



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 35.79
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.23	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Fund Currency	: USD	Benchmark Duration	: 6.69
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 6.94	Total Unit	: 11,082,649.8920
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 Fixed Income**	-0.79%	-0.72%	-0.79%	5.73%	3.64%	-0.08%	4.76%
Benchmark*	-0.80%	-0.96%	-0.80%	4.98%	2.60%	-0.95%	0.71%

*Current benchmark is effective from 1 Jan 2019

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

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net)

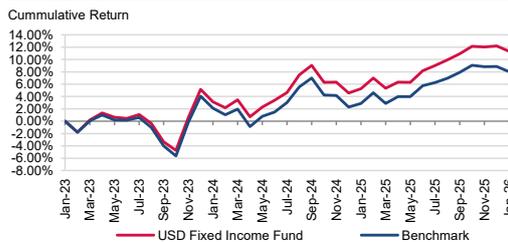
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net)

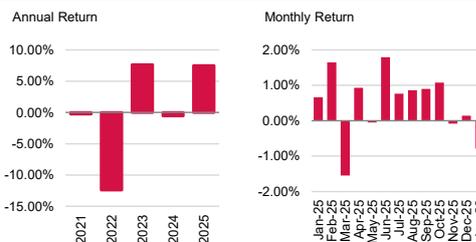
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

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

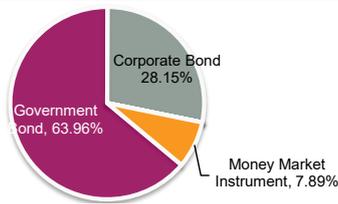
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	63.96%
Financials	21.00%
Utilities	7.16%
Bond < 1 Year	7.08%
TD + Cash	0.81%

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 FEB-2030
HSBC Holdings Perp. Bond 2049 - Non Affiliates	INDON JAN-2030
INDOIS 2032	INDON SUKUK 2030
INDON 2032	PT Bank Mandiri Tbk Bond 2026 - Non Affiliates
INDON 2037	PT Bank Negara Indonesia Bond 2029 - Non Affiliates
INDON 2038	PT Pertamina Bond 2026 - Non Affiliates
INDON 2043	PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2045	Standard Chartered Bond 2028 - Non Affiliates
INDON 2047	Sumitomo Life Bond 2077 - Non Affiliates

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a negative return of -0.79% in January 2026. This performance was influenced by a +13bps increase in the 10-year Indonesia Government USD Bond yield, which reached 5.01%, while the 10-year US Treasury yield rose by +7 bps to 4.24%. Additionally, global bond markets faced elevated volatility in January, driven by shifting risk sentiment and ongoing trade and geopolitical developments. Meanwhile, The Fed kept rates unchanged at 3.5%–3.75%, ending three straight cuts, citing improving growth and signs of labour market stabilization while inflation remains elevated.

DISCLAIMER: USD Fixed Income Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 1,381,981.22
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 5,489.40	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	: 6.42	Benchmark Duration	: 5.50
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 251,754,591.8638

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-0.54%	-0.21%	-0.54%	8.68%	5.36%	4.42%	6.98%
Benchmark *	-0.26%	0.01%	-0.26%	8.88%	5.64%	4.84%	8.93%

*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)

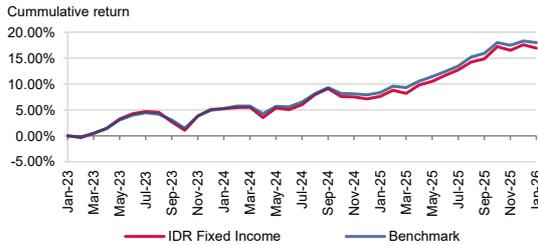
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

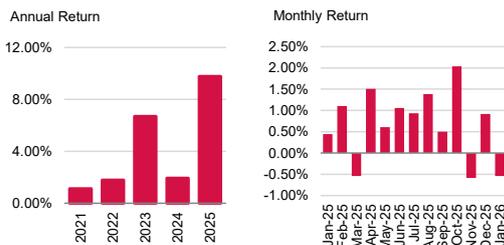
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

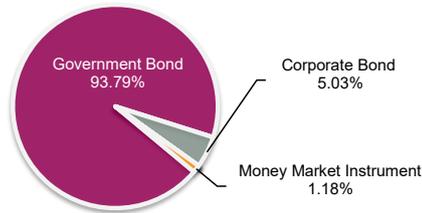
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	93.79%
Financials	1.62%
Industrials	1.72%
Communications	1.69%
TD + Cash	1.18%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

The IDR Fixed Income Fund generated a return of -0.54% in January 2026, and the 10-year government bond yield rose by 25 bps to 6.33%. Market sentiment was negatively impacted by concerns over Indonesia's fiscal deficit, coupled with a 1.56% depreciation of the Rupiah from December, reaching IDR16,950 per USD. However, the Rupiah regained some strength by the end of January, closing at IDR16,785 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

DISCLAIMER: IDR Fixed Income Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 5,310,070.41
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 13,968.28	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	: 380,152,176.9950

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	1.85%	3.89%	1.85%	7.76%	-0.05%	0.01%	11.02%
Benchmark *	-2.52%	1.33%	-2.52%	11.78%	3.15%	4.76%	12.46%

*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)

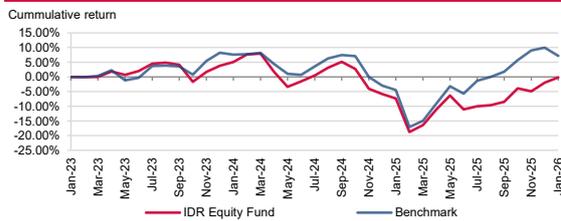
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

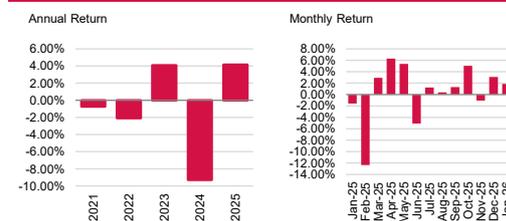
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

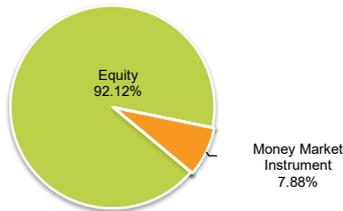
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.99%
Consumer Discretionary	4.63%
Consumer Staples	13.41%
Energy	7.17%
Financials	19.83%
Health Care	6.81%
Industrials	6.40%
Information Technology	0.65%
Materials	19.31%
Real Estate	2.32%
Utilities	0.58%
TD + Cash	7.88%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In January 2026, IDR Equity Fund booked +1.85%MoM (net), above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and IDX80 -2.56%MoM, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in IDX80 returned negative except for Materials and Utilities. The largest negative contributors were BRPT, BBCA, BUMI, PTRO, while the main positive contributors were AMMN, MDKA, ANTM, BBRI. Overall, we think the market will remain volatile in the short term, as such we have increased our cash level position. 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 amidst the high market volatility, we think it could offer a good market entry opportunity with an attractive long-term risk-reward.

