



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 September 2026

PT AIA FINANCIAL

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

INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Fixed Income Securities

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: USD 31.86
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.08	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Fund Currency	: USD	Benchmark Duration	: 6.35
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 6.45	Total Unit	: 10,338,548.3353
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
USD Fixed Income**	-2.85%	-4.26%	-5.32%	-4.24%	3.20%	5 Years -0.66%	Since Inception 4.44%
Benchmark*	-2.82%	-4.06%	-5.01%	-4.16%	2.51%	-1.48%	0.52%

*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)

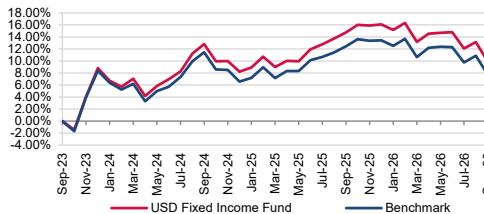
From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net)

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

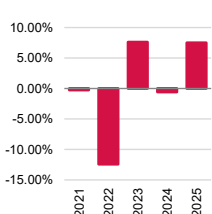
LAST 3 YEARS CUMULATIVE RETURN

Cumulative Return

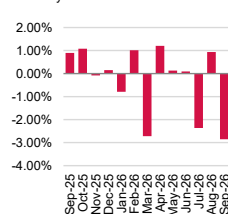


ANNUAL & MONTHLY RETURN

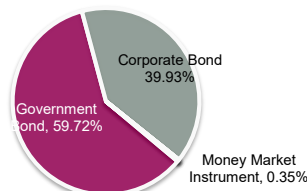
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates	INDON 2048
Australian & New Zealand Banking Group Bond 2034 - Non Affiliates	INDON 2049
Bank of New Zealand Bond 2035 - Non Affiliates	INDON 2050
Credit Agricole SA Bond Jan 2032 - Non Affiliates	INDON FEB-2030
HSBC Holdings Perp. Bond 2049 - Non Affiliates	INDON JAN-2030
INDOIS 2031	INDON MAR-2032
INDOIS 2032	INDON SEPT-2032
INDOIS 2035	Mitsubishi HC Finance America Bond 2031 - Non Affiliates
INDOIS 2051	OCBC Bond 2035 - Non Affiliates
INDON 2037	PT Bank Mandiri Tbk Bond 2028 - Non Affiliates
INDON 2038	PT Bank Negara Indonesia Bond 2029 - Non Affiliates
INDON 2043	Sumitomo Life Bond 2077 - Non Affiliates
INDON 2045	Sumitomo Mitsui Bond 2032 - Non Affiliates
INDON 2047	Westpac Banking Corp Bond 2036 - Non Affiliates

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a negative return of -2.85% in September 2026. This performance was influenced by a 54 bps rise in the 10-year Indonesia Government USD bond yield to 6.22% and the 10-year US Treasury yield up by 53 bps to 5.28%. The dominant driver was Federal Reserve raised the fed funds rate by 25bps to 3.75-4.00%, its first hike since July 2023, as policymakers stepped up efforts to contain persistent inflation and signalled that another hike could follow before year-end. The decision comes as inflation remains elevated, with renewed oil-price pressures complicating the disinflation outlook and reinforcing the Fed's more restrictive policy stance.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with an attractive investment return through investing in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : IDR Fixed Income securities and/ or
IDR Fixed Income mutual fund(s) adhered with latest regulations

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 1,336,198.49
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 5,414.55	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	: 5.78		
Managed By	: PT. AIA FINANCIAL	Benchmark Duration	: 5.40
		Custodian Bank	: Citibank, N.A
		Total Unit	: 246,779,267.4821

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-0.32%	1.51%	-1.89%	0.43%	3.96%	3.72%	6.74%
Benchmark *	-0.17%	1.53%	-1.48%	0.56%	4.17%	3.89%	8.64%

*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)

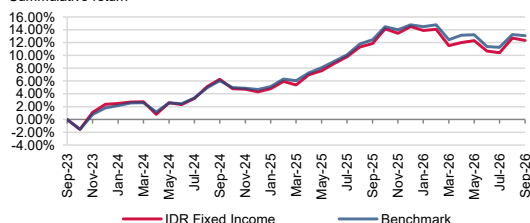
1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

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

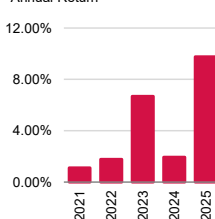
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

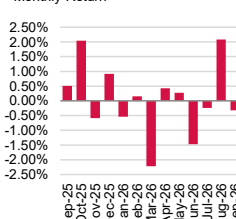


ANNUAL & MONTHLY RETURN

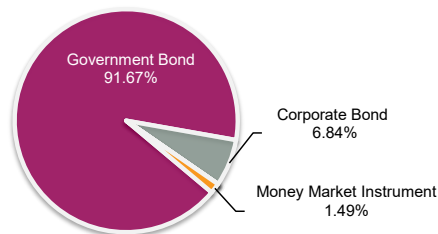
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Government	91.67%
Consumer Staples	0.34%
Financials	0.73%
Industrials	4.09%
Communications	1.69%
Bond <1 Year	1.14%
TD + Cash	0.35%

TOP HOLDINGS

FR0050	FR0074	FR0083	FR0100	FR0107
FR0067	FR0075	FR0087	FR0101	FR0108
FR0068	FR0079	FR0096	FR0103	FR0109
FR0072	FR0080	FR0097	FR0104	FR0110
FR0073	FR0082	FR0098	FR0106	PBS025

