FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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
Launch Date	:	7 November 2000
Launch Price	:	USD 1.00
Unit Price (NAV)	:	USD 3.14
Fund Currency	:	USD
Risk Level	:	Moderate
Fund Duration	:	6.53
Managed By	:	PT. AIA FINANCIAL

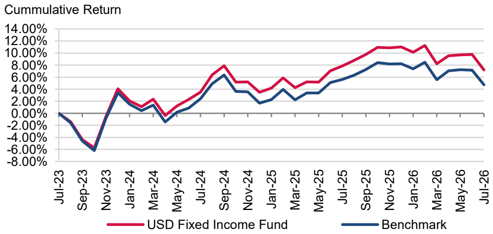
Fund Size (million)	:	USD 33.89
Fund Management Fee	:	1.45% per annum
Pricing Frequency	:	Daily
Benchmark	:	90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Benchmark Duration	:	6.47
Custodian Bank	:	Citibank, N.A
Total Unit	:	10,783,894.9557

FUND PERFORMANCE

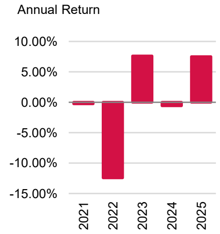
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	-2.36%	-2.15%	-3.45%	-0.62%	2.34%	-0.42%	4.55%
Benchmark*	-2.27%	-2.17%	-3.24%	-0.85%	1.55%	-1.35%	0.60%

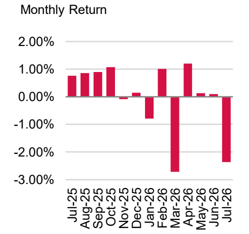
*Current benchmark is effective from 1 Jan 2019
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net)
From 1 Dec 2016 to 31 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

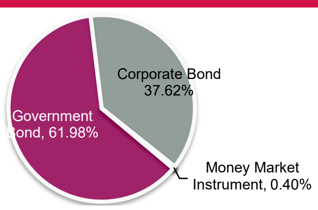


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Government	61.98%
Financials	30.17%
Utilities	7.45%
TD + Cash	0.40%

TOP HOLDINGS

- Australian & New Zealand Banking Group Bond 2034 - Non Affiliates
- Bank of New Zealand Bond 2035 - Non Affiliates
- Credit Agricole SA Bond Jan 2032 - Non Afiliates
- HSBC Holdings Perp. Bond 2049 - Non Affiliates
- INDOIS 2032
- INDOIS 2035
- INDON 2037
- INDON 2038
- INDON 2043
- INDON 2045
- INDON 2047
- INDON 2048
- INDON 2049
- INDON 2050
- INDON FEB-2030
- INDON JAN-2030
- INDON MAR-2032
- INDON SEPT-2032
- INDON SUKUK 2030
- Mitsubishi HC Finance America Bond 2031 - Non Affiliates
- OCBC Bond 2035 - Non Affiliates
- PT Bank Mandiri Tbk Bond 2028 - Non Affiliates
- PT Bank Negara Indonesia Bond 2029 - Non Affiliates
- PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
- Sumitomo Life Bond 2077 - Non Affiliates
- Sumitomo Mitsui Bond 2032 - Non Affiliates
- Westpac Banking Corp Bond 2036 - Non Affiliates

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a negative return of -2.36% in July 2026. This performance was influenced by a 35 bps rise in the 10-year Indonesia Government USD bond yield which reached 5.72% and the 10-year US Treasury yield up by 27 bps to 4.73%. Additionally, global fixed income markets remained volatile in July driven by Iran war re-escalation pushing oil back above USD100/barrel, persistently elevated inflation and rising real yields, and a hawkish-hold Fed decision with three dissenters favouring an immediate hike which pushed the 30-year yield to its highest since 2007.

FUND FACT SHEET

IDR FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

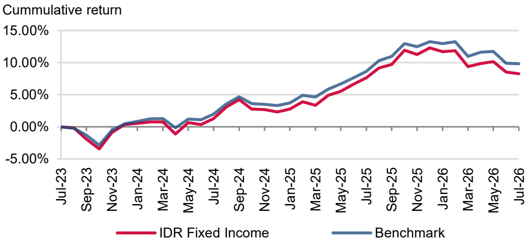
Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 1,312,281.18
Launch Date	: 7 November 2000	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 5,321.22	Benchmark	: 90% Bloomberg EM Local Currency Indonesia Total Return Index Unhedged IDR 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR		
Risk Level	: Moderate		
Fund Duration	: 5.38		
Managed By	: PT. AIA FINANCIAL	Benchmark Duration	: 5.45
		Custodian Bank	: Citibank, N.A
		Total Unit	: 246,612,849.6110

FUND PERFORMANCE

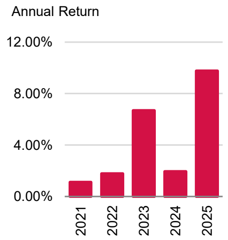
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-0.24%	-1.43%	-3.59%	0.57%	2.68%	3.53%	6.71%
Benchmark *	-0.09%	-1.65%	-3.05%	1.07%	3.16%	3.77%	8.63%

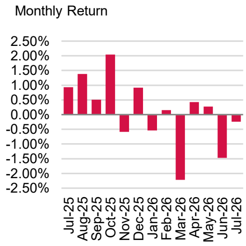
*Current benchmark is effective from 1 Mar 2023
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 May 2022 to 28 Feb 2023: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% IDR 1-Month Time Deposit Index (Net)
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

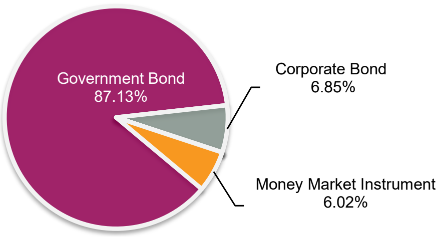


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Government	87.13%
Consumer Staples	0.34%
Financials	0.73%
Industrials	4.08%
Communications	1.69%
Bond < 1 Year	2.62%
TD + Cash	3.40%

TOP HOLDINGS

FR0050	FR0074	FR0082	FR0097	FR0104	TD Bank BTPN Syariah - Non Affiliates
FR0067	FR0075	FR0083	FR0098	FR0106	
FR0068	FR0078	FR0087	FR0100	FR0108	
FR0072	FR0079	FR0089	FR0101	FR0109	
FR0073	FR0080	FR0096	FR0103	PBS025	

FUND MANAGER COMMENTARY

The IDR Fixed Income Fund generated a return of -0.24% in July 2026 and the 10-year government bond yield increased 18 bps to 7.34%. Market sentiment remained under pressure by depreciation of the Rupiah -0.66% to IDR18,000 per USD. Moreover, abrupt resignation of Bank Indonesia (BI) Governor Perry Warjiyo weighed on investor confidence due to uncertainty over the permanent appointment. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

FUND FACT SHEET

IDR EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

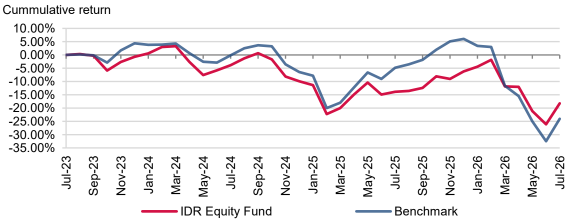
Investment Strategy	:	Equity	Fund Size (million)	:	IDR 4,212,426.27
Launch Date	:	7 November 2000	Fund Management Fee	:	2.10% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 11,954.32	Benchmark	:	98% IDX80 Index
Fund Currency	:	IDR		:	2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	352,377,025.5139

FUND PERFORMANCE

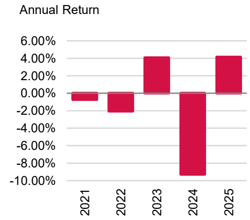
Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Equity**	10.69%	-7.05%	-12.84%	-5.04%	-6.48%	-2.22%	10.12%
Benchmark *	12.45%	-10.14%	-28.41%	-20.31%	-7.97%	-1.90%	10.87%

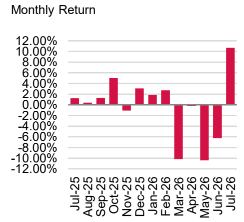
*Benchmark performance calculation implemented since 1 Jan 2024.
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
28 Feb 2023 to 31 Dec 2023: 98% Jakarta Composite Index + 2% IDR Deposit Rate Avg. 3-month (Net)
1 May 2022 to 28 Feb 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

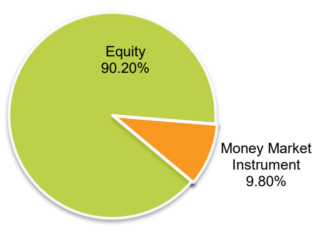


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.92%
Consumer Discretionary	0.72%
Consumer Staples	15.25%
Energy	8.31%
Financials	22.83%
Health Care	5.35%
Industrials	5.38%
Information Technology	0.67%
Materials	24.29%
Real Estate	1.49%
Utilities	0.00%
TD + Cash	9.80%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates
PT Bank Negara Indonesia Tbk - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT BFI Finance Indonesia Tbk - Non Affiliates
PT Bumi Resources Minerals Tbk - Non Affiliates
PT Chandra Asri Pacific Tbk - Non Affiliates
PT Ciputra Development Tbk - Non Affiliates
PT Cisarua Mountain Dairy Tbk - Non Affiliates
PT Essa Industries Indonesia Tbk - Non Affiliates
PT Indika Energy Tbk - Non Affiliates
PT Indofood CBP Sukses Makmur Tbk - Non Affiliates
PT Indofood Sukses Makmur Tbk - Non Affiliates
PT Kalbe Farma Tbk - Non Affiliates
PT Mayora Indah Tbk - Non Affiliates
PT Merdeka Battery Materials Tbk - Non Affiliates
PT Merdeka Copper Gold Tbk - Non Affiliates
PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
PT Sumber Alfaria Trijaya Tbk - Non Affiliates
PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Timah (Persero) Tbk - Non Affiliates
PT Triputra Agro Persada Tbk - Non Affiliates
PT Vale Indonesia Tbk - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