DISCLAIMER: IDR Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR MONEY MARKET FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 436,862.65
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 2,330.23	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 187,476,104.4147
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**	0.20%	0.76%	0.20%	4.25%	3.98%	2.87%	4.38%
Benchmark*	0.12%	0.37%	0.12%	2.16%	1.86%	1.46%	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)

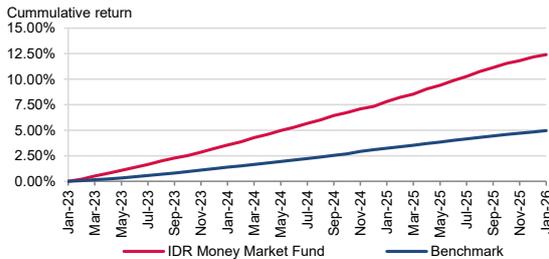
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

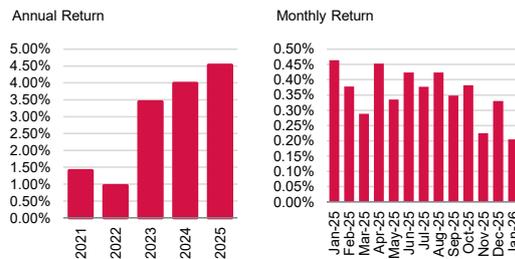
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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

Sector	Percentage
Bond < 1 Year	74.63%
TD + Cash	25.37%

TOP HOLDINGS

FR0086	Sukuk Ritel SR018T3
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 Rakyat Indonesia - Non Affiliates
Obl. Bkjt IV OCBC I TH25A - Non Affiliates	TD Bank Syariah Nasional - Non Affiliates
Obl. Bkjt VI Tower Bersama Inf. V TH25A - Non Affiliates	
Obl. Bkjt VII Mandiri Tunas Finance I TH25 A - Non Affiliates	
Suku Mdrbh Bkjt III Sarana Multi Inf. II TH 25A - Non Affiliates	

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.20% in January 2026 performance. The deposit rates remained at 3.00%-4.75% p.a. Inflation increased by 0.63% to 3.55% in January from 2.92% in the prior month and IDR depreciated by 0.57% to IDR16,785/USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

DISCLAIMER: IDR Money Market Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR DANA BERKAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 17,274.13
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 2,150.57	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 8,032,364.3685
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**	0.24%	0.68%	0.24%	3.55%	3.40%	2.40%	3.95%
Benchmark*	0.12%	0.37%	0.12%	2.16%	1.86%	1.46%	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)

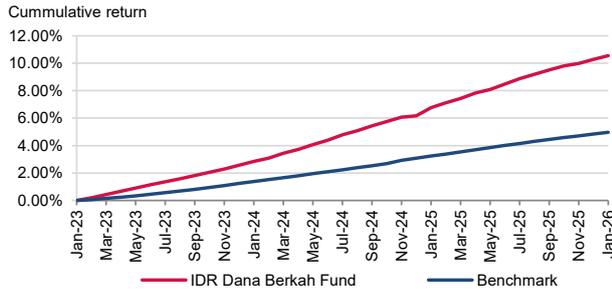
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

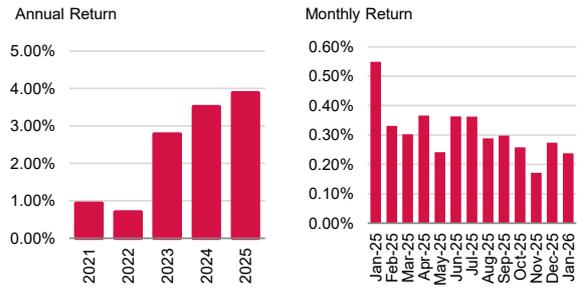
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	46.50%
TD + Cash	53.50%

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 +0.24% in January 2026 performance. Sharia Mudarabah remained at 3.00%-4.75% p.a. Inflation increased by 0.63% to 3.55% in January from 2.92% in the prior month and IDR depreciated by 0.57% to IDR16,785/USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

DISCLAIMER: IDR Dana Berkah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 294,526.95
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 2,536.53	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	: 116,114,026.2201

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	0.04%	1.25%	0.04%	4.88%	3.03%	4.05%	5.48%
Benchmark*	-2.30%	-1.87%	-2.30%	2.57%	1.41%	2.87%	4.16%

*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)

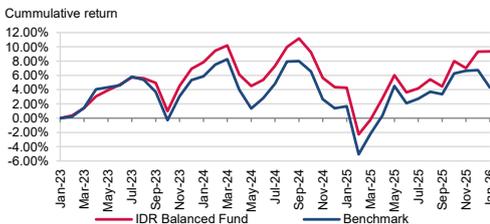
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

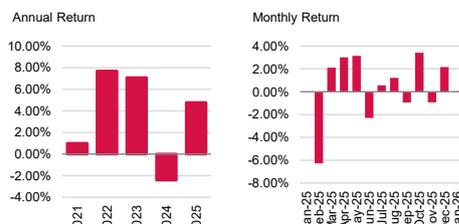
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Cur. Govt Bond TR (Net)

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

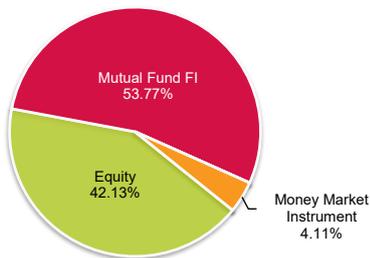
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.89%
Consumer Discretionary	0.91%
Consumer Staples	2.30%
Energy	2.19%
Financials	19.06%
Health Care	0.69%
Information Technology	0.92%
Industrials	3.61%
Materials	7.68%
Real Estate	0.88%
MF Fixed Income	53.77%
TD + Cash	4.11%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In January 2026, IDR Balanced Fund booked performance of +0.04% MoM, above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and MXID -4.75%MoM, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in MXID returned negative except for Telecommunications. The largest negative contributors were BBKA, BRPT, CUAN, BREN, while the main positive contributors were AMMN, BBRI, TLKM. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded negative return by -0.33% on monthly basis, and the 10-year government bond yield rose by 25 bps to 6.33%. Market sentiment was negatively impacted by concerns over Indonesia's fiscal deficit, coupled with a 1.56% depreciation of the Rupiah from December, reaching IDR16,950 per USD. However, the Rupiah regained some strength by the end of January, closing at IDR16,785 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

DISCLAIMER: IDR Balanced Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR CASH SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 9,911.49
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 1,788.53	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 5,541,686.9337
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**	0.24%	0.68%	0.24%	3.61%	3.48%	2.53%	3.64%
Benchmark*	0.12%	0.37%	0.12%	2.16%	1.86%	1.46%	2.80%

*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)

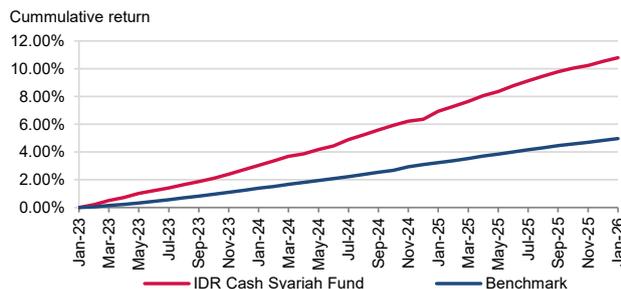
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

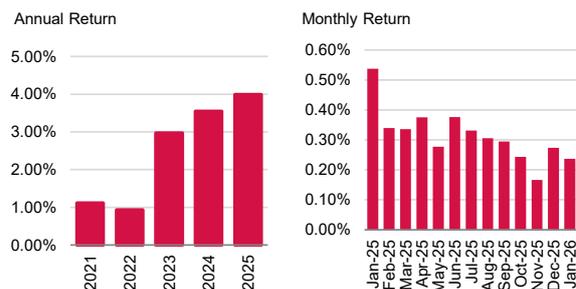
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	45.52%
TD + Cash	54.48%

TOP HOLDINGS

PBS032
TD Bank Danamon Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.24% in January 2026 performance. Sharia Mudarabah remained at 3.00%-4.75% p.a. Inflation increased by 0.63% to 3.55% in January from 2.92% in the prior month and IDR depreciated by 0.57% to IDR16,785/USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

DISCLAIMER: IDR Cash Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR EQUITY SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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
Launch Date : 25 June 2010
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 960.63
Fund Currency : IDR
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 320,940.40
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% Jakarta Islamic Index
2% IDR Deposit Rate Avg. 3-month (Net)
Custodian Bank : Citibank, N.A
Total Unit : 334,094,047.3833