FUND MANAGER COMMENTARY

The IDR Fixed Income Fund generated a return of -0.32% in September 2026, and the 10-year government bond yield increased 11 bps to 7.14%. Market sentiment deteriorated as IDR slipped back past IDR18,000 per USD and closed at IDR17,870 per USD or depreciated 0.85% MoM, pressured by elevated oil prices and strong domestic demand for the greenback. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22-23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026-2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

IDR EQUITY FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 4,053,179.62
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 11,756.37	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	: 344,764,614.8965

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	-6.01%	8.86%	-14.28%	-8.17%	-6.90%	-3.13%	9.98%
Benchmark *	-7.45%	7.97%	-31.26%	-25.78%	-9.16%	-3.33%	10.62%

*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)

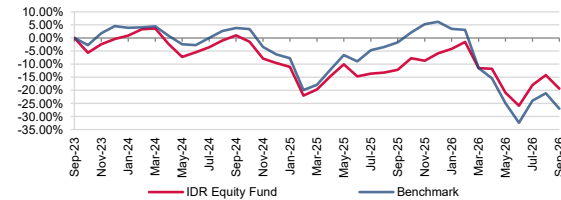
1 April 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

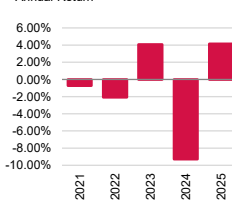
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

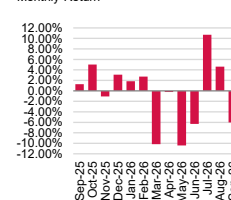


ANNUAL & MONTHLY RETURN

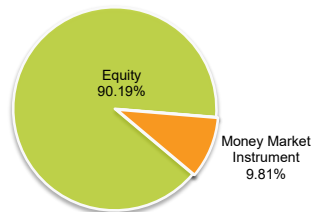
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.95%
Consumer Discretionary	1.16%
Consumer Staples	13.16%
Energy	10.10%
Financials	22.67%
Health Care	4.69%
Industrials	4.87%
Information Technology	0.70%
Materials	24.57%
Real Estate	1.32%
Utilities	0.00%
TD + Cash	9.81%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In September 2026, IDR Equity Fund posted a -6.01% MoM return (net), outperforming its benchmark. JCI and IDX80 saw a steep correction -7%MoM and -7.6%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudged up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within IDX80, all sectors delivered negative returns. The largest negative contributors came from Materials, Financials and Communications. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. 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.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Investment Strategy	: Money Market	Fund Size (million)	: IDR 414,055.25
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 2,384.24	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 173,663,107.9106
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**	0.37%	1.32%	2.53%	3.49%	3.99%	3.13%	4.35%
Benchmark*	0.15%	0.46%	1.19%	1.57%	1.91%	1.47%	3.28%

*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)

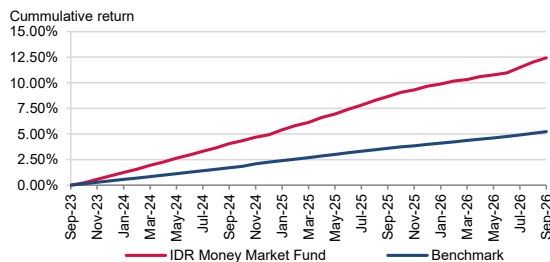
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

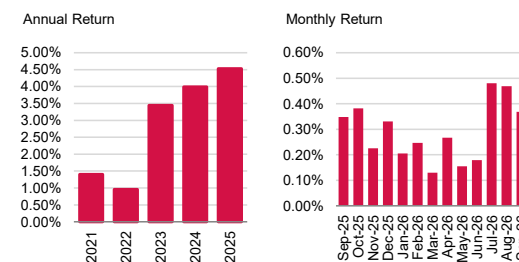
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	55.04%
TD + Cash	44.96%

TOP HOLDINGS

FR0059	TD Bank Maybank Indonesia - Non Affiliates
FR0090	TD Bank Syariah Indonesia - Non Affiliates
Obl. Bkjt II Indosat I TH2017E - Non Affiliates	
Sukuk Ijarah Brkljnjt I XL Axiata II TH2017E - Non Affiliates	
Sukuk Mdrb Brkljnjt III Sarana Multi Inf. II TH25A - Non Affiliates	
TD Bank Danamon - Non Affiliates	
TD Bank Danamon Syariah - Non Affiliates	

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.37% in September 2026. The deposit rate rose to 5.00%-7.25% p.a. Inflation increased by 0.1% to 3.3% in September from 3.2% in the prior month and Rupiah depreciated 0.85% MoM to IDR 17,870 per USD. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22-23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026-2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

IDR DANA BERKAH FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective IDR Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy	: Sharia Money Market	Fund Size (million)	: IDR 10,927.00
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 2,198.87	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 4,969,358.7646
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**	0.34%	1.15%	2.49%	3.21%	3.55%	2.70%	3.94%
Benchmark*	0.15%	0.46%	1.19%	1.57%	1.91%	1.47%	3.28%

*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)

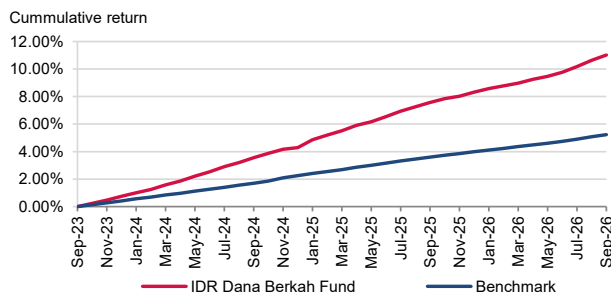
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