In July 2026, IDR Equity Fund posted a +10.69% MoM return (net), underperforming its benchmark. JCI and IDX80 rebounded by +10.5% and 12.7% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within IDX80, all sectors delivered positive returns. The largest positive contributors came from Financials, Communications and Industrials. We expect equity markets to remain volatile in the near term amid geopolitical tensions and continued rupiah weakness. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

FUND FACT SHEET

IDR MONEY MARKET FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 418,909.15
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 2,364.40	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 177,173,517.1597
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**	0.48%	0.82%	1.67%	3.42%	3.91%	2.99%	4.34%
Benchmark*	0.15%	0.41%	0.88%	1.65%	1.89%	1.45%	3.29%

*Current benchmark is effective from 1 Mar 2023

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

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

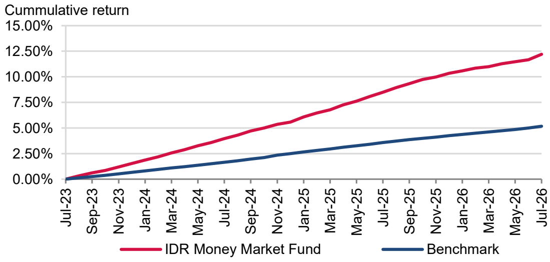
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

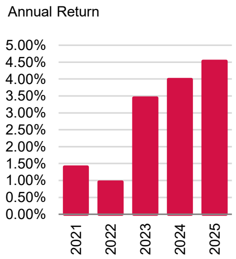
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

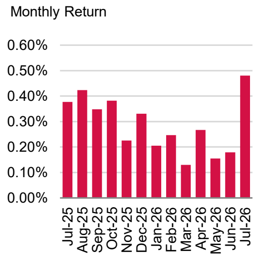
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN





ASSET ALLOCATION

SECTOR ALLOCATION

Bond < 1 Year	54.53%
TD + Cash	45.47%

TOP HOLDINGS

FR0059

FR0090

Obl. Bkjt II Indosat I TH2017E - Non Affiliates

Sukuk Ijarah Brklnjtn I XL Axiata II TH2017E - Non Affiliates

Sukuk Mdrbh Brklnjtn III Pegadaian V TH25A - Non Affiliates

Sukuk Mdrbh Brklnjtn III Sarana Multi Inf. II TH25A - Non Affiliates

TD Bank Danamon - Non Affiliates

TD Bank Danamon Syariah - Non Affiliates

TD Bank Syariah Indonesia - Non Affiliates

TD Bank Syariah Nasional - Non Affiliates

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.48% in July 2026. The deposit rate ranging from 3.00%-6.00% p.a. Inflation decreased by 0.4% to 2.9% in July from 3.3% in the prior month and depreciation of the Rupiah reached IDR18,000 per USD. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

FUND FACT SHEET

IDR DANA BERKAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 15,865.72
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 2,182.21	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 7,270,481.0010
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**	0.38%	0.86%	1.71%	3.03%	3.44%	2.57%	3.93%
Benchmark*	0.15%	0.41%	0.88%	1.65%	1.89%	1.45%	3.29%

*Current benchmark is effective from 1 Mar 2023

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

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

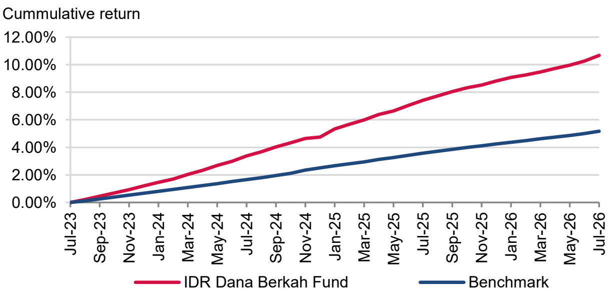
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

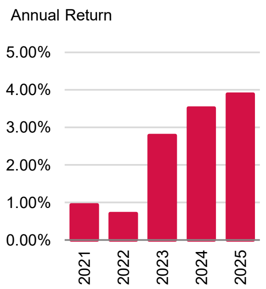
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

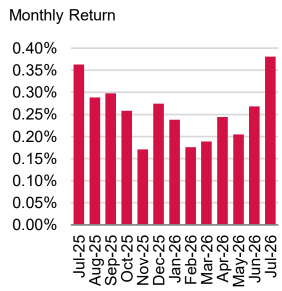
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN





ASSET ALLOCATION

SECTOR ALLOCATION

Bond < 1Year	47.22%
TD + Cash	52.78%

TOP HOLDINGS

SR020T3

TD Bank Danamon Syariah - Non Affiliates

TD Bank Permata Syariah - Non Affiliates

TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.38% in July 2026. Sharia Mudarabah ranging from 3.00%-6.00% p.a. Inflation decreased by 0.4% to 2.9% in July from 3.3% in the prior month and depreciation of the Rupiah reached IDR18,000 per USD. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

FUND FACT SHEET

IDR BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

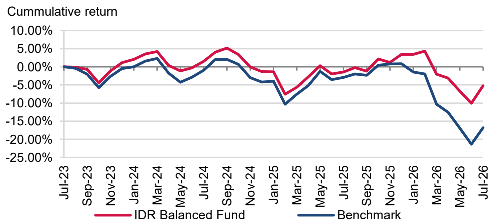
Investment Strategy	: Balanced	Fund Size (million)	: IDR 264,318.93
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,323.60	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Risk Level	: Moderate to High		
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 113,753,816.5342

FUND PERFORMANCE

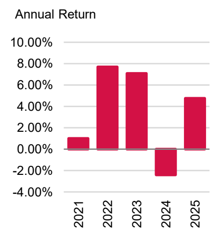
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	5.38%	-2.15%	-8.36%	-3.83%	-1.77%	2.90%	4.81%
Benchmark*	5.81%	-4.88%	-17.51%	-14.29%	-5.95%	0.56%	3.07%

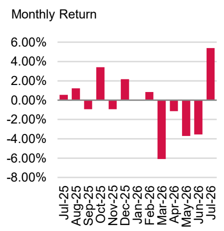
*Current benchmark is effective from 1 Jan 2021
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Jan 2018 to 31 Dec 2020: 50.0% MSCI Indonesia + 50.0% Bloomberg Indonesia Local Sovereign Index
1 May 2016 to 31 Dec 2017: 50.0% Jakarta 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

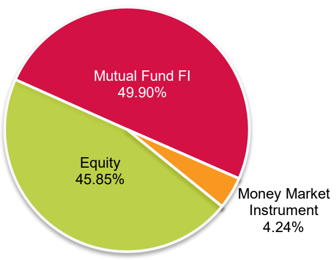


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.08%
Consumer Discretionary	0.00%
Consumer Staples	3.51%
Energy	2.48%
Financials	25.52%
Health Care	0.34%
Information Technology	0.89%
Industrials	2.55%
Materials	6.67%
Real Estate	0.81%
MF Fixed Income	49.90%
TD + Cash	4.24%

TOP HOLDINGS

PT Bank Central Asia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Telkom Indonesia Persero Tbk - Non Affiliates
RD BNP Paribas Proxima Kelas RK1
TD Bank Mandiri - Non Affiliates

FUND MANAGER COMMENTARY

In July 2026, IDR Balanced Fund booked performance of +5.38% MoM, below the benchmark performance. JCI and MXID Index rebounded by +10.5% and 11.2% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within MXID Index, all sectors delivered positive returns. The largest positive contributors came from Financials, 'Materials' and Communications. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return 0.02% on monthly basis with the 10-year government bond yield rose by 10 bps at 7.34%. Market sentiment remained under pressure by depreciation of the Rupiah -0.66% to IDR18,000 per USD. Moreover, abrupt resignation of Bank Indonesia (BI) Governor Perry Warjiyo weighed on investor confidence due to uncertainty over the permanent appointment. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

FUND FACT SHEET

IDR CASH SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

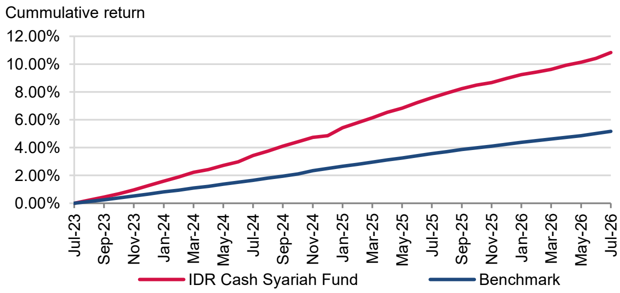
Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 7,687.71
Launch Date	: 29 October 2009	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,814.66	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 4,236,450.3504
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

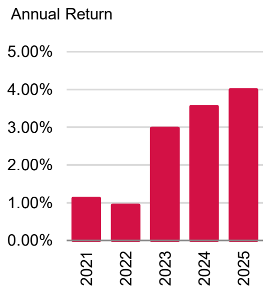
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.38%	0.83%	1.70%	3.01%	3.49%	2.68%	3.62%
Benchmark*	0.15%	0.41%	0.88%	1.65%	1.89%	1.45%	2.76%

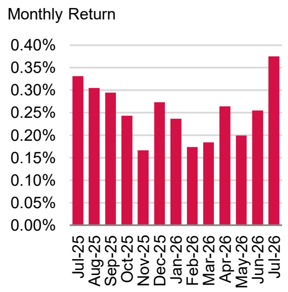
*Current benchmark is effective from 1 Mar 2023
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)
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	45.48%
TD + Cash	54.52%