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	3.11%	7.95%	3.11%	23.84%	2.65%	0.46%	-0.26%
Benchmark*	-3.57%	-0.92%	-3.57%	23.84%	1.01%	0.18%	2.09%

*Current benchmark is effective from 1 Mar 2023

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

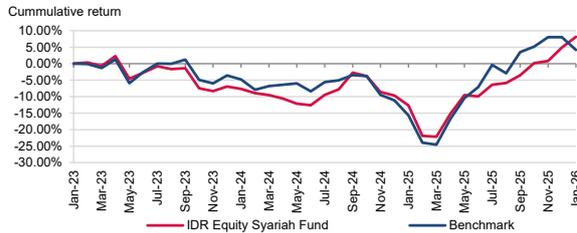
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

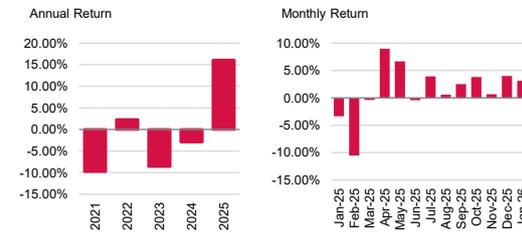
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

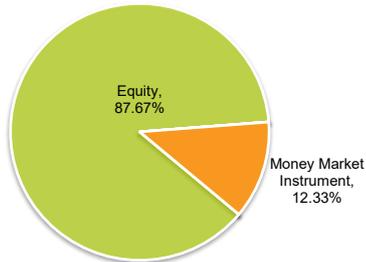
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	14.60%
Consumer Discretionary	1.64%
Consumer Staples	11.65%
Energy	8.23%
Financials	0.79%
Health Care	2.44%
Industrials	12.21%
Information Technology	0.95%
Materials	27.17%
Real Estate	5.07%
Utilities	2.93%
TD + Cash	12.33%

TOP HOLDINGS

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
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In January 2026, IDR Equity Syariah Fund booked +3.11%MoM, above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and JAKISL -3.49%MoM, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in JAKISL returned negative except for Communications and Utilities. The largest negative contributors were BRPT, BUMI, PANI, ASII while the main positive contributors were MDKA, ANTM, TLKM, MBMA. Overall, we think the market will remain volatile in the short term, as such we have increased our cash level position. 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 amidst the high market volatility, we think it could offer a good market entry opportunity with an attractive long-term risk-reward.

DISCLAIMER: IDR Equity Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 114,495.10
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 1,671.93	Benchmark : 50% Jakarta Islamic Index
Fund Currency : IDR	50% Indonesia Gov. Sukuk Index (IGSI)
Risk Level : Moderate to High	Custodian Bank : Citibank, N.A
Managed By : PT. AIA FINANCIAL	Total Unit : 68,480,904.4170

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	1.29%	3.66%	1.29%	13.11%	3.54%	1.90%	3.35%
Benchmark*	-1.92%	-0.34%	-1.92%	15.99%	3.20%	1.96%	3.79%

*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)

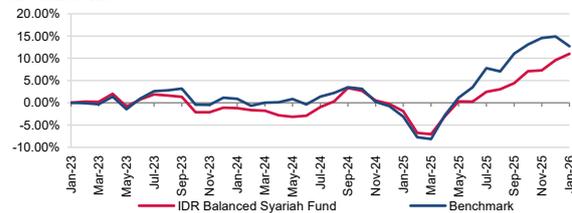
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

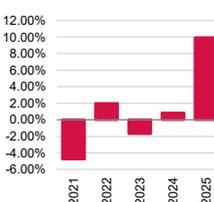
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

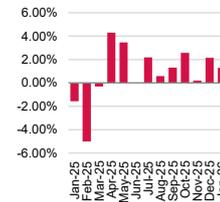


ANNUAL & MONTHLY RETURN

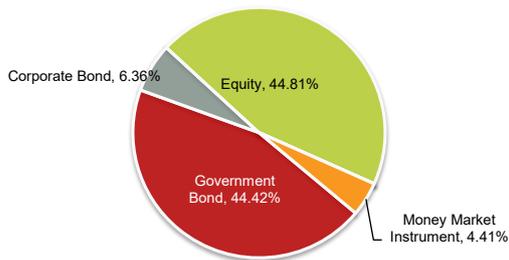
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.37%
Consumer Discretionary	1.30%
Consumer Staples	5.51%
Energy	4.46%
Financials	1.05%
Health Care	1.14%
Industrials	6.18%
Information Technology	0.50%
Materials	12.66%
Real Estate	2.96%
Utilities	1.69%
Communication Services (Bond)	6.36%
Government Bond	44.42%
TD + Cash	4.41%

TOP HOLDINGS

PBS004	PT Astra International Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PBS005	PT Bank BTPN Syariah Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PBS012	PT Bumi Resources Minerals Tbk - Non Affiliates	Sukuk Ijarah Bkrjt III XL Axiata I TH22B - Non Affiliates
PBS028	PT Indika Energy Tbk - Non Affiliates	Sukuk Negara IFR6
PBS029	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PBS034	PT Kalbe Farma 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 January 2026, IDR Balanced Syariah Fund booked performance of +1.29% mom, above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and JAKISL -3.49%MoM, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in JAKISL returned negative except for Communications and Utilities. The largest negative contributors were BRPT, BUMI, PANI, ASII while the main positive contributors were MDKA, ANTM, TLKM, MBMA. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.12% on a monthly basis. Market sentiment was negatively impacted by concerns over Indonesia's fiscal deficit, coupled with a 1.56% depreciation of the Rupiah from December, reaching IDR16,950 per USD. However, the Rupiah regained some strength by the end of January, closing at IDR16,785 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

DISCLAIMER: IDR Balanced Syariah Fund is a Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 3,873,031.64
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 1,970.66	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	: 1,965,343,277.9202

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-0.05%	-0.65%	-0.05%	3.86%	0.94%	1.17%	4.61%
Benchmark*	-3.07%	-3.09%	-3.07%	2.06%	1.23%	2.38%	5.01%

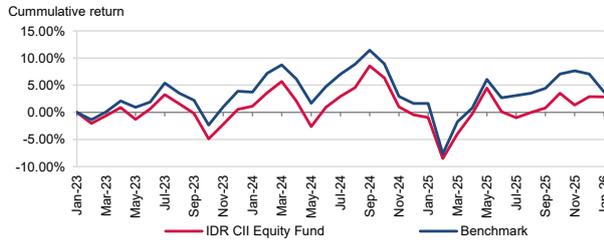
*Current benchmark is effective since 1 Jan 2018

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

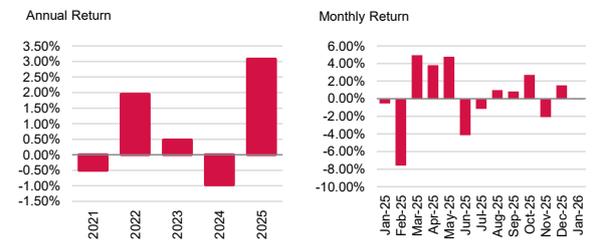
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

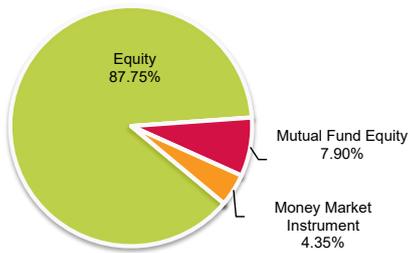
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	13.56%
Consumer Discretionary	3.88%
Consumer Staples	7.82%
Energy	3.78%
Financials	29.36%
Health Care	3.04%
Industrials	5.79%
Information Technology	1.70%
Materials	15.72%
Real Estate	2.65%
Utilities	0.46%
MF Equity	7.90%
TD + Cash	4.35%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

IDR China India Indonesia Equity Fund returned -0.05% in January, outperforming the benchmark. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. MSCI Indonesia declined 4.1%, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Elsewhere in the region, MSCI India fell 4.5% amid sustained foreign institutional outflows as investors reassessed stretched valuations against moderating earnings growth. China was the notable outperformer, with MSCI China gaining approximately 4%, buoyed by renewed foreign inflows and optimism surrounding the domestic AI sector. We believe credible market reforms — particularly around free-float requirements and trading oversight — would represent a significant positive inflection for Indonesian capital markets. Until such measures materialize, we maintain our bias toward quality, liquid names and hard-asset exposures.