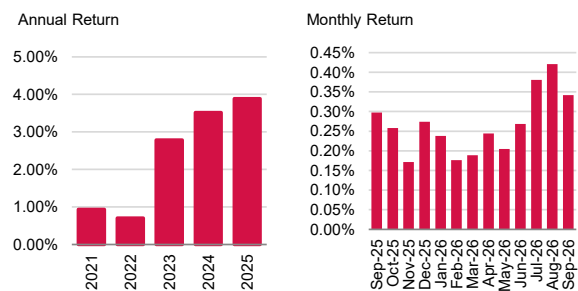
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	68.70%
TD + Cash	31.30%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.34% in September 2026. Sharia Mudarabah rose to 5.00%-7.25% p.a. Inflation increased by 0.1% to 3.3% in September from 3.2% in the prior month and Rupiah depreciated 0.85% MoM to IDR 17,870 per USD. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22-23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026-2027 inflation target of 2.5% $\pm$ 1% and sustaining economic growth.

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FUND FACT SHEET

IDR BALANCED FUND

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30 September 2026

PT AIA FINANCIAL

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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 258,912.39
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 2,324.81	Benchmark	: 50% MSCI Indonesia DTR Net
Fund Currency	: IDR		: 50% Bloomberg Barclays EM Local Currency
Risk Level	: Moderate to High		(Indonesia Total Return Index Unhedged IDR)
Managed By	: PT. AIA FINANCIAL	Custodian Bank	: Citibank, N.A
		Total Unit	: 111,369,177.7335

FUND PERFORMANCE

Fund	Fund Performance					
	1 Month	3 Months	YTD	1 Year	Annualised	
					3 Years	5 Years
IDR Balanced**	-2.82%	5.44%	-8.31%	-4.03%	-1.52%	2.10%
Benchmark*	-3.52%	2.25%	-20.28%	-17.68%	-6.38%	-1.20%
						Since Inception
						2.85%

*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)

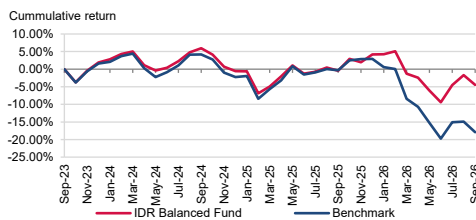
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

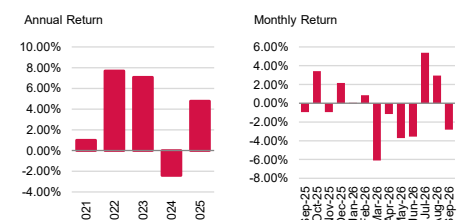
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Curr. Govt Bond TR (Net)

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

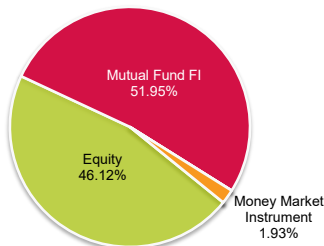
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.65%
Consumer Discretionary	0.00%
Consumer Staples	2.92%
Energy	2.66%
Financials	27.12%
Health Care	0.00%
Information Technology	0.72%
Industrials	2.45%
Materials	6.97%
Real Estate	0.62%
MF Fixed Income	51.95%
TD + Cash	1.93%

TOP HOLDINGS

PT Amman Mineral Internasional Tbk - Non Affiliates
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

FUND MANAGER COMMENTARY

In September 2026, IDR Balanced Fund booked performance of -2.82% MoM, above the benchmark performance. JCI and MXID saw a steep correction - 7%MoM and -6.9%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudged up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within MXID, all sectors delivered negative returns except for Energy. The largest negative contributors came from Financials, Materials and Communications. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR slightly negative 0.07% on monthly basis with the 10-year government bond yield increased by 11 bps at 7.14%. Market sentiment deteriorated as IDR slipped back past IDR18,000 per USD and closed at IDR17,870 per USD or depreciated 0.85% MoM, pressured by elevated oil prices and strong domestic demand for the greenback. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22-23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026-2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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30 September 2026

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy : Sharia Money Market
Launch Date : 29 October 2009
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,828.12
Fund Currency : IDR
Risk Level : Low
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 7,417.12
Fund Management Fee : 1.65% per annum
Pricing Frequency : Daily
Benchmark : 100% IDR Deposit Rate Avg. 3-month (Net)
Custodian Bank : Citibank, N.A
Total Unit : 4,057,244.4082

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.33%	1.12%	2.46%	3.16%	3.59%	2.80%	3.63%
Benchmark*	0.15%	0.46%	1.19%	1.57%	1.91%	1.47%	2.75%

*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)

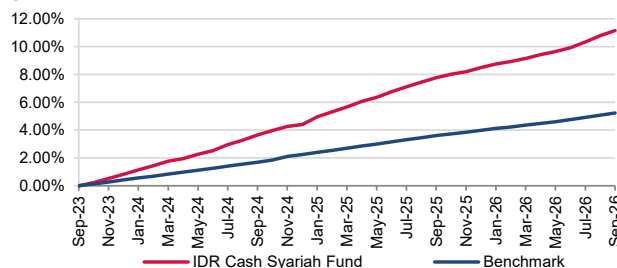
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