TOP HOLDINGS

SR020T3
TD Bank Danamon Syariah - Non Affiliates
TD Bank Permata Syariah - Non Affiliates
TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.38% in July 2026. Sharia Mudarabah ranging from 3.00%-6.00% p.a. Inflation increased by 0.2% to 3.3% in July from 3.1% in the prior month and depreciation of the Rupiah reached IDR18,000 per USD. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

FUND FACT SHEET

IDR EQUITY SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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	Fund Size (million)	: IDR 247,722.89
Launch Date	: 25 June 2010	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 817.68	Benchmark	: 98% Jakarta Islamic Index
Fund Currency	: IDR		2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 302,957,119.0907

FUND PERFORMANCE

Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Equity Syariah**	9.40%	-8.66%	-12.23%	-1.64%	-2.46%	-0.64%	-1.24%
Benchmark*	11.80%	-18.05%	-34.52%	-28.88%	-10.83%	-5.19%	-0.40%

*Current benchmark is effective from 1 Mar 2023

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

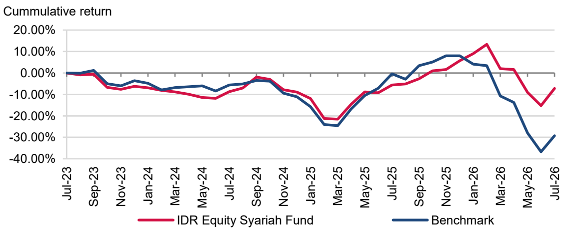
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

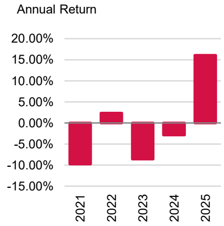
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

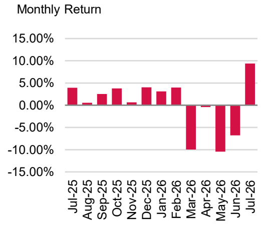
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

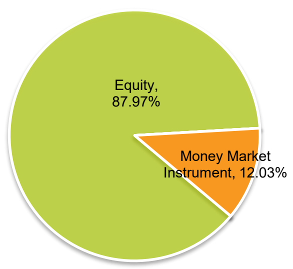


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.32%
Consumer Discretionary	0.00%
Consumer Staples	18.52%
Energy	14.94%
Financials	2.12%
Health Care	3.40%
Industrials	2.79%
Information Technology	0.96%
Materials	30.83%
Real Estate	2.08%
Utilities	0.00%
TD + Cash	12.03%

TOP HOLDINGS

- PT Adaro Andalan Indonesia Tbk - Non Affiliates
- PT Alamtri Minerals Indonesia Tbk - Non Affiliates
- PT Alamtri Resources Indonesia Tbk - Non Affiliates
- PT Aneka Tambang Persero Tbk - Non Affiliates
- PT Archi Indonesia Tbk - Non Affiliates
- PT Arwana Citramulia Tbk - Non Affiliates
- PT Bumi Resources Minerals Tbk - Non Affiliates
- PT Chandra Asri Pacific Tbk - Non Affiliates
- PT Charoen Pokphand Indonesia Tbk - Non Affiliates
- PT Cisarua Mountain Dairy Tbk - Non Affiliates
- PT Indah Kiat Pulp and Paper Tbk - Non Affiliates
- PT Indika Energy Tbk - Non Affiliates
- PT Indofood CBP Sukses Makmur Tbk - Non Affiliates
- PT Indofood Sukses Makmur Tbk - Non Affiliates
- PT Kalbe Farma Tbk - Non Affiliates
- PT Mayora Indah Tbk - Non Affiliates
- PT Medco Energi Internasional Tbk - Non Affiliates
- PT Merdeka Battery Materials Tbk - Non Affiliates
- PT Merdeka Copper Gold Tbk - Non Affiliates
- PT Telkom Indonesia Persero Tbk - Non Affiliates
- PT Timah (Persero) Tbk - Non Affiliates
- PT Unilever Indonesia Tbk - Non Affiliates
- PT United Tractors Tbk - Non Affiliates
- PT XLSmart Telecom Sejahtera Tbk - Non Affiliates

FUND MANAGER COMMENTARY

In July 2026, IDR Equity Syariah Fund booked +9.40%MoM (net), below the benchmark performance. JCI and JAKISL rebounded by +10.5% and 11.7% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within JAKISL, all sectors delivered positive returns. The largest positive contributors came from Materials, Communications and Utilities. We expect equity markets to remain volatile in the near term amid geopolitical tensions and continued rupiah weakness. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

FUND FACT SHEET

IDR BALANCED SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

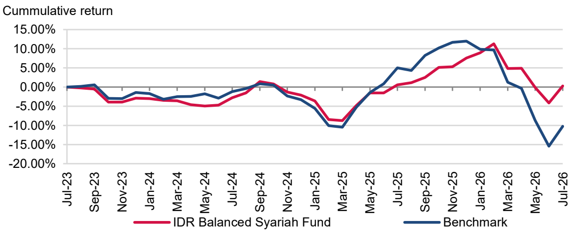
Investment Strategy	Sharia Balanced	Fund Size (million)	IDR 97,645.58
Launch Date	25 June 2010	Fund Management Fee	1.85% per annum
Launch Price	IDR 1,000.00	Pricing Frequency	Daily
Unit Price (NAV)	IDR 1,538.86	Benchmark	50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	IDR		
Risk Level	Moderate to High	Custodian Bank	Citibank, N.A
Managed By	PT. AIA FINANCIAL	Total Unit	63,453,042.2575

FUND PERFORMANCE

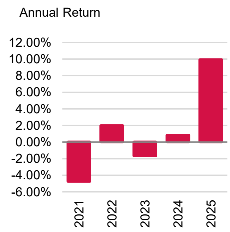
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	4.64%	-4.37%	-6.77%	-0.28%	0.10%	1.34%	2.71%
Benchmark*	6.13%	-9.93%	-19.84%	-14.54%	-3.92%	-0.85%	2.38%

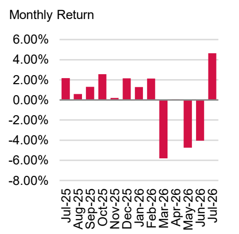
*Current benchmark is effective from 1 Jan 2020
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)
10 Dec 2010 to 28 Feb 2013: 50% Jakarta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

LAST 3 YEARS CUMULATIVE RETURN

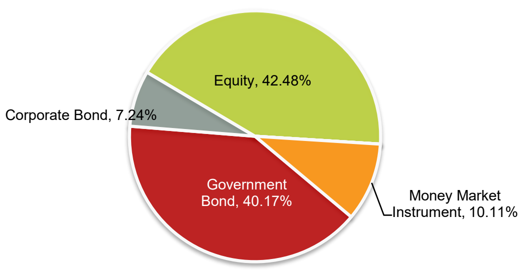


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.23%
Consumer Discretionary	0.34%
Consumer Staples	8.74%
Energy	6.60%
Financials	1.95%
Health Care	0.84%
Industrials	1.73%
Information Technology	0.48%
Materials	14.10%
Real Estate	1.47%
Utilities	0.00%
Communication Services Bond	7.24%
Government Bond	40.17%
TD + Cash	10.11%

TOP HOLDINGS

PBS004	PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates
PBS005	PT Archi Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates
PBS012	PT Arwana Citramulia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates
PBS028	PT Bank BTPN Syariah Tbk - Non Affiliates	PT Summarecon Agung Tbk - Non Affiliates
PBS029	PT Bank Syariah Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS034	PT Chandra Asri Pacific Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PBSG002	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	Sukuk Negara IFR6
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2026, IDR Balanced Syariah Fund booked performance of +4.64% mom, below the benchmark performance. JCI and JAKISL rebounded by +10.5% and 11.7% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within JAKISL, all sectors delivered positive returns. The largest positive contributors came from Materials, Communications and Utilities. IBPA Indonesia Government Sukuk Index Total Return recorded positive return 0.38% on a monthly basis. Market sentiment remained under pressure by depreciation of the Rupiah -0.66% to IDR18,000 per USD. Moreover, abrupt resignation of Bank Indonesia (BI) Governor Perry Warjiyo weighed on investor confidence due to uncertainty over the permanent appointment. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 inlc. ETF
0% - 25%	:	Equity instruments in Hongkong Stock Exchange incl. ETF
0% - 25%	:	Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Investment Strategy	:	Equity	Fund Size (million)	:	IDR 3,109,511.99
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 1,713.77	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	:	1,814,428,390.4294

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	10.86%	-2.77%	-13.08%	-9.64%	-4.67%	0.08%	3.52%
Benchmark*	9.94%	-4.75%	-22.60%	-19.63%	-7.71%	-0.72%	3.34%

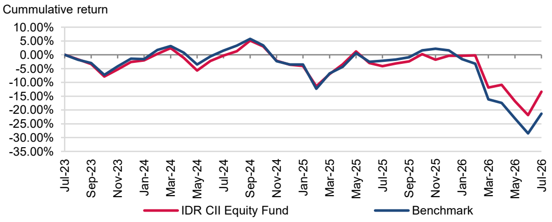
*Current benchmark is effective since 1 Jan 2018

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

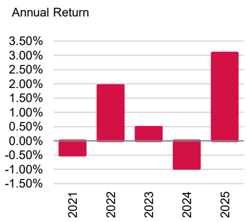
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

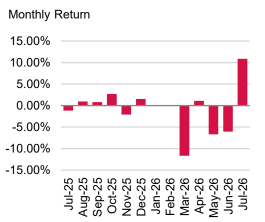
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