DISCLAIMER: IDR China-India-Indonesia Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR PRIME EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 296,400.34
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 1,063.91	Benchmark	: 100% IDX80 Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 278,594,895.8036
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**	-0.58%	-0.40%	-0.58%	-2.23%	-2.91%	-0.39%	0.55%
Benchmark*	-2.40%	1.88%	-2.40%	22.95%	9.49%	8.75%	6.24%

*Current benchmark is effective from 1 Oct 2025

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

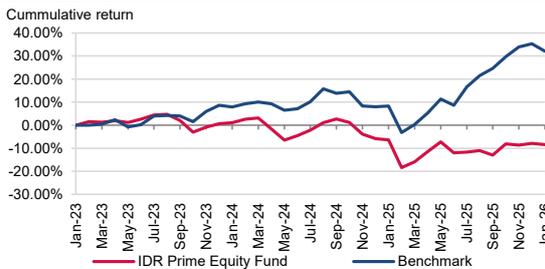
1 Mar 2023 - 30 Sept 2025: 90% Jakarta Composite Index + 10% IDR Deposit Rate Avg. 3-month (Net)

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

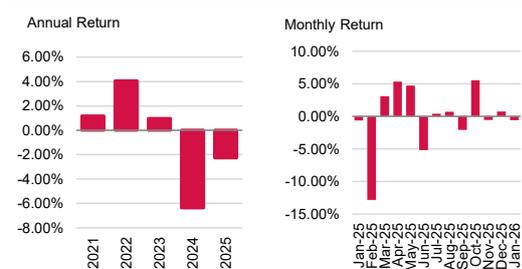
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

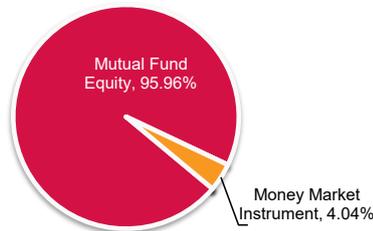
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In January 2026, IDR Prime Equity Fund recorded -0.58% MoM which was above benchmark performance. JCI declined by -3.7%MoM in Jan 2026, after posting 6-straight-months of gains in 2H25. Main reason for the big correction came after MSCI announcement over the potential big reduction in weighting or a downgrade to frontier market by May26 if they do not see any improvement in the 3 main issues: 1) Possible market manipulation; 2) Invest ability issue due to opacity in shareholding structure; and 3) Concern on relying over KSEI's shareholder categorization. This issue caused a big correction across both the Fundamental and Non-Fundamental driven names as a downgrade to frontier market means everybody will lose-out with expectation of c. US\$10bn net outflow from the passive funds alone. In addition to this, there were other concerns as well such as weakness in Rupiah that were driven by Central Bank's independence concern after President Prabowo's nephew were nominated as Deputy Governor of BI. Lastly, markets were also concerned about private companies' rights in the Country after UNTR's Martabe gold mine (Agincourt) got their license revoked due to environmental violation - while talks in media mentioned that Danantara could potentially takeover the assets as well. Foreign investors turned net sellers of Rp14.5tn in Jan26, after coming out from net foreign inflow of Rp10.2tn in Dec 2025. 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.

DISCLAIMER: IDR Prime Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 137,832.35
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 1,928.55	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.21
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.84	Total Unit	: 71,469,517.1903
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**	-0.26%	0.06%	-0.26%	8.60%	5.44%	4.52%	6.00%
Benchmark*	-0.16%	0.29%	-0.16%	9.59%	6.50%	5.73%	7.16%

*Current benchmark is effective since 1 Mar 2023

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

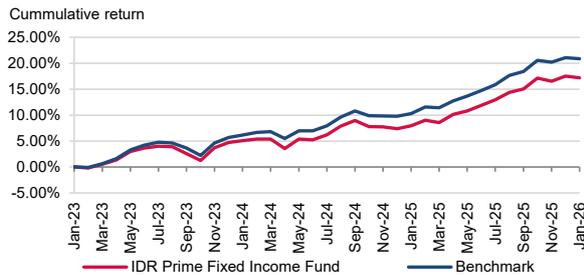
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

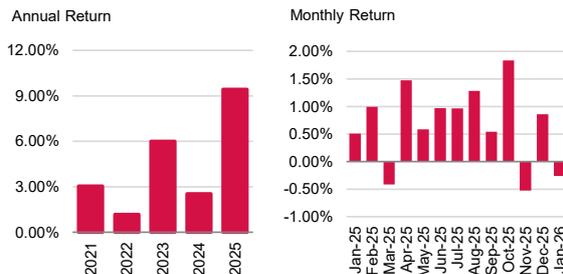
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

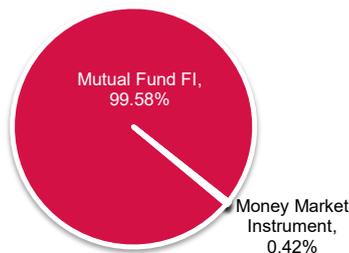
LAST 3 YEARS CUMULATIVE RETURN



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 -0.26% in January 2026, and the 10-year government bond yield rose by 25 bps to 6.33%. Market sentiment was negatively impacted by concerns over Indonesia's fiscal deficit, coupled with a 1.56% depreciation of the Rupiah from December, reaching IDR16,950 per USD. However, the Rupiah regained some strength by the end of January, closing at IDR16,785 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

DISCLAIMER: IDR Prime Fixed Income Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 21,906.64
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 955.05	Benchmark	: 98% Indonesia Sharia Stock Index
Fund Currency	: IDR		: 2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 22,937,761.95

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	2.13%	5.83%	2.13%	15.45%	3.23%	0.52%	-0.43%
Benchmark*	-3.60%	4.96%	-3.60%	37.15%	11.26%	10.86%	6.06%

*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)

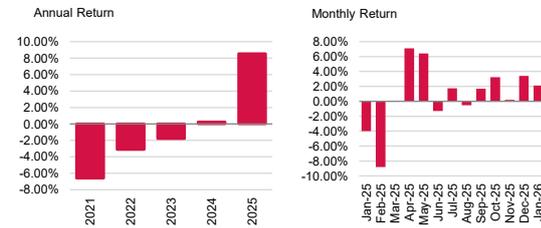
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

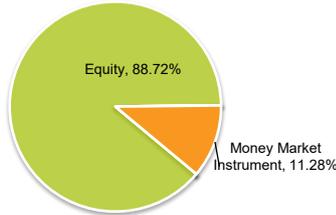
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In January 2026, IDR Growth Equity Syariah Fund booked +2.13%MoM, above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and ISSI Index -3.52%MoM, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in ISSI Index returned negative except for Utilities and Consumer Discretionary. The largest negative contributors were BRPT, IMPC, BUMI, PANI while the main positive contributors were MDKA, ANTM, TLKM, MBMA. Overall, we think the market will remain volatile in the short term, as such we have increased our cash level position. 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 amidst the high market volatility, we think it could offer a good market entry opportunity with an attractive long-term risk-reward.