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

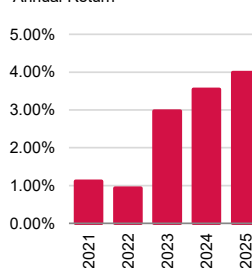
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

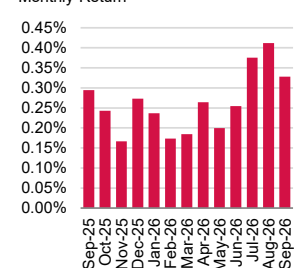


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1Year	47.23%
TD + Cash	52.77%

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 +0.33% in September 2026. Sharia Mudarabah rose to 5.00%-7.25% p.a. Inflation increased by 0.1% to 3.3% in September from 3.2% in the prior month and Rupiah depreciated 0.85% MoM to IDR 17,870 per USD. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22-23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026-2027 inflation target of 2.5% $\pm$ 1% and sustaining economic growth.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instrument
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 235,030.90
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 806.58	Benchmark	: 98% Jakarta Islamic Index 2% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 291,391,070.2155
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR Equity Syariah**	-6.53%	7.92%	-13.42%	-5.91%	-2.71%	-1.37%	-1.31%
Benchmark*	-8.29%	9.21%	-36.04%	-33.22%	-11.88%	-6.32%	-0.54%

*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)

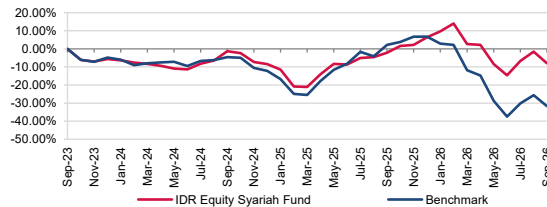
1 Apr 2014 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

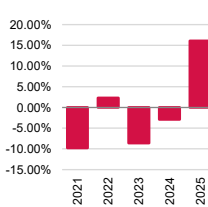
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

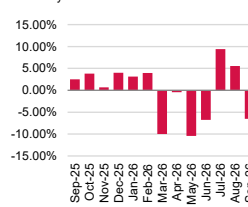


ANNUAL & MONTHLY RETURN

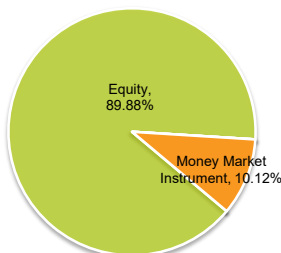
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.95%
Consumer Discretionary	0.00%
Consumer Staples	16.41%
Energy	16.64%
Financials	1.69%
Health Care	2.58%
Industrials	2.93%
Information Technology	0.90%
Materials	34.36%
Real Estate	1.42%
Utilities	0.00%
TD + Cash	10.12%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Dharma Satya Nusantara Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Chandara Pacific Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Charoen Pokphand Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In Sept 2026, IDR Equity Syariah Fund booked -6.53%MoM (net), above the benchmark performance. JCI and JAKISL saw a steep correction -7%MoM and -8.1%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudged up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within JAKISL, all sectors delivered negative returns. The largest negative contributors came from Materials, Communications and Consumer Staples. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. 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.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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30 September 2026

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40%	: Sharia Money Market Instruments
30% - 80%	: IDR Sharia Fixed Income securities and/ or Sharia Fixed Income Mutual Fund(s) adhered with latest regulations
30% - 80%	: Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Balanced	Fund Size (million)	: IDR 92,819.64
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 1,538.51	Benchmark	: 50% Jakarta Islamic Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 60,330,698.2641
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	-3.03%	4.61%	-6.79%	-2.17%	0.27%	1.04%	2.68%
Benchmark*	-4.35%	5.76%	-20.13%	-17.37%	-4.16%	-1.31%	2.33%

*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)

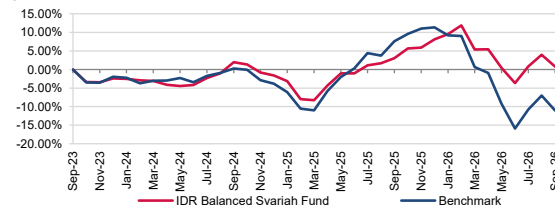
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

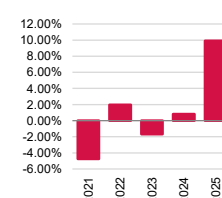
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

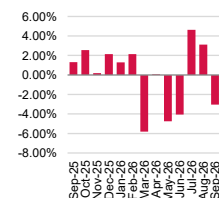


ANNUAL & MONTHLY RETURN

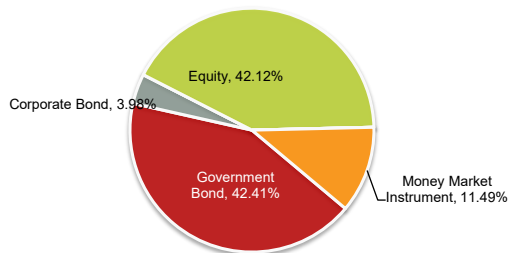
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.78%
Consumer Discretionary	0.36%
Consumer Staples	7.74%
Energy	7.02%
Financials	1.78%
Health Care	0.89%
Industrials	1.95%
Information Technology	0.43%
Materials	14.92%
Real Estate	1.25%
Utilities	0.00%
Communication Services Bond	3.98%
Government Bond	42.41%
TD + Cash	11.49%