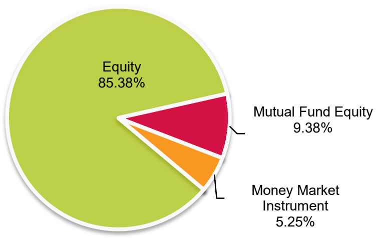


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.48%
Consumer Discretionary	3.57%
Consumer Staples	9.00%
Energy	5.84%
Financials	29.65%
Health Care	3.20%
Industrials	5.87%
Information Technology	1.17%
Materials	14.02%
Real Estate	1.91%
Utilities	0.66%
MF Equity	9.38%
TD + Cash	5.25%

TOP HOLDINGS

Alibaba Group Holding Ltd - Non Affiliates
Apollo Hospitals Enterprise - Non Affiliates
Bajaj Finance Ltd - Non Affiliates
Contemporary Amperex Technology - Non Affiliates
HDFC Bank Ltd - Non Affiliates
ICICI Bank Ltd - Non Affiliates
IShares Core MSCI China ETF - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates
PT Astra International Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates
PT Bank Negara Indonesia Tbk - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT BFI Finance Indonesia Tbk - Non Affiliates
PT Ciputra Development Tbk - Non Affiliates
PT Cisarua Mountain Dairy Tbk - Non Affiliates
PT Indika Energy Tbk - Non Affiliates
PT Kalbe Farma Tbk - Non Affiliates
PT Medco Energi Internasional Tbk - Non Affiliates
PT Sumber Alfaria Trijaya Tbk - Non Affiliates
PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Timah (Persero) Tbk - Non Affiliates
PT Wismilak Inti Makmur Tbk - Non Affiliates
Reliance Industries Ltd - Non Affiliates
Tencent Holding Ltd - Non Affiliates
Zijin Mining Group Co Ltd - Non Affiliates

FUND MANAGER COMMENTARY

In the month of July 2026, IDR China India Indonesia fund returned +10.86% MoM, above benchmark performance. Global equities rose modestly in July, though MSCI World was muted and Emerging Markets underperformed Developed Markets, as concerns that surfaced in late June over AI capex sustainability — hyperscale financing and monetization challenges plus competition from China — triggered a wobble in AI stocks that was amplified by an intense positioning unwind from equity hedge funds and leveraged ETFs, most acutely in Korea; global AI names came under pressure as investors scrutinized monetization timelines, hyperscale FCF generation and financing conditions, reflected in a sharp widening of CDS spreads, while fixed income retreated across US Treasuries, IG corporates and high yield as government bond yields rose on higher oil prices and rate-hike expectations. That rotation reshuffled regional leadership: MSCI China gained +8.6% MoM alongside Brazil while Korea and Taiwan were the weakest, as crowded AI positions unwound, the AI versus non-AI performance gap narrowed and capital rotated into laggards — though the same de-risking spilled into China's tech space, where elevated valuations and crowded positioning left AI beneficiaries particularly vulnerable. India was the other beneficiary of the North Asia unwind, with the Nifty 50 up ~2.2% to 24,384 and the Sensex ~2.1% to 78,095 for the first back-to-back monthly gains of 2026, led almost entirely by IT (+16.8–17.1%, its best month since July 2020, with HCL Tech +25.7% and TCS +16.4%) as foreign money rotated into cheaper Indian tech while Nifty Bank lagged at -0.5%; FPIs turned net buyers for the first time since February (~₹15.4k cr on-exchange, ~₹20.2k cr including primary issuance) against still-heavy CY26 outflows of ~₹2.54 lakh cr, GST collections rose 15.4% YoY to ₹2.11 lakh cr, and the RBI held the repo at 5.25% on a neutral stance, offset by Brent's ~18–20% surge to ~$87.8/bbl on West Asia tensions. Indonesia finally snapped a six-month losing streak, with the JCI rebounding +10.5% MoM in line with its historically positive July seasonality, supported by S&P's affirmation of the BBB rating and stable outlook — citing solid growth prospects, robust domestic demand, low government debt versus peers and strict adherence to the statutory 3% deficit ceiling as a fiscal anchor — and by a reversal in flows to a net inflow of Rp1.6tn from a Rp25tn outflow in June, with sentiment staying cautious after the BI Governor's late-July resignation but not derailing the rebound; we continue to believe sustainable, structural improvement in the Indonesian economy with rising GDP per capita is a positive long-term tailwind, and that current levels offer an attractive entry point on risk-reward.

FUND FACT SHEET

IDR PRIME EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 231,540.95
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 939.32	Benchmark	:	100% IDX80 Index
Fund Currency	:	IDR	Custodian Bank	:	Citibank, N.A
Risk Level	:	High	Total Unit	:	246,497,743.5188
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**	8.55%	-2.89%	-12.22%	-8.50%	-8.20%	-2.13%	-0.53%
Benchmark*	12.90%	-9.98%	-28.32%	-15.95%	-2.44%	1.74%	3.23%

*Current benchmark is effective from 1 Oct 2025

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

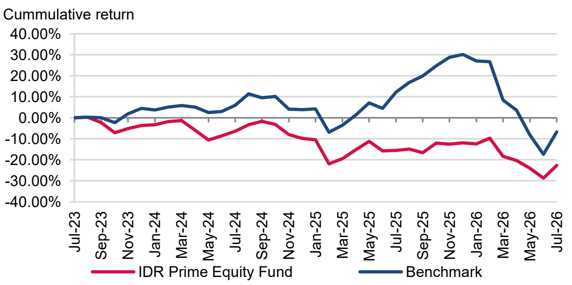
1 Mar 2023 - 30 Sept 2025: 90% Jakarta Composite Index + 10% IDR Deposit Rate Avg. 3-month (Net)

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

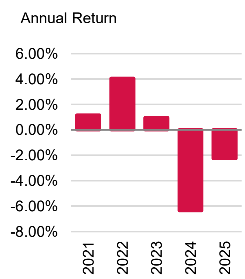
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

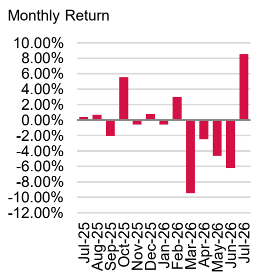
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

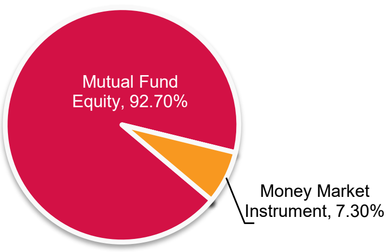


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In July 2026, IDR Prime Equity Fund recorded +8.55% MoM which was below benchmark performance. JCI rebounded by +10.5%mom in July post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 129,188.76
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 1,879.24	Benchmark	:	85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	:	IDR			
Risk Level	:	Moderate	Benchmark Duration	:	5.15
Fund Duration	:	5.49	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	68,745,085.3399

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	-0.07%	-1.48%	-2.81%	1.11%	3.17%	3.55%	5.50%
Benchmark*	0.01%	-1.28%	-2.25%	2.14%	4.14%	4.71%	6.66%

*Current benchmark is effective since 1 Mar 2023

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

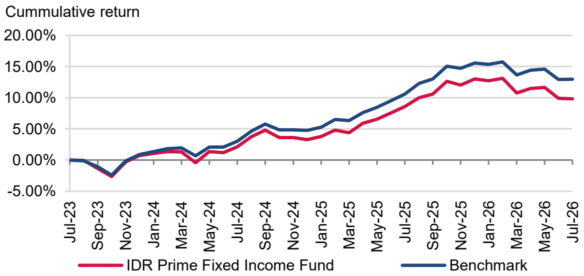
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

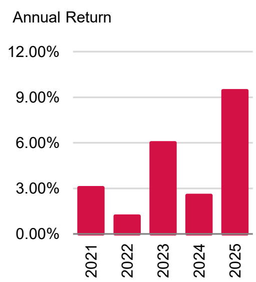
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

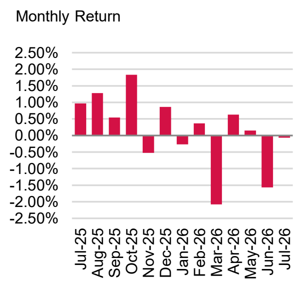
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

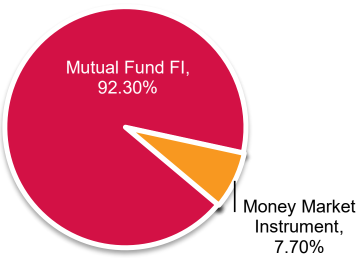


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

BNP Paribas Prima II Kelas RK1 MF

TD + Cash

FUND MANAGER COMMENTARY

The IDR Prime Fixed Income Fund generated a return of -0.07% in July 2026, and the 10-year government bond yield increased 18 bps to 7.34%. Market sentiment remained under pressure by depreciation of the Rupiah -0.66% to IDR18,000 per USD. Moreover, abrupt resignation of Bank Indonesia (BI) Governor Perry Warjiyo weighed on investor confidence due to uncertainty over the permanent appointment. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 18,116.63
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 832.16	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	:	21,770,681.59

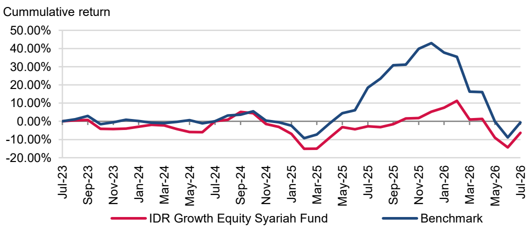
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	9.32%	-7.61%	-11.01%	-3.71%	-2.40%	-1.21%	-1.64%
Benchmark*	9.07%	-14.35%	-30.49%	-16.38%	-0.68%	4.45%	2.73%