DISCLAIMER: IDR Growth Equity Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 23,757.93
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 1,262.51	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	: 18,818,083.1080
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**	1.49%	3.56%	1.49%	12.92%	4.85%	2.63%	2.21%
Benchmark*	-1.94%	2.68%	-1.94%	22.59%	9.05%	7.66%	4.42%

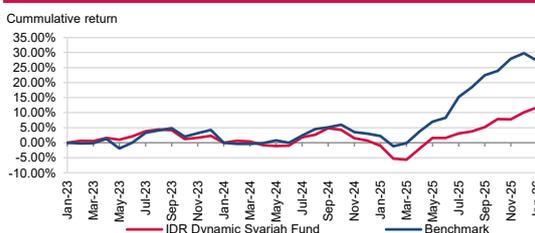
*Current benchmark is effective from 1 Jan 2020

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

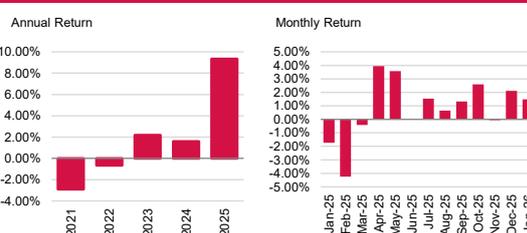
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

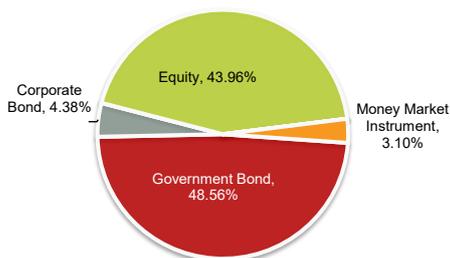
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.87%
Consumer Discretionary	3.34%
Consumer Staples	6.68%
Energy	4.64%
Financials	1.01%
Health Care	2.02%
Industrials	5.49%
Information Technology	1.19%
Materials	11.21%
Real Estate	2.27%
Utilities	1.25%
Communication Services (Bond)	4.38%
Government Bond	48.56%
TD + Cash	3.10%

TOP HOLDINGS

PBS004	PT Indika Energy Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PBS012	PT Indofood Sukses Makmur Tbk - Non Affiliates	Sukuk Ijarah Brkljtn III XL Axiata I TH2022B - Non Affiliates
PBS028	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Negara IFR6
PBS033	PT Mayora Indah Tbk - 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 Bumi Resources Minerals Tbk - Non Affiliates	PT Perusahaan Gas Negara Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In January 2026, IDR Dynamic Syariah Fund booked performance of +1.49% mom, above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and ISSI Index -3.52%MoM, with losses concentrated in the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in ISSI Index returned negative except for Utilities and Consumer Discretionary. The largest negative contributors were BRPT, IMPC, BUMI, PANI while the main positive contributors were MDKA, ANTM, TLKM, MBMA. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 0.12% on a monthly basis. Market sentiment was negatively impacted by concerns over Indonesia's fiscal deficit, coupled with a 1.56% depreciation of the Rupiah from December, reaching IDR16,950 per USD. However, the Rupiah regained some strength by the end of January, closing at IDR16,785 per USD. Meanwhile, Bank Indonesia (BI) kept the BI policy rate unchanged at 4.75% at its Jan-2026 Board of Governors Meeting, marking the fourth consecutive hold. The decision reflects BI's focus on maintaining rupiah stability, despite signs of moderating economic growth.

DISCLAIMER: IDR Dynamic Syariah Fund is a Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 41.54
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	: 26,041,362.24
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**	2.06%	2.38%	2.06%	12.86%	12.13%	4.30%	5.12%
Benchmark*	2.82%	3.89%	2.82%	21.26%	16.38%	8.98%	9.39%

*Current benchmark is effective since 1 Jan 2018

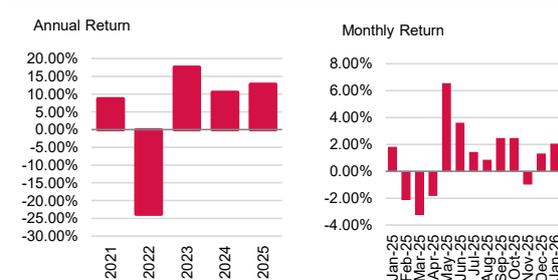
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses. Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

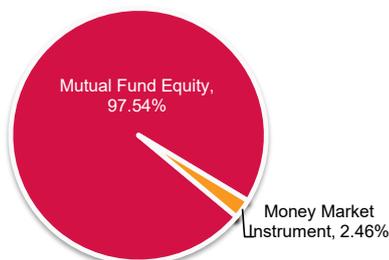
LAST 3 YEARS CUMULATIVE RETURN



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 January 2026, USD Global Growth Opportunity Equity Fund booked a positive performance of +2.06% MoM which was below benchmark performance. Last month, Global equity rose by +2.9% in January 2026. Across the major geographic regions, Korea, Brazil and Taiwan were the best performers while India lagged. Markets mostly overlooked geopolitical developments over the month (around Venezuela, Greenland and Iran) but notable market moves in January were continued rally in memory names and Further gain in commodity stocks particularly gold and base metals linked names. Precious metals experienced significant volatility in January, with Gold and Silver surging past US\$5,500/oz and US\$110/oz to record highs (amid concerns over geopolitical risks and Fed independence) before slumping on the last trading day of the month. Oil prices (Brent crude: +16.2%) also rose due to escalating tensions related to Iran. MSCI China advanced in January. The move was supported by a stronger CNY vs. USD, positive spillover from global markets, and robust fund inflows. The rally was concentrated in select cyclical assets such as metals, AI-driven memory suppliers and foundries. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Global Growth Opportunity Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD ONSHORE EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 2.50
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9334	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	: 2,679,708.9531
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**	1.00%	2.67%	1.00%	-1.08%	-2.08%	0.08%	-0.78%
Benchmark*	-4.38%	-4.64%	-4.38%	-8.18%	-7.49%	-3.16%	-2.66%

*Current benchmark is effective since inception

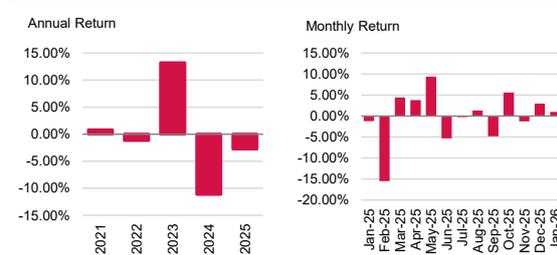
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

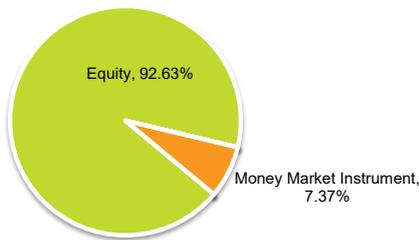
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.24%
Consumer Discretionary	2.34%
Consumer Staples	6.70%
Energy	5.07%
Financials	40.16%
Health Care	1.45%
Industrials	5.93%
Information Technology	1.87%
Materials	17.34%
Real Estate	2.55%
TD + Cash	7.37%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In January 2026, USD Onshore Equity Fund booked +1.00%MoM, above the benchmark performance. Indonesian equities came under acute pressure following MSCI's warning regarding price manipulation and coordinated trading activity in several thinly-floated conglomerate stocks, accompanied by the threat of a potential downgrade to frontier market status. JCI declined -3.7%MoM and MXID -4.75%MoM, with losses concentrated on the affected names. We view this development as a necessary, if painful, catalyst for improved market governance. Another major catalyst during the month was the nomination of President Prabowo's nephew as the Deputy Governor of BI, casting concerns over Central Bank's independence. Foreign investors turned net sellers of IDR14.5tn in Jan 2026, on the back of net foreign inflow of IDR10.2tn in December. In the month of January, majority of the sectors in MXID returned negative except for Telecommunications. The largest negative contributors were BBKA, BRPT, CUAN, BREN, while the main positive contributors were AMMN, BBRI, TLKM. Overall, we think the market will remain volatile in the short term, as such we have increased our cash level position. 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 amidst the high market volatility, we think it could offer a good market entry opportunity with an attractive long-term risk-reward.

