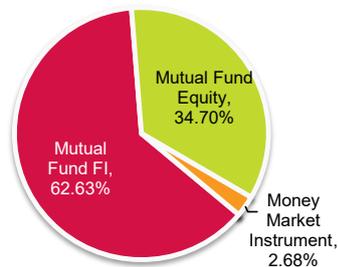
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	34.70%
MF Fixed Income	62.63%
TD + Cash	2.68%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In February 2026, USD Advanced Conservative Fund booked positive performance of +0.58% mom, underperforming the benchmark. Last month, Global equity still rose by +1.2% in February 2026 led by Korea, Taiwan and South Africa, while China and USA lagged. Markets were rattled by concerns over AI disruption, with optimism that had supported the equity rally for months morphing into rapid repricing of industries vulnerable to AI applications. Financial stocks, particularly Goldman Sachs and Citigroup, were hit hard late in the month following the collapse of UK mortgage firm Market Financial Solutions, which revived private credit market anxieties. China market posted modest gain in February 2026, with Technology sector led the gain as optimism about homegrown AI technologies and hardware. China's economy expanded 5.0% year-over-year in 2025, with GDP surpassing 140 trillion yuan (\$20.4 trillion) for the first time. Economists forecast 4.6% for full-year 2026. Domestic tourism spending during the 9-day lunar new year holiday were up double-digit growth, yet the average spend per tourist was slightly inching downward indicating persistent deflationary pressure. Bonds were up in February 2026 with US treasuries, US investment grade corporate bonds and US high yield delivered positive returns. We are moderately constructive on the outlook for risk assets over the medium term.

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