TOP HOLDINGS

PBS004	PT Aneka Tambang Persero Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates
PBS005	PT Archi Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS012	PT Arwana Citramulia Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PBS028	PT Bank BTPN Syariah Tbk - Non Affiliates	Sukuk Ijrh Brklngtn I Tower Bersama Inf. II TH25B - Non Affiliates
PBS029	PT Chandra Asri Pacific Tbk - Non Affiliates	Sukuk Negara IFR6
PBS034	PT Cisarua Mountain Dairy Tbk - Non Affiliates	TD Bank Permata Syariah - Non Affiliates
PBSG002	PT Indika Energy Tbk - Non Affiliates	
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2026, IDR Balanced Syariah Fund booked performance of -3.03% mom, above the benchmark performance. JCI and JAKISL saw a steep correction -7%MoM and -8.1%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudged up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within JAKISL, all sectors delivered negative returns. The largest negative contributors came from Materials, Communications and Consumer Staples. IBPA Indonesia Government Sukuk Index Total Return recorded slightly negative return 0.09% on a monthly basis. Market sentiment deteriorated as IDR slipped back past IDR18,000 per USD and closed at IDR17,870 per USD or depreciated 0.85% MoM, pressured by elevated oil prices and strong domestic demand for the greenback. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22-23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026-2027 inflation target of 2.5% $\pm$ 1% and sustaining economic growth.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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30 September 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF
0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 2,942,699.20
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 1,651.61	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	: 1,781,712,828.9477

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-5.23%	6.84%	-16.23%	-14.48%	-4.76%	-2.00%	3.24%
Benchmark*	-6.32%	1.15%	-28.78%	-27.00%	-9.32%	-3.77%	2.76%

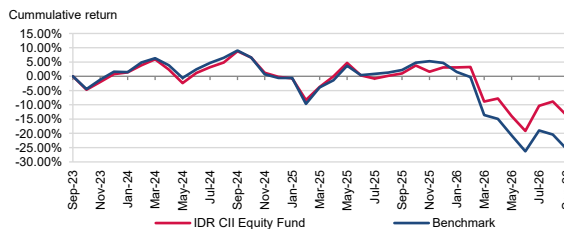
*Current benchmark is effective since 1 Jan 2018

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

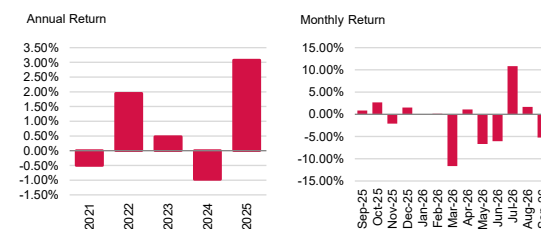
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

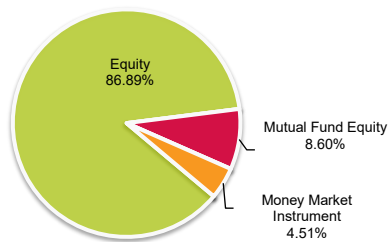
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.46%
Consumer Discretionary	3.20%
Consumer Staples	9.01%
Energy	7.85%
Financials	31.45%
Health Care	3.02%
Industrials	5.34%
Information Technology	0.80%
Materials	12.84%
Real Estate	1.30%
Utilities	0.63%
MF Equity	8.60%
TD + Cash	4.51%

TOP HOLDINGS

HDFC Bank Ltd - Non Affiliates	PT Bank Mandiri Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
ICICI Bank Ltd - Non Affiliates	PT Bank Negara Indonesia Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
IShares Core MSCI China ETF - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
Multi Commodity Exchange India - Non Affiliates	PT BFI Finance Indonesia Tbk - Non Affiliates	PT Wisnilak Inti Makmur Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Bukit Asam Persero Tbk - Non Affiliates	Reliance Industries Ltd - Non Affiliates
PT Anman Mineral Internasional Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Tencent Holding Ltd - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	Zijin Mining Group Co Ltd - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Astra International Tbk - Non Affiliates	PT Sumber Alfaria Trijaya Tbk - Non Affiliates	
PT Bank Central Asia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In September, IDR China India Indonesia Equity Fund recorded -5.23% MoM performance, above the benchmark performance. September was a difficult month across all three markets, and mostly for one shared reason: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest, with the JCI falling 7.0% to 6,071 and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudging up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. China's equities fell 4.6% as foreign investors moved back to the sidelines, unsettled by weaker-than-expected growth, more restrictive property and tax policies, and uncertainty in the AI supply chain. The economy is running on two tracks: exports grew 25% year-on-year in August, driven by semiconductors and display panels, while domestic activity stayed soft enough that third-quarter GDP is expected to slow, and Beijing's response so far has been targeted rather than the broad stimulus investors were hoping for. India's Nifty dropped 6.1% to 22,620 as inflation came back to the fore, with September CPI jumping to 5.5% from 4.8% on food prices up 7.7%. Core inflation is also firming, and with El Niño threatening crops into 2027, the RBI began a hiking cycle in early October that could lift rates by a cumulative 75bp. Higher oil weighs particularly on India as a large energy importer, and its valuation premium over other emerging markets has left little cushion against these pressures.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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30 September 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio aims to provide investor with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX).