DISCLAIMER: USD Onshore Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 22.83
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.8296	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 12,476,023.2985
Managed By	: PT. BNP Paribas Asset Management (since January 10 th , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-0.23%	-0.06%	-0.23%	15.60%	16.55%	8.72%	7.81%
Benchmark*	2.02%	2.36%	2.02%	16.78%	17.99%	8.71%	9.54%

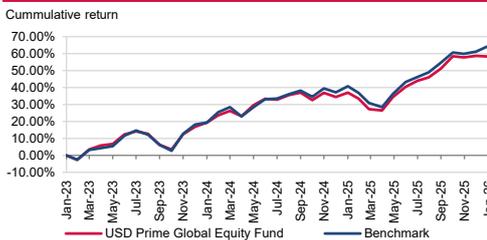
*Current benchmark is effective since 10 January 2023 onwards

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

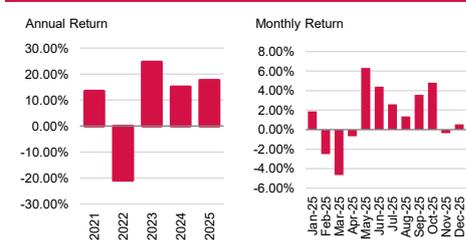
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

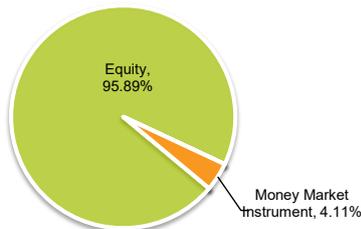
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.36%
Consumer Discretionary	12.04%
Consumer Staples	5.18%
Energy	2.74%
Financials	3.33%
Health Care	10.92%
Industrials	10.44%
Information Technology	40.41%
Materials	4.46%
TD + Cash	4.11%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In January 2026, USD Prime Global Equity Fund recorded -0.23% MoM which was below benchmark performance. Last month, Global equity rose by +2.9% in January 2026. Across the major geographic regions, Korea, Brazil and Taiwan were the best performers while India lagged. Markets mostly overlooked geopolitical developments over the month (around Venezuela, Greenland and Iran) but notable market moves in January were continued rally in memory names and Further gain in commodity stocks particularly gold and base metals linked names. Precious metals experienced significant volatility in January, with Gold and Silver surging past US\$5,500/oz and US\$110/oz to record highs (amid concerns over geopolitical risks and Fed independence) before slumping on the last trading day of the month. Oil prices (Brent crude: +16.2%) also rose due to escalating tensions related to Iran. MSCI China advanced in January. The move was supported by a stronger CNY vs. USD, positive spillover from global markets, and robust fund inflows. The rally was concentrated in select cyclical assets such as metals, AI-driven memory suppliers and foundries. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Prime Global Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 26.60
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2549	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 21,199,732.0524
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

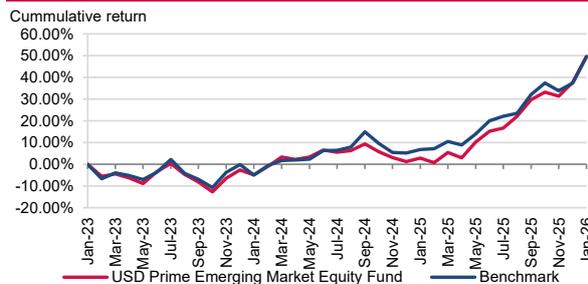
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	8.61%	12.35%	8.61%	45.47%	14.38%	0.65%	2.87%
Benchmark*	8.80%	8.86%	8.80%	39.91%	14.34%	3.17%	3.08%

*Current benchmark is effective since inception

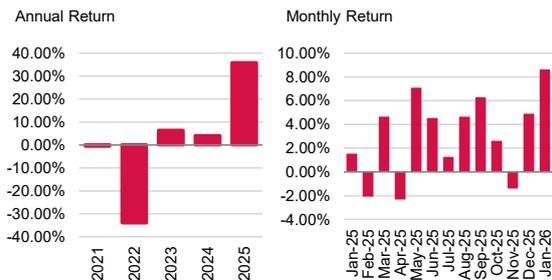
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

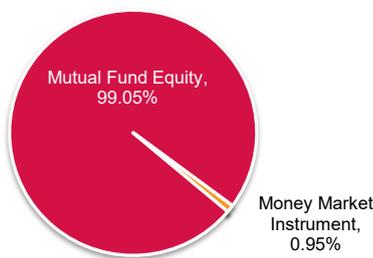
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In January 2026, USD Prime Emerging Market Equity Fund booked a positive performance of +8.61% MoM which was roughly in-line with benchmark performance. Last month, Global equity rose by +2.9% in January 2026. Across the major geographic regions, Korea, Brazil and Taiwan were the best performers while India lagged. Markets mostly overlooked geopolitical developments over the month (around Venezuela, Greenland and Iran) but notable market moves in January were continued rally in memory names and Further gain in commodity stocks particularly gold and base metals linked names. Precious metals experienced significant volatility in January, with Gold and Silver surging past US\$5,500/oz and US\$110/oz to record highs (amid concerns over geopolitical risks and Fed independence) before slumping on the last trading day of the month. Oil prices (Brent crude: +16.2%) also rose due to escalating tensions related to Iran. MSCI China advanced in January. The move was supported by a stronger CNY vs. USD, positive spillover from global markets, and robust fund inflows. The rally was concentrated in select cyclical assets such as metals, AI-driven memory suppliers and foundries. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Prime Emerging Market Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 216,697.70
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 988.73	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 219,167,328.3365
Managed By	: PT. Schroders Investment Management Indonesia (since at May 22 nd , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	0.79%	1.58%	0.79%	4.19%	-1.32%	0.89%	-0.16%
Benchmark*	-2.04%	-0.62%	-2.04%	8.60%	0.63%	3.09%	2.55%

*Current benchmark is effective from 22 May 2023

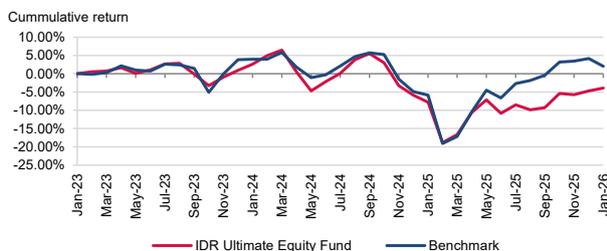
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

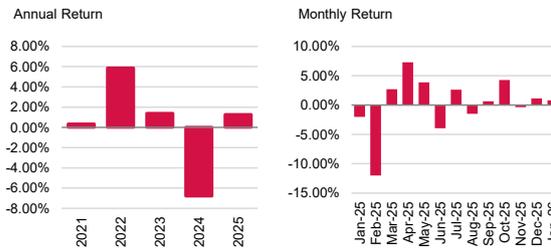
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

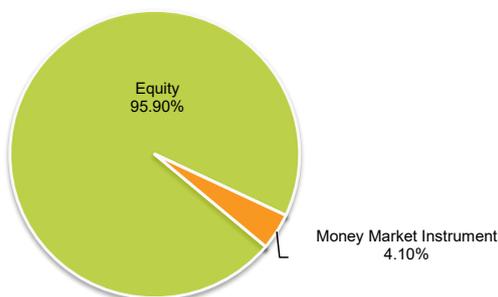
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Sector	Percentage
Communication Services	11.15%
Consumer Discretionary	6.17%
Consumer Staples	20.85%
Energy	3.95%
Financials	21.52%
Health Care	8.20%
Industrials	2.08%
Information Technology	0.64%
Materials	16.70%
Real Estate	4.63%
Utilities	0.00%
TD + Cash	4.10%

TOP HOLDINGS

PT AKR Corporindo Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates	PT Jasa Marga (Persero) Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	TD Bank CIMB Niaga - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Bumi Resources Minerals 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	