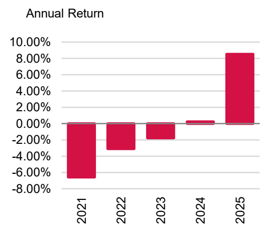
*Current benchmark is effective from 1 Mar 2022

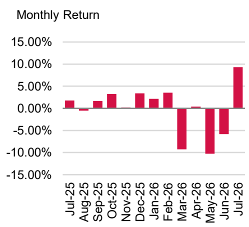
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

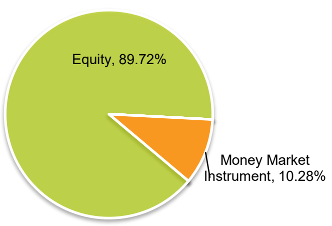


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.70%
Consumer Discretionary	4.94%
Consumer Staples	19.80%
Energy	12.48%
Financials	2.57%
Health Care	6.01%
Industrials	6.04%
Information Technology	1.84%
Materials	22.74%
Real Estate	3.60%
Utilities	0.00%
TD + Cash	10.28%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indah Kiat Pulp and Paper Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Summarecon Agung Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Bank BTPN Syariah Tbk - Non Affiliates	PT Medikaloka Hermina Tbk - Non Affiliates	
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Chandra Asri Pacific Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Ciputra Development Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2026, IDR Growth Equity Syariah Fund booked +9.32% MoM (net), above the benchmark performance. JCI and ISSI Index rebounded by +10.5% and 9.4% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within ISSI Index, all sectors delivered positive returns. The largest positive contributors came from Materials, Energy and Consumer Staples. We expect equity markets to remain volatile in the near term amid geopolitical tensions and continued rupiah weakness. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 20,548.79
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 1,172.91	Benchmark	: 50% Indonesia Sharia Stock Index
Fund Currency	: IDR		50% Indonesia Gov. Sukuk Index (IGSIX)
Risk Level	: Moderate to High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 17,519,441.5299

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	4.47%	-4.16%	-5.71%	0.67%	1.04%	1.78%	1.44%
Benchmark*	4.74%	-8.13%	-17.58%	-7.33%	1.79%	4.56%	2.61%

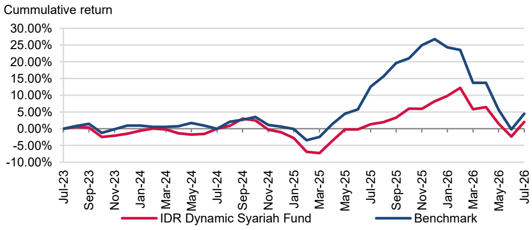
*Current benchmark is effective from 1 Jan 2020

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

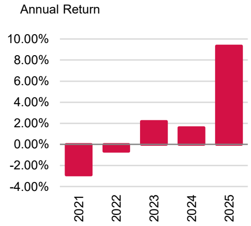
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

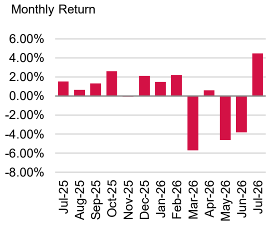
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

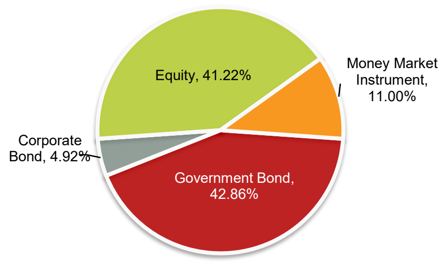


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.84%
Consumer Discretionary	1.94%
Consumer Staples	9.67%
Energy	5.84%
Financials	1.32%
Health Care	2.70%
Industrials	2.88%
Information Technology	1.17%
Materials	11.06%
Real Estate	0.81%
Utilities	0.00%
Communication Services (Bond)	4.92%
Government Bond	42.86%
TD + Cash	11.00%

TOP HOLDINGS

PBS004	PT Chandra Asri Pacific Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
PBS012	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates
PBS028	PT Essa Industries Indonesia Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PBS033	PT Indika Energy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Ijarah Brklnjtn III XL Axiata I TH2022B - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	Sukuk Negara IFR6
PT Arwana Citramulia Tbk - Non Affiliates	PT Medikaloka Hermina Tbk - Non Affiliates	
PT Bank BTPN Syariah Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In July 2026, IDR Dynamic Syariah Fund booked performance of +4.47% mom, below the benchmark performance. JCI and ISSI Index rebounded by +10.5% and 9.4% mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within ISSI Index, all sectors delivered positive returns. The largest positive contributors came from Materials, Energy and Consumer Staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return 0.38% on a monthly basis. Market sentiment remained under pressure by depreciation of the Rupiah -0.66% to IDR18,000 per USD. Moreover, abrupt resignation of Bank Indonesia (BI) Governor Perry Warjiyo weighed on investor confidence due to uncertainty over the permanent appointment. Meanwhile, BI held its benchmark rate unchanged at 5.75% at its July 22 meeting, pausing its aggressive tightening cycle after cumulative hikes of 100 bps in May and June, while pledging continued FX market intervention and new incentives to support the Rupiah.

FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 40.65
Launch Date	:	23 September 2016	Fund Management Fee	:	2.10% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.68	Benchmark	:	90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	:	USD			
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	24,147,283.83

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	-0.09%	5.11%	7.71%	14.45%	11.51%	4.05%	5.43%
Benchmark*	-0.43%	4.06%	10.58%	21.14%	16.16%	8.40%	9.71%

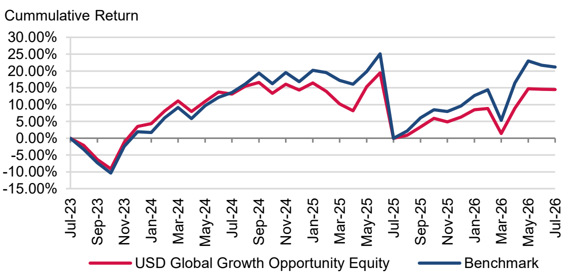
*Current benchmark is effective since 1 Jan 2018

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

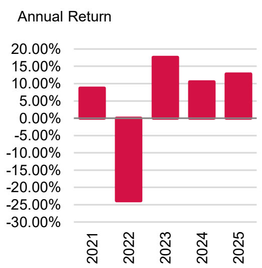
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

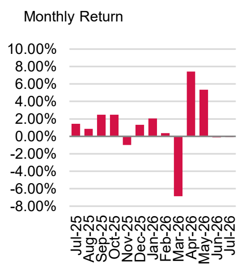
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

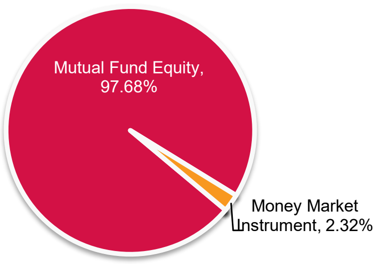


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

- AIA Global Select Equity-I MF
- 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 July 2026, USD Global Growth Opportunity Equity Fund booked -0.09% MoM which is above benchmark performance. Last month, Global market rose in July, with MSCI World was muted and Emerging Market underperformed Developed Market. MSCI China and Brazil were the outperformers while Korea and Taiwan were the weakest. Concerns had surfaced in late June about the sustainability of AI capex due to hyperscale's' financing and monetization challenges and competition from China. But the resultant wobble in AI stocks was amplified by an intense positioning unwind including from equity hedge funds and leveraged ETFs in Korea in July. MSCI China gained +8.6%MoM and the gap between AI vs Non-AI performance narrowed as crowded AI positions unwound and capital rotated into laggards. global AI stocks came under pressure as investors intensified scrutiny of AI monetization timelines, hyperscale's FCF generation, AI capex sustainability, and financing conditions, as reflected in a sharp widening of CDS spreads. The resulting de-risking quickly spilled into China's tech space, where elevated valuations and crowded positioning left AI beneficiaries particularly vulnerable. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD ONSHORE EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 1.64
Launch Date	:	21 April 2017	Fund Management Fee	:	2.10% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 0.7331	Benchmark	:	98% MXID Index (In USD Term) + 2% Avg. 3-month USD Time Deposit (Net)
Fund Currency	:	USD			
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	2,242,878.9733

FUND PERFORMANCE

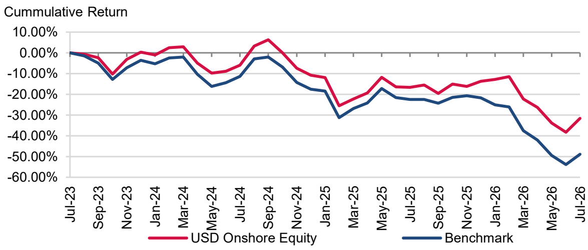
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	10.91%	-7.16%	-20.68%	-17.92%	-11.87%	-2.46%	-3.29%
Benchmark*	10.76%	-11.80%	-34.79%	-34.13%	-20.07%	-7.92%	-6.46%

*Current benchmark is effective since inception

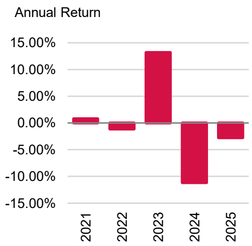
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

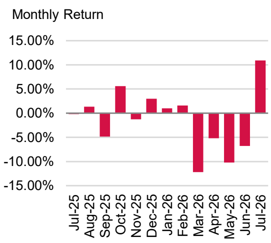
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN





ASSET ALLOCATION

SECTOR ALLOCATION

Communication Services	7.97%
Consumer Discretionary	0.00%
Consumer Staples	7.72%
Energy	5.61%
Financials	56.75%
Health Care	0.85%
Industrials	5.65%
Information Technology	2.13%
Materials	11.13%
Real Estate	2.19%