TARGET ALLOCATION

0% - 5% : Money Market Instruments
95% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 219,789.47
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 916.67	Benchmark	: 100% IDX80 Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 239,769,713.2302
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**	-6.04%	5.93%	-14.34%	-9.43%	-8.24%	-3.50%	-0.72%
Benchmark*	-7.45%	8.68%	-31.00%	-24.77%	-3.69%	0.33%	2.86%

*Current benchmark is effective from 1 Oct 2025

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

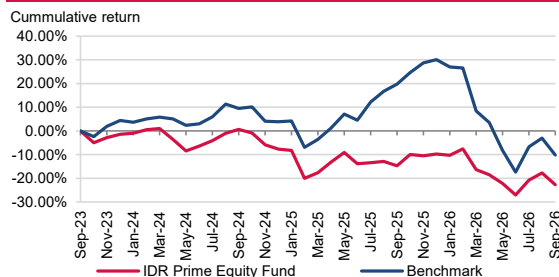
1 Mar 2023 - 30 Sept 2025: 90% Jakarta Composite Index + 10% IDR Deposit Rate Avg. 3-month (Net)

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

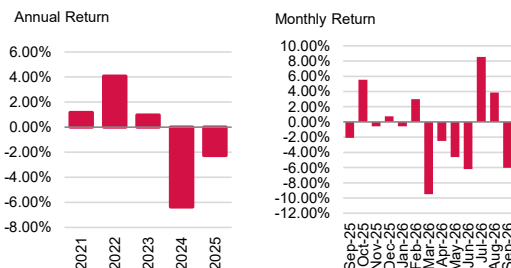
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

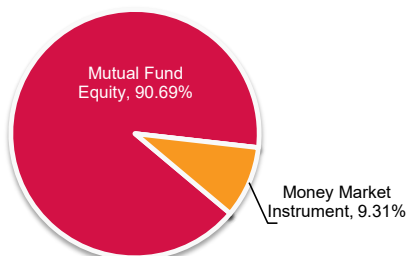
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Batavia Saham Cemerlang MF
- BNP Paribas SRI Kehati Kelas RK1 MF
- TD + Cash

FUND MANAGER COMMENTARY

In September 2026, IDR Prime Equity Fund recorded -6.04% MoM which was above benchmark performance. The index trended lower with JCI/ IDX 80 fell by -6.96%MoM/ -7.6%MoM respectively in September, reversing the back-to-back rebound in July and August. Large-cap banks led the decline with Bank Mandiri was heavily sold by foreigners. Amidst the downward pressure, IDX introduced a significant market microstructure overhaul, with effective 28th September the long standing Rp 50/ share floor price was structurally removed and establishing a new minimum floor price of Rp 1/share to expand trading range and improve price discovery. The JCI downward pressure was further aggravated by new mining rules that restrict IUP and IUPK mining permit holders from hiring subsidiaries/affiliated entities as contractors without formal government approval. Separately, a surge in US yields also drove Rupiah lower (weekend by 0.8%MoM). Foreign investors were recorded with net outflow of Rp10.2tn in September, reversing the net inflow of Rp 1.2Tn in August. Cumulative ytd net foreign selling reaching Rp 81Tn. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investor with an attractive investment return through investment in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

TARGET ALLOCATION

0% - 15% : Money Market Instruments
85% - 100% : IDR Fixed Income mutual fund(s) adhered with latest regulations

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 137,475.35
Launch Date	: 21 October 2014	Fund Management Fee	: 0.60% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,910.32	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 5.10
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 6.11	Total Unit	: 71,964,428.7611
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	-0.41%	1.59%	-1.21%	0.94%	4.21%	3.70%	5.57%
Benchmark*	-0.07%	1.73%	-0.57%	1.65%	5.11%	4.82%	6.71%

*Current benchmark is effective since 1 Mar 2023

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

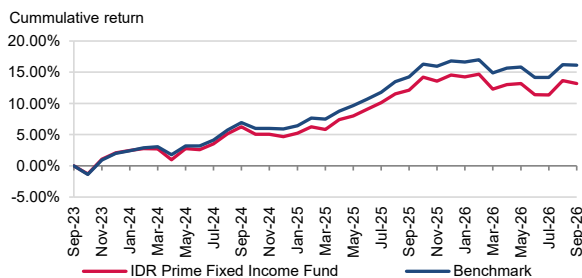
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

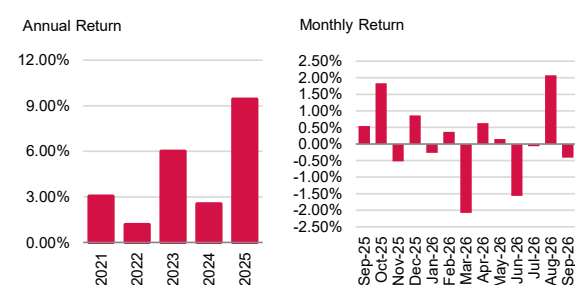
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

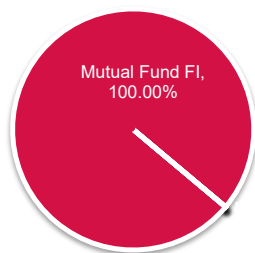
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Ashmore Dana Obligasi Nusantara Kelas B MF
BNP Paribas Prima II Kelas RK1 MF

FUND MANAGER COMMENTARY

The IDR Prime Fixed Income Fund generated a return of -0.41% in September 2026, and the 10-year government bond yield increased 11 bps to 7.14%. Market sentiment deteriorated as IDR slipped back past IDR18,000 per USD and closed at IDR17,870 per USD or depreciated 0.85% MoM, pressured by elevated oil prices and strong domestic demand for the greenback. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22–23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instruments
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 17,016.47
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 819.83	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	: 20,756,045.60