FUND MANAGER COMMENTARY

In January 2026, our performance was supported by our overweight position in gold-related names, benefiting from the strong rally in gold prices to USD 5,500/oz during the month. In contrast, conglomerate names weighed on performance as retail investors grew cautious ahead of the MSCI announcement, while several retail influencers also came under regulatory scrutiny. Following the MSCI announcement at the end of January, the market saw a rotation into consumer stocks, which were viewed as safe-haven assets—a positioning that benefited us given our overweight exposure in this sector. Despite the market downturn toward the end of the month, our performance remained well above the benchmark. Gains from our active call in metal commodities helped cushion the broader market decline. Our long overweight stance in consumer staples also contributed positively, as it was the only sector that delivered positive returns post-announcement due to being under-owned and perceived as defensive, prompting further investor rotation. Additionally, we swiftly rebalanced the portfolio on the day of the MSCI announcement to minimize potential losses. We focused on reallocating into names with strong fundamentals to reduce the risk of foreign outflows while maintaining alpha generation potential. Meanwhile, positions that contributed negatively to our performance were rotation from conglomerate names to fundamental names prompted buy on weakness on select blue chips.

DISCLAIMER: IDR Ultimate Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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

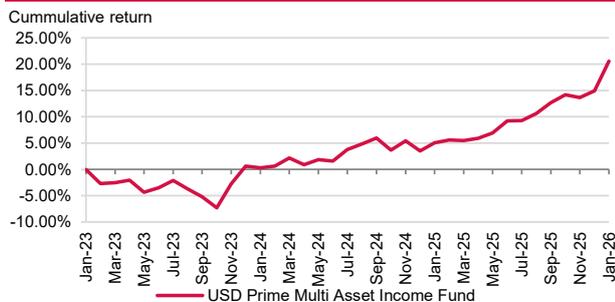
Investment Strategy	: Balanced	Fund Size (million)	: USD 2.09
Launch Date	: 30 January 2019	Fund Management Fee	: 1.85% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.2092	Custodian Bank	: Citibank, N.A
Fund Currency	: USD	Total Unit	: 1,730,699.0167
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

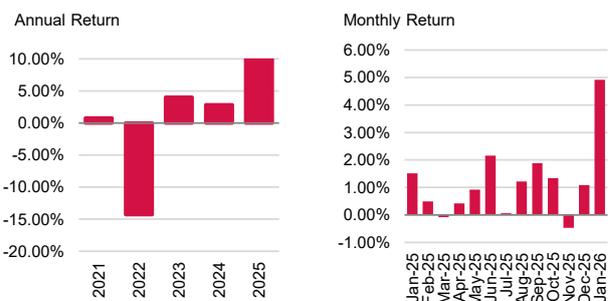
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	4.92%	5.57%	4.92%	14.76%	6.43%	1.49%	2.75%

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

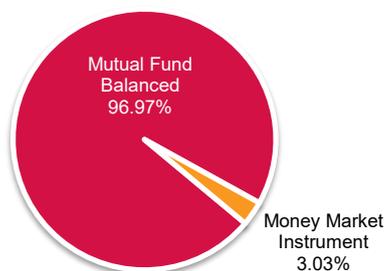
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In January 2026, the fund generated a positive performance of +4.92% mom. Last month, Global equity rose by +2.9% in January 2026. Across the major geographic regions, Korea, Brazil and Taiwan were the best performers while India lagged. Markets mostly overlooked geopolitical developments over the month (around Venezuela, Greenland and Iran) but notable market moves in January were continued rally in memory names and Further gain in commodity stocks particularly gold and base metals linked names. Precious metals experienced significant volatility in January, with Gold and Silver surging past US\$5,500/oz and US\$110/oz to record highs (amid concerns over geopolitical risks and Fed independence) before slumping on the last trading day of the month. Oil prices (Brent crude: +16.2%) also rose due to escalating tensions related to Iran. MSCI China advanced in January. The move was supported by a stronger CNY vs. USD, positive spillover from global markets, and robust fund inflows. The rally was concentrated in select cyclical assets such as metals, AI-driven memory suppliers and foundries. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Prime Multi Asset Income Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 14.47
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.4456	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 10,010,176.7959
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

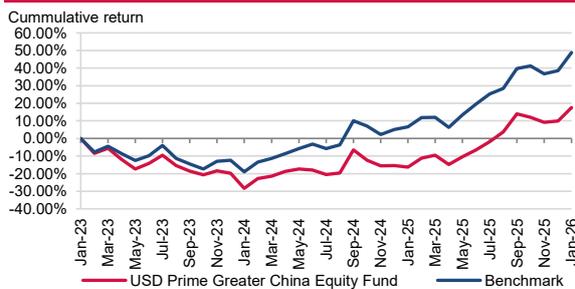
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	6.98%	4.93%	6.98%	40.52%	5.54%	-2.82%	5.81%
Benchmark*	7.46%	5.35%	7.46%	40.75%	14.59%	1.11%	6.56%

*Current benchmark is effective since inception

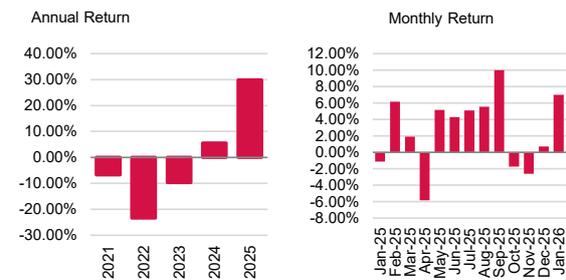
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

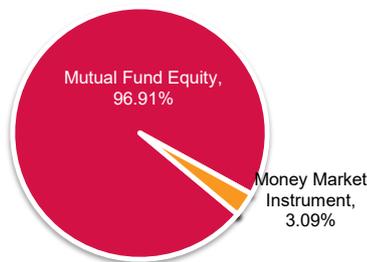
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In January USD Prime Greater China Equity Fund booked positive performance of +6.98%MoM, which was slightly below benchmark performance. Last month, Global equity rose by +2.9% in January 2026. Across the major geographic regions, Korea, Brazil and Taiwan were the best performers while India lagged. Markets mostly overlooked geopolitical developments over the month (around Venezuela, Greenland and Iran) but notable market moves in January were continued rally in memory names and Further gain in commodity stocks particularly gold and base metals linked names. Precious metals experienced significant volatility in January, with Gold and Silver surging past US\$5,500/oz and US\$110/oz to record highs (amid concerns over geopolitical risks and Fed independence) before slumping on the last trading day of the month. Oil prices (Brent crude: +16.2%) also rose due to escalating tensions related to Iran. MSCI China advanced in January. The move was supported by a stronger CNY vs. USD, positive spillover from global markets, and robust fund inflows. The rally was concentrated in select cyclical assets such as metals, AI-driven memory suppliers and foundries. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Prime Greater China Equity Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAM 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 1.2762	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	: 1,589,714.4343
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

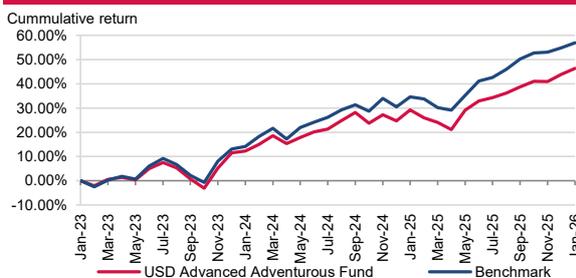
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	1.70%	3.79%	1.70%	13.29%	13.55%	-	5.17%
Benchmark*	1.35%	2.72%	1.35%	16.59%	16.20%	-	9.13%