TOP HOLDINGS

- PT Amman Mineral Internasional Tbk - Non Affiliates
- PT Archi Indonesia Tbk - Non Affiliates
- PT Astra International Tbk - Non Affiliates
- PT Bank Central Asia Tbk - Non Affiliates
- PT Bank Mandiri Tbk - Non Affiliates
- PT Bank Negara Indonesia Tbk - Non Affiliates
- PT Bank Rakyat Indonesia Tbk - Non Affiliates
- PT BFI Finance Indonesia Tbk - Non Affiliates
- PT Indika Energy Tbk - Non Affiliates
- PT Telkom Indonesia Persero Tbk - Non Affiliates

FUND MANAGER COMMENTARY

In July 2026, USD Onshore Equity Fund booked +10.91%MoM, above the benchmark performance. JCI and MXID Index rebounded by +10.5% and 11.2%mom respectively, post 6 months consecutive decline this year. This rebound is also extending JCI's historically positive July seasonal pattern over the past decade. Good news came from S&P which affirmed Indonesia's BBB rating and stable outlook. S&P highlighted Indonesia's solid growth prospects, robust domestic demand, and low government debt compared to peers. Crucially, the agency pointed out that the government's strict adherence to its statutory 3% budget deficit ceiling acts as an excellent fiscal anchor. Locally, sentiment was still cautious after BI Governor's resignation in late July but it didn't deter the rebound in July. The rebound was also supported by the fund flows as it reversed in July recording a net inflow of Rp 1.6Tn compared to a sizable outflow of Rp 25Tn in June 2026. Within MXID Index, all sectors delivered positive returns. The largest positive contributors came from Financials, 'Materials' and Communications. We expect equity markets to remain volatile in the near term amid geopolitical tensions and continued rupiah weakness. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 20.76
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.9098	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 10,868,868.3342
Managed By	: PT. BNP Paribas Asset Management (since January 10th, 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-1.36%	2.15%	4.14%	14.78%	13.11%	7.76%	7.88%
Benchmark*	-2.52%	2.97%	9.43%	20.54%	15.40%	8.14%	9.86%

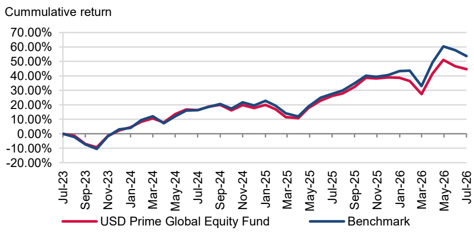
*Current benchmark is effective since 10 January 2023 onwards

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

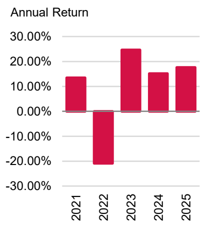
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

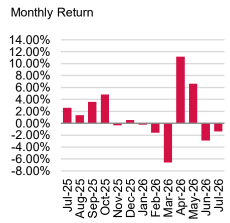
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

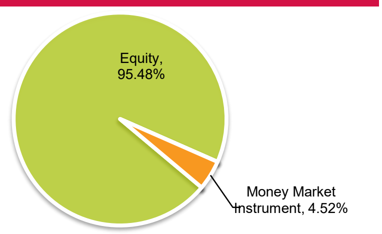


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.38%
Consumer Discretionary	10.32%
Consumer Staples	4.56%
Energy	1.77%
Financials	2.91%
Health Care	10.80%
Industrials	10.04%
Information Technology	43.27%
Materials	4.43%
TD + Cash	4.52%

TOP HOLDINGS

Accenture Plc - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates
Alphabet Inc - Non Affiliates
Amazon.com - Non Affiliates
Apple Inc - Non Affiliates
Applied Materials Inc - Non Affiliates
ASML Holding NV - Non Affiliates
Astrazeneca Plc - Non Affiliates
Biomarin Pharmaceutical Inc - Non Affiliates
Broadcom Inc. - Non Affiliates
Cisco System Inc - Non Affiliates
Danaher Corp - Non Affiliates
Eli Lilly & Co - Non Affiliates
Exxon Mobil Corp - Non Affiliates
Fujitsu Ltd - Non Affiliates
GE Vernova LLC - Non Affiliates
GEA Group AG - Non Affiliates
Gilead Sciences Inc - Non Affiliates
Hitachi Ltd - Non Affiliates
Home Depot Inc. - Non Affiliates
Linde Plc - Non Affiliates
L'oreal - Non Affiliates
Micron Technology Inc - Non Affiliates
Microsoft Corp - Non Affiliates
Neurocrine Biosciences Inc - Non Affiliates
Nvidia Corp - Non Affiliates
Palo Alto Networks Inc. - Non Affiliates
Parker Hannifin Corp - Non Affiliates
S&P Global Inc - Non Affiliates
Schneider Electric SE - Non Affiliates
Seagate Technology Holdings - Non Affiliates
Stmicroelectronics NV - Non Affiliates
Terumo Corp - Non Affiliates
TJX Companies Inc - Non Affiliates
Trane Technologies Plc - Non Affiliates
Union Pacific Corp - Non Affiliates
Visa Inc - Non Affiliates
Walmart Inc - Non Affiliates
Xylem Inc - Non Affiliates

FUND MANAGER COMMENTARY

In July 2026, USD Prime Global Equity Fund recorded -1.36% MoM which was above benchmark performance. Last month, Global market rose in July, with MSCI World was muted and Emerging Market underperformed Developed Market. MSCI China and Brazil were the outperformers while Korea and Taiwan were the weakest. Concerns had surfaced in late June about the sustainability of AI capex due to hyperscale's' financing and monetization challenges and competition from China. But the resultant wobble in AI stocks was amplified by an intense positioning unwind including from equity hedge funds and leveraged ETFs in Korea in July. MSCI China gained +8.6%MoM and the gap between AI vs Non-AI performance narrowed as crowded AI positions unwound and capital rotated into laggards. global AI stocks came under pressure as investors intensified scrutiny of AI monetization timelines, hyperscale's FCF generation, AI capex sustainability, and financing conditions, as reflected in a sharp widening of CDS spreads. The resulting de-risking quickly spilled into China's tech space, where elevated valuations and crowded positioning left AI beneficiaries particularly vulnerable. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

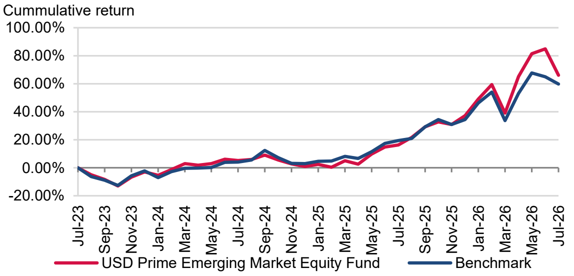
Investment Strategy	: Equity	Fund Size (million)	: USD 24.46
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.3978	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 17,499,267.8949
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

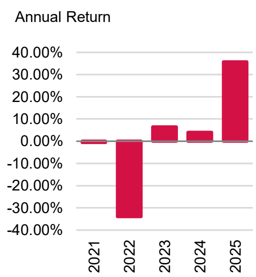
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-10.19%	0.58%	20.98%	42.83%	18.41%	3.30%	4.00%
Benchmark*	-3.24%	4.27%	18.75%	33.64%	16.87%	5.80%	3.96%

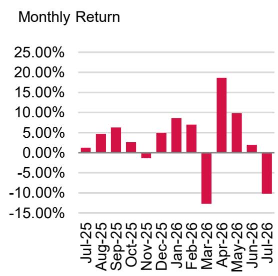
*Current benchmark is effective since inception
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN





ASSET ALLOCATION

PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF

FUND MANAGER COMMENTARY

In July 2026, USD Prime Emerging Market Equity Fund booked a -10.19% MoM which was below the benchmark performance. Last month, Global market rose in July, with MSCI World was muted and Emerging Market underperformed Developed Market. MSCI China and Brazil were the outperformers while Korea and Taiwan were the weakest. Concerns had surfaced in late June about the sustainability of AI capex due to hyperscale's' financing and monetization challenges and competition from China. But the resultant wobble in AI stocks was amplified by an intense positioning unwind including from equity hedge funds and leveraged ETFs in Korea in July. MSCI China gained +8.6%MoM and the gap between AI vs Non-AI performance narrowed as crowded AI positions unwound and capital rotated into laggards. global AI stocks came under pressure as investors intensified scrutiny of AI monetization timelines, hyperscale's FCF generation, AI capex sustainability, and financing conditions, as reflected in a sharp widening of CDS spreads. The resulting de-risking quickly spilled into China's tech space, where elevated valuations and crowded positioning left AI beneficiaries particularly vulnerable. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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

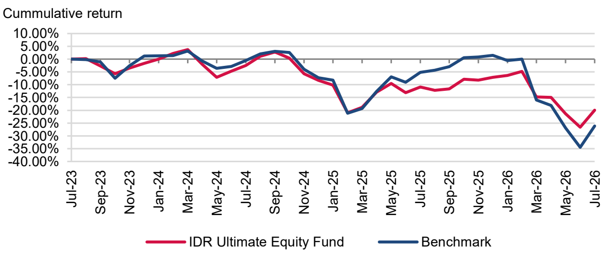
Investment Strategy	:	Equity	Fund Size (million)	:	IDR 173,517.72
Launch Date	:	26 October 2018	Fund Management Fee	:	2.40% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 845.15	Benchmark	:	100% IDX80 Index (Customized)
Fund Currency	:	IDR	Custodian Bank	:	Citibank, N.A
Risk Level	:	High	Total Unit	:	205,309,978.3248
Managed By	:	PT. AIA FINANCIAL			