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	-6.03%	7.70%	-12.33%	-6.22%	-3.11%	-1.68%	-1.74%
Benchmark*	-7.82%	6.56%	-32.08%	-25.93%	-1.76%	2.83%	2.47%

*Current benchmark is effective from 1 Mar 2022

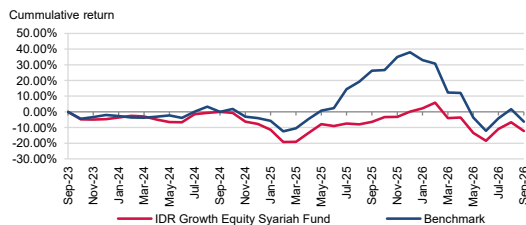
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

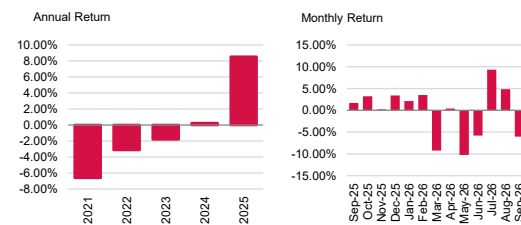
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

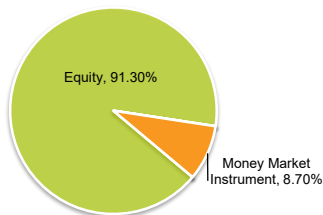
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.47%
Consumer Discretionary	5.14%
Consumer Staples	17.39%
Energy	12.89%
Financials	2.37%
Health Care	5.88%
Industrials	6.89%
Information Technology	1.64%
Materials	25.35%
Real Estate	3.26%
Utilities	0.00%
TD + Cash	8.70%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliate	
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Chandra Asri Pacific Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	
PT Ciputra Development Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates	
PT Indika Energy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2026, IDR Growth Equity Syariah Fund booked -6.03% MoM (net), above the benchmark performance. JCI and ISSI Index saw a steep correction -7%MoM and -7.8%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudged up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within ISSI Index, all sectors delivered negative returns. The largest negative contributors came from Materials, Communications and Energy. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. 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.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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30 September 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40% : Sharia Money Market Instruments
30% - 80% : IDR Sharia Fixed Income securities and/ or
Sharia Fixed Income Mutual Fund(s)
adhered with latest regulations
30% - 80% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy : Sharia Balanced
Launch Date : 10 June 2015
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,173.94
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 20,179.98
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Benchmark : 50% Indonesia Sharia Stock Index
50% Indonesia Gov. Sukuk Index (IGSIX)
Custodian Bank : Citibank, N.A
Total Unit : 17,189,925.9008

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-2.53%	4.56%	-5.63%	-1.20%	0.95%	1.65%	1.43%
Benchmark*	-4.11%	4.36%	-17.88%	-13.08%	1.18%	3.79%	2.53%

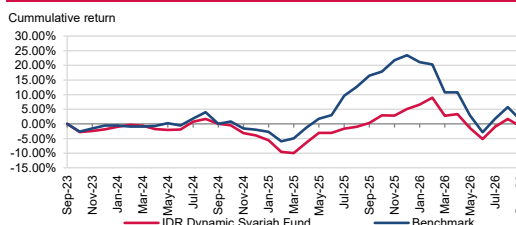
*Current benchmark is effective from 1 Jan 2020

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

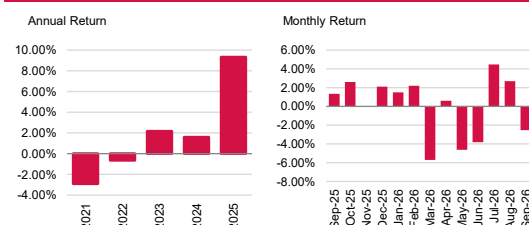
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

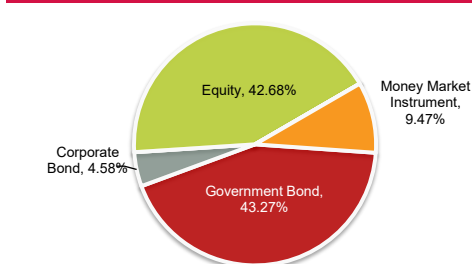
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.00%
Consumer Discretionary	1.93%
Consumer Staples	10.20%
Energy	6.60%
Financials	1.21%
Health Care	2.46%
Industrials	3.14%
Information Technology	1.06%
Materials	11.32%
Real Estate	0.76%
Utilities	0.00%
Communication Services Bond	4.58%
Government Bond	43.27%
TD + Cash	9.47%

TOP HOLDINGS

PBS004	PT Chandra Asri Pacific Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates
PBS012	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PBS028	PT Essa Industries Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS033	PT Indika Energy Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Ultrajaya Milk Ind & Trading Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Ijrh Brklnjtn I Tower Bes. Inf. II TH25B - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	Sukuk Negara IFR6
PT Arwana Citramulia Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Bank BTPN Syariah Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2026, IDR Dynamic Syariah Fund booked performance of -2.53% mom, above the benchmark performance. JCI and ISSI Index saw a steep correction -7%MoM and -7.8%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudging up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within ISSI Index, all sectors delivered negative returns. The largest negative contributors came from Materials, Communications and Energy. IBPA Indonesia Government Sukuk Index Total Return recorded slightly negative return 0.09% on a monthly basis. Market sentiment deteriorated as IDR slipped back past IDR18,000 per USD and closed at IDR17,870 per USD or depreciated 0.85% MoM, pressured by elevated oil prices and strong domestic demand for the greenback. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 22-23 September 2026 RDG meeting, while also keeping the Deposit Facility rate at 4.75% and the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026-2027 inflation target of 2.5% $\pm$ 1% and sustaining economic growth.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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30 September 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 40.12
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.72	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 23,337,915.87
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