*Current benchmark is effective since inception

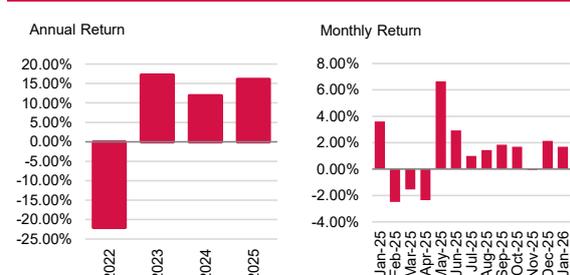
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

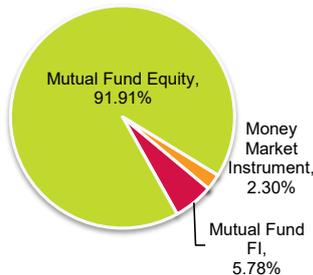
LAST 3 YEAR CUMULATIVE RETURN



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 January 2026, USD Adventurous Fund booked positive performance of +1.70% mom outperforming the benchmark. Last month, Global equity rose by +2.9% in January 2026. Across the major geographic regions, Korea, Brazil and Taiwan were the best performers while India lagged. Markets mostly overlooked geopolitical developments over the month (around Venezuela, Greenland and Iran) but notable market moves in January were continued rally in memory names and Further gain in commodity stocks particularly gold and base metals linked names. Precious metals experienced significant volatility in January, with Gold and Silver surging past US\$5,500/oz and US\$110/oz to record highs (amid concerns over geopolitical risks and Fed independence) before slumping on the last trading day of the month. MSCI China advanced in January. The move was supported by a stronger CNY vs. USD, positive spillover from global markets, and robust fund inflows. The rally concentrated on selecting cyclical assets such as metals, AI-driven memory suppliers and foundries. Bonds were mixed in January 2026. US high yield and investment grade corporate bonds delivered positive returns while US treasuries were down in USD terms. US 10-year yield increased in January 2026 from the end of December 2025 level. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Advanced Adventurous Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD ADVANCED BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAM 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 1.1609	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 : 724,713.8641
Managed By : PT. AIA FINANCIAL	

FUND PERFORMANCE

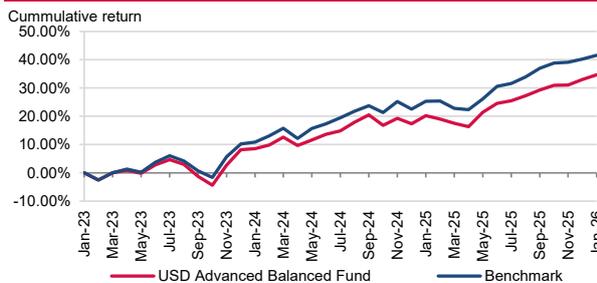
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	1.27%	2.84%	1.27%	11.99%	10.44%	-	3.20%
Benchmark*	0.99%	1.98%	0.99%	13.01%	12.28%	-	5.72%

*Current benchmark is effective since inception

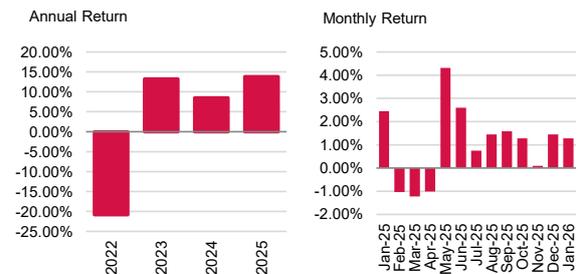
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

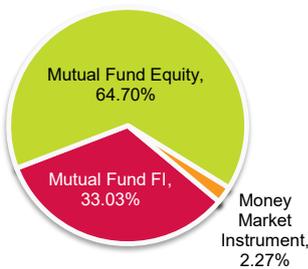
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	64.70%
MF Fixed Income	33.03%
TD + Cash	2.27%

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 January 2026, USD Adventurous Balanced Fund booked positive performance of +1.27%mom, outperforming the benchmark. Last month, Global equity rose by +2.9% in January 2026. Across the major geographic regions, Korea, Brazil and Taiwan were the best performers while India lagged. Markets mostly overlooked geopolitical developments over the month (around Venezuela, Greenland and Iran) but notable market moves in January were continued rally in memory names and Further gain in commodity stocks particularly gold and base metals linked names. Precious metals experienced significant volatility in January, with Gold and Silver surging past US\$5,500/oz and US\$110/oz to record highs (amid concerns over geopolitical risks and Fed independence) before slumping on the last trading day of the month. MSCI China advanced in January. The move was supported by a stronger CNY vs. USD, positive spillover from global markets, and robust fund inflows. The rally concentrated on selecting cyclical assets such as metals, AI-driven memory suppliers and foundries. Bonds were mixed in January 2026. US high yield and investment grade corporate bonds delivered positive returns while US treasuries were down in USD terms. US 10-year yield increased in January 2026 from the end of December 2025 level. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Advanced Balanced Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.



FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 January 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 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 1.0136	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

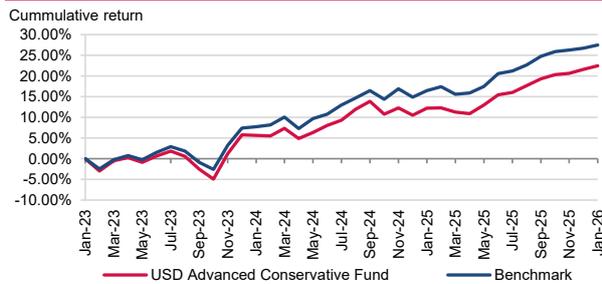
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	0.74%	1.77%	0.74%	9.16%	6.99%	-	0.31%
Benchmark*	0.63%	1.25%	0.63%	9.46%	8.43%	-	2.40%

*Current benchmark is effective since inception

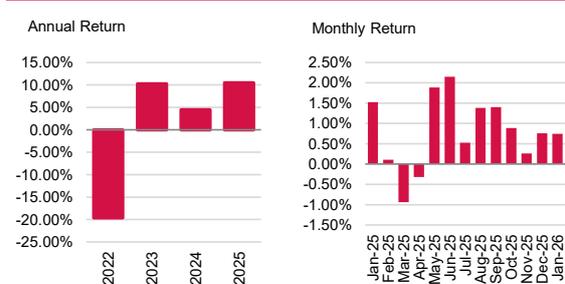
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

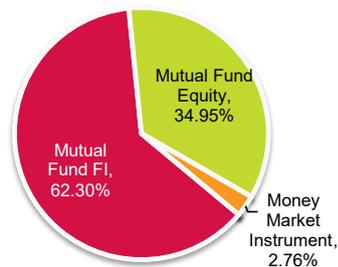
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	34.95%
MF Fixed Income	62.30%
TD + Cash	2.76%

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 January 2026, USD Adventurous Conservative Fund booked positive performance of +0.74%mom, outperforming the benchmark. Last month, Global equity rose by +2.9% in January 2026. Across the major geographic regions, Korea, Brazil and Taiwan were the best performers while India lagged. Markets mostly overlooked geopolitical developments over the month (around Venezuela, Greenland and Iran) but notable market moves in January were continued rally in memory names and Further gain in commodity stocks particularly gold and base metals linked names. Precious metals experienced significant volatility in January, with Gold and Silver surging past US\$5,500/oz and US\$110/oz to record highs (amid concerns over geopolitical risks and Fed independence) before slumping on the last trading day of the month. MSCI China advanced in January. The move was supported by a stronger CNY vs. USD, positive spillover from global markets, and robust fund inflows. The rally was concentrated on selecting cyclical assets such as metals, AI-driven memory suppliers and foundries. Bonds were mixed in January 2026. US high yield and investment grade corporate bonds delivered positive returns while US treasuries were down in USD terms. US 10-year yield increased in January 2026 from the end of December 2025 level. We are moderately constructive on the outlook for risk assets over the medium term.

DISCLAIMER: USD Advanced Conservative Fund is an investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, interest rate risk, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.