FUND PERFORMANCE

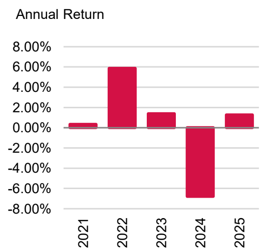
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	9.01%	-5.95%	-13.85%	-10.23%	-7.16%	-1.61%	-2.15%
Benchmark*	12.77%	-9.72%	-27.19%	-21.69%	-9.55%	-3.20%	-1.46%

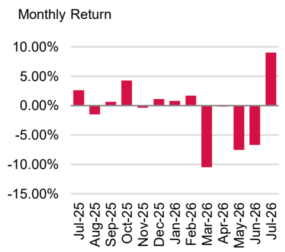
*Current benchmark is effective from 22 May 2023
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)
1 May 2022 - 21 May 2023 : 98% Jakarta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

LAST 3 YEARS CUMULATIVE RETURN

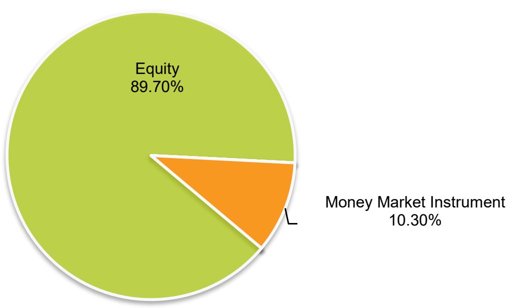


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.50%
Consumer Discretionary	0.86%
Consumer Staples	20.02%
Energy	3.81%
Financials	28.20%
Health Care	4.19%
Industrials	2.62%
Information Technology	0.77%
Materials	17.22%
Real Estate	2.50%
Utilities	0.00%
TD + Cash	10.30%

TOP HOLDINGS

- PT AKR Corporindo Tbk - Non Affiliates
- PT Aneka Tambang Persero Tbk - Non Affiliates
- PT Archi Indonesia Tbk - Non Affiliates
- PT Bank Central Asia Tbk - Non Affiliates
- PT Bank Mandiri Tbk - Non Affiliates
- PT Bank Negara Indonesia Tbk - Non Affiliates
- PT Bank Rakyat Indonesia Tbk - Non Affiliates
- PT Bumi Resources Minerals Tbk - Non Affiliates
- PT Chandra Asri Pacific Tbk - Non Affiliates
- PT Charoen Pokphand Indonesia Tbk - Non Affiliates
- PT Ciputra Development Tbk - Non Affiliates
- PT Cisarua Mountain Dairy Tbk - Non Affiliates
- PT Energi Mega Persada Tbk - Non Affiliates
- PT Indofood CBP Sukses Makmur Tbk - Non Affiliates
- PT Indosat Tbk - Non Affiliates
- PT Japfa Comfeed Indonesia Tbk - Non Affiliates
- PT Jasa Marga (Persero) Tbk - Non Affiliates
- PT Kalbe Farma Tbk - Non Affiliates
- PT Mayora Indah Tbk - Non Affiliates
- PT Merdeka Copper Gold Tbk - Non Affiliates
- PT Merdeka Gold Resources Tbk - Non Affiliates
- PT Midi Utama Indonesia Tbk - Non Affiliates
- PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
- PT Sumber Alfaria Trijaya Tbk - Non Affiliates
- PT Telkom Indonesia Persero Tbk - Non Affiliates
- PT Timah (Persero) Tbk - Non Affiliates
- PT Triputra Agro Persada Tbk - Non Affiliates
- PT Vale Indonesia Tbk - Non Affiliates

FUND MANAGER COMMENTARY

In the month of July 2026, IDR Ultimate Equity fund returned +9.01%, below the benchmark performance. Indonesian equities snapped a six-month losing streak in July, with the JCI rebounding +10.5% MoM — extending the index's historically positive July seasonal pattern over the past decade. Two things underpinned the turn. First, S&P affirmed Indonesia's BBB rating with a stable outlook, citing solid growth prospects, robust domestic demand, low government debt versus peers, and — crucially — the government's strict adherence to the statutory 3% budget deficit ceiling as a fiscal anchor. Second, foreign flows reversed: a net inflow of Rp1.6tn in July against a Rp25tn outflow in June. Sentiment stayed cautious after the BI Governor's resignation in late July, but that did not derail the rebound. The house view is unchanged: sustainable, structural improvement in the Indonesian economy with rising GDP/capita should be a long-term tailwind, and current levels offer an attractive entry point on risk-reward.

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

31 July 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

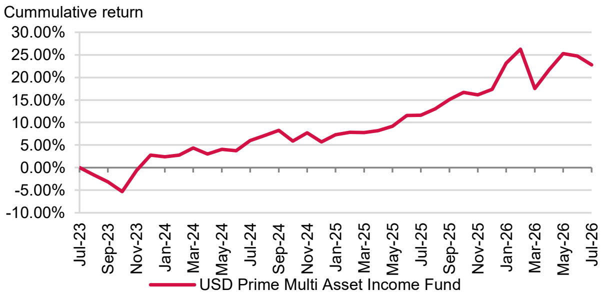
Investment Strategy	:	Balanced
Launch Date	:	30 January 2019
Launch Price	:	USD 1.00
Unit Price (NAV)	:	USD 1.2057
Fund Currency	:	USD
Risk Level	:	Moderate to High
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	USD 2.00
Fund Management Fee	:	1.85% per annum
Pricing Frequency	:	Daily
Custodian Bank	:	Citibank, N.A
Total Unit	:	1,657,299.1751

FUND PERFORMANCE

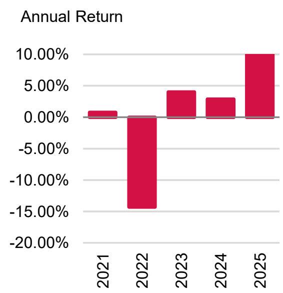
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-1.54%	0.92%	4.61%	9.99%	7.08%	0.79%	2.53%

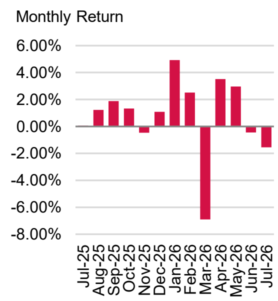
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

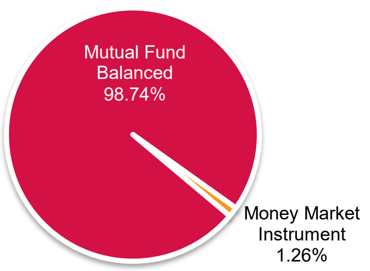


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In July 2026, the fund generated -1.54%mom. Last month, Global market rose in July, with MSCI World was muted and Emerging Market underperformed Developed Market. MSCI China and Brazil were the outperformers while Korea and Taiwan were the weakest. Concerns had surfaced in late June about the sustainability of AI capex due to hyperscalers' financing and monetization challenges and competition from China. But the resultant wobble in AI stocks was amplified by an intense positioning unwind including from equity hedge funds and leveraged ETFs in Korea in July. In July 2026, fixed income markets retreated. US treasuries, US investment grade corporate bonds and US high yield bonds all posted negative returns in July 2026. US government bond yield rose significantly in July 2026 on the back of oil price increases and rate hike expectations. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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
Launch Date	:	22 July 2019
Launch Price	:	USD 1.00
Unit Price (NAV)	:	USD 1.4146
Fund Currency	:	USD
Risk Level	:	High
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	USD 12.98
Fund Management Fee	:	2.10% per annum
Pricing Frequency	:	Daily
Benchmark	:	100% MSCI Golden Dragon Index
Custodian Bank	:	Citibank, N.A
Total Unit	:	9,174,595.3771

FUND PERFORMANCE

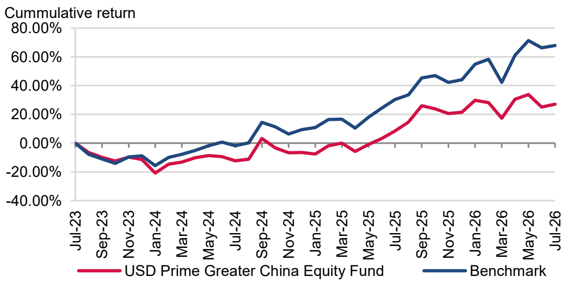
Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	1.52%	-2.57%	4.69%	17.10%	8.31%	-1.94%	5.06%
Benchmark*	0.97%	4.22%	16.52%	28.96%	19.29%	5.14%	7.31%

*Current benchmark is effective since inception

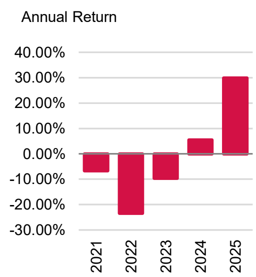
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

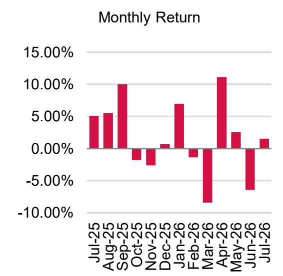
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

