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			
Managed By	:	PT. AIA FINANCIAL	Benchmark Duration	:	5.50
			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)

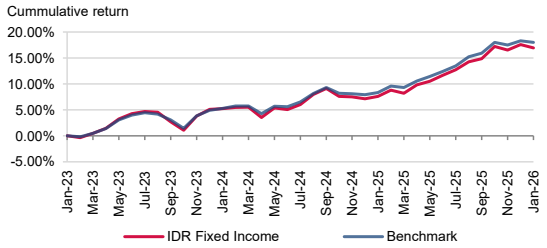
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

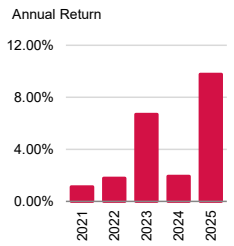
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

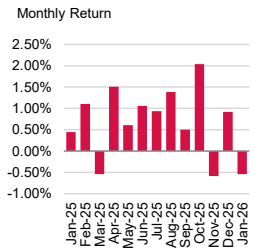
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

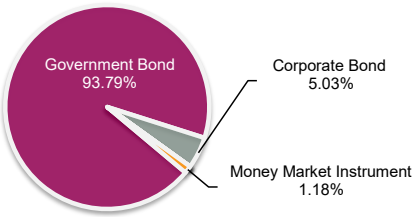


ANNUAL & MONTHLY RETURN





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.

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