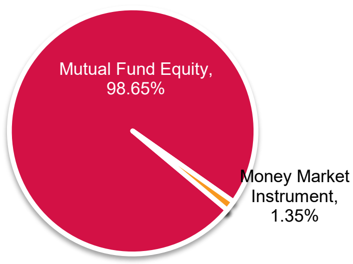


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In July 2026 USD Prime Greater China Equity Fund booked +1.52%MoM, which was above benchmark performance. Last month, Global market rose in July, with MSCI World was muted and Emerging Market underperformed Developed Market. MSCI China and Brazil were the outperformers while Korea and Taiwan were the weakest. Concerns had surfaced in late June about the sustainability of AI capex due to hyperscale's' financing and monetization challenges and competition from China. But the resultant wobble in AI stocks was amplified by an intense positioning unwind including from equity hedge funds and leveraged ETFs in Korea in July. MSCI China gained +8.6%MoM and the gap between AI vs Non-AI performance narrowed as crowded AI positions unwound and capital rotated into laggards. global AI stocks came under pressure as investors intensified scrutiny of AI monetization timelines, hyperscale's FCF generation, AI capex sustainability, and financing conditions, as reflected in a sharp widening of CDS spreads. The resulting de-risking quickly spilled into China's tech space, where elevated valuations and crowded positioning left AI beneficiaries particularly vulnerable. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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
0% - 30%	:	Mutual Funds - Fixed Income
70% - 100%	:	Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	:	Balanced	Fund Size (million)	:	USD 1.98
Launch Date	:	31 March 2021	Fund Management Fee	:	1.45% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.3387	Benchmark	:	90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	:	USD			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	1,477,795.0716

FUND PERFORMANCE

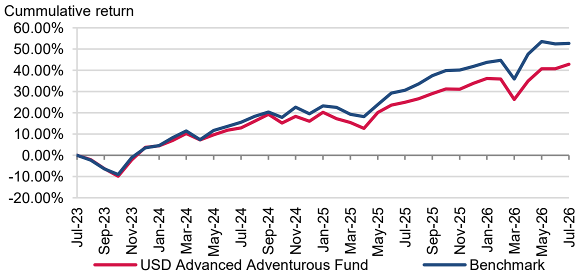
Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
USD Advanced Adventurous**	1.48%	5.89%	6.68%	14.37%	12.62%	5.13%	5.62%
Benchmark*	0.21%	3.51%	7.71%	16.89%	15.15%	8.39%	9.49%

*Current benchmark is effective since inception

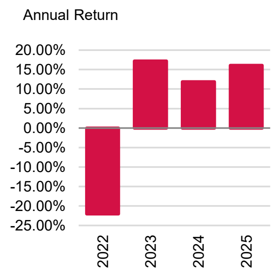
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

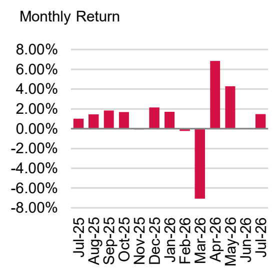
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEAR CUMULATIVE RETURN

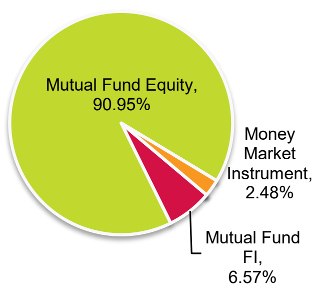


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	90.95%
MF Fixed Income	6.57%
TD + Cash	2.48%

TOP HOLDINGS

AIA Diversified Fixed Income-I MF
AIA Global Corporate Bond-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 July 2026, USD Advanced Adventurous Fund booked +1.48%mom, which was above the benchmark performance. Last month, Global market rose in July, with MSCI World was muted and Emerging Market underperformed Developed Market. MSCI China and Brazil were the outperformers while Korea and Taiwan were the weakest. Concerns had surfaced in late June about the sustainability of AI capex due to hyperscalers' financing and monetization challenges and competition from China. But the resultant wobble in AI stocks was amplified by an intense positioning unwind including from equity hedge funds and leveraged ETFs in Korea in July. In July 2026, fixed income markets retreated. US treasuries, US investment grade corporate bonds and US high yield bonds all posted negative returns in July 2026. US government bond yield rose significantly in July 2026 on the back of oil price increases and rate hike expectations. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD ADVANCED BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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
20% - 60%	:	Mutual Funds - Fixed Income
40% - 80%	:	Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	:	Balanced	Fund Size (million)	:	USD 0.87
Launch Date	:	05 May 2021	Fund Management Fee	:	1.25% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.1928	Benchmark	:	60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Agg. TR Index
Fund Currency	:	USD			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	725,834.8005

FUND PERFORMANCE

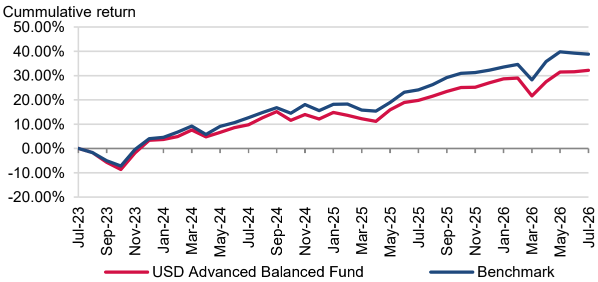
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	0.48%	3.67%	4.06%	10.29%	9.74%	2.91%	3.42%
Benchmark*	-0.32%	2.22%	4.97%	11.81%	11.53%	5.49%	5.95%

*Current benchmark is effective since inception

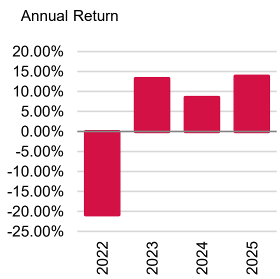
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

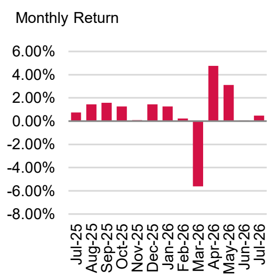
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEAR CUMULATIVE RETURN

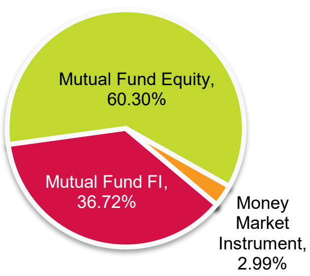


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	60.30%
MF Fixed Income	36.72%
TD + Cash	2.99%

TOP HOLDINGS

AIA Diversified Fixed Income-I MF
AIA Global Corporate Bond-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 July 2026, USD Advanced Balanced Fund booked +0.48%mom, which was above the benchmark performance. Last month, Global market rose in July, with MSCI World was muted and Emerging Market underperformed Developed Market. MSCI China and Brazil were the outperformers while Korea and Taiwan were the weakest. Concerns had surfaced in late June about the sustainability of AI capex due to hyperscalers' financing and monetization challenges and competition from China. But the resultant wobble in AI stocks was amplified by an intense positioning unwind including from equity hedge funds and leveraged ETFs in Korea in July. In July 2026, fixed income markets retreated. US treasuries, US investment grade corporate bonds and US high yield bonds all posted negative returns in July 2026. US government bond yield rose significantly in July 2026 on the back of oil price increases and rate hike expectations. We are moderately constructive on the outlook for risk assets over the medium term.

FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 July 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 0.51
Launch Date	:	30 August 2021	Fund Management Fee	:	1.05% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.0191	Benchmark	:	30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Agg. TR Index
Fund Currency	:	USD			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	500,000.0000

FUND PERFORMANCE

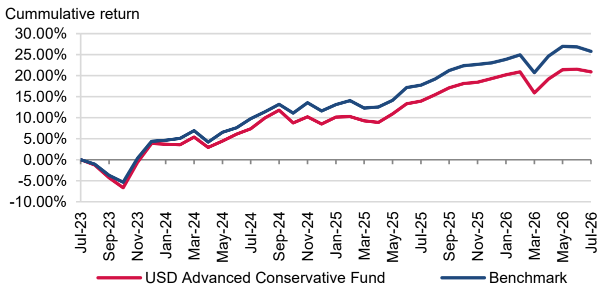
Fund	Fund Performance						
					Annualised		
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
USD Advanced Conservative**	-0.53%	1.43%	1.29%	6.12%	6.52%	-	0.39%
Benchmark*	-0.85%	0.94%	2.20%	6.83%	7.94%	-	2.48%

*Current benchmark is effective since inception

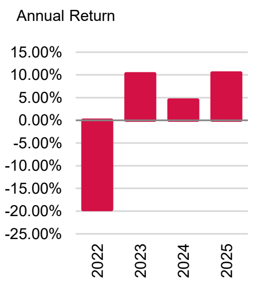
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

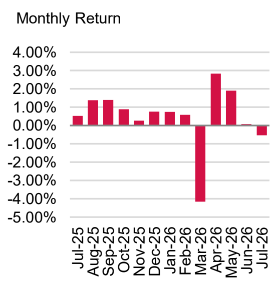
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEAR CUMULATIVE RETURN

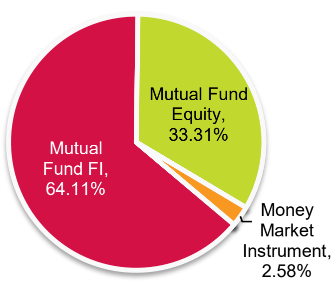


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	33.31%
MF Fixed Income	64.11%
TD + Cash	2.58%

TOP HOLDINGS

- AIA Diversified Fixed Income-I MF
- AIA Global Corporate Bond-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 July 2026, USD Advanced Conservative Fund booked -0.53%mom, which was above the benchmark performance. Last month, Global market rose in July, with MSCI World was muted and Emerging Market underperformed Developed Market. MSCI China and Brazil were the outperformers while Korea and Taiwan were the weakest. Concerns had surfaced in late June about the sustainability of AI capex due to hyperscalers' financing and monetization challenges and competition from China. But the resultant wobble in AI stocks was amplified by an intense positioning unwind including from equity hedge funds and leveraged ETFs in Korea in July. In July 2026, fixed income markets retreated. US treasuries, US investment grade corporate bonds and US high yield bonds all posted negative returns in July 2026. US government bond yield rose significantly in July 2026 on the back of oil price increases and rate hike expectations. We are moderately constructive on the outlook for risk assets over the medium term.