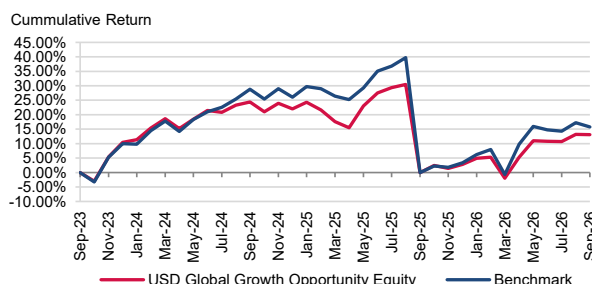
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	-0.10%	2.04%	10.00%	13.07%	14.76%	4.94%	5.56%
Benchmark*	-1.20%	0.88%	12.03%	15.79%	19.67%	9.15%	9.68%

*Current benchmark is effective since 1 Jan 2018

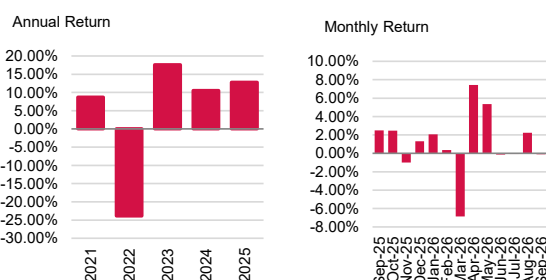
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

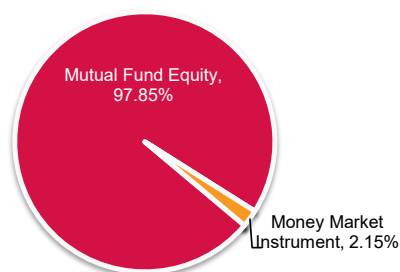
LAST 3 YEARS CUMULATIVE RETURN



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 September 2026, USD Global Growth Opportunity Equity Fund booked -0.10% MoM which was above benchmark performance. Last month, Global market fell by -1.2%MoM. Japan equities led while India lagged. Markets were driven by the surge in bond yields, the Fed's first hike in over three years and elevated energy prices from the Middle East war. Resilient earnings and AI enthusiasm limited the damage. China market declined by -4.5%MoM. Market was driven by Fed rate hike, stronger Dollar, and higher global yields as well as rising Middle East risk. Chinese tech stocks were volatile. Retail sales in China grew at a modest pace, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices moved back to modest expansionary territory in September 2026 from contractionary territory the previous month. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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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 1.55
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.7199	Benchmark	: 98% MXID Index (In USD Term) + 2% Avg. 3-month USD Time Deposit (Net)
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 2,152,727.7455
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	-7.19%	8.92%	-22.10%	-16.39%	-11.71%	-4.46%	-3.42%
Benchmark*	-7.56%	2.25%	-39.80%	-37.70%	-20.85%	-11.25%	-7.14%

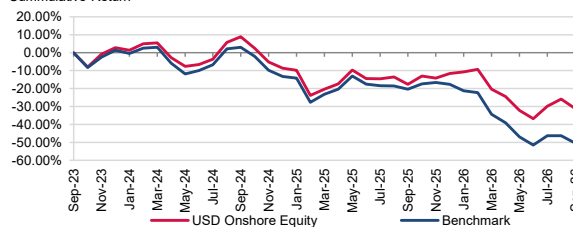
*Current benchmark is effective since inception

*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

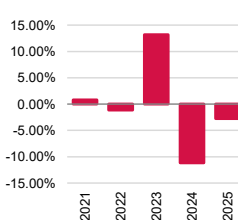
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

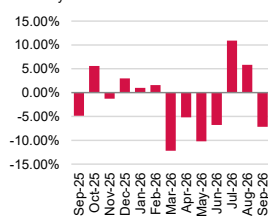


ANNUAL & MONTHLY RETURN

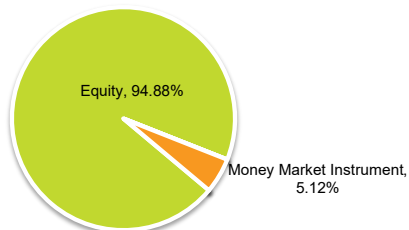
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.06%
Consumer Discretionary	0.00%
Consumer Staples	5.42%
Energy	6.21%
Financials	55.21%
Health Care	0.92%
Industrials	5.44%
Information Technology	1.11%
Materials	12.20%
Real Estate	1.31%
TD + Cash	5.12%

TOP HOLDINGS

PT Amman Mineral Internasional Tbk - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero 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	

FUND MANAGER COMMENTARY

In September 2026, USD Onshore Equity Fund booked -7.19%MoM, above the benchmark performance. JCI and MXID saw a steep correction -7%MoM and -6.9%MoM respectively in September. Markets sold off mainly on global macro pressure: US 10-year real yields sat at multi-decade highs, Fed cuts look unlikely before 2028, and oil stayed elevated with the Strait of Hormuz constrained for a seventh month, pushing central banks across Asia toward tightening. Indonesia was hit hardest and most of the losses coming in the final week as the rupiah weakened to around 17,875 per dollar. Domestic fundamentals held up better than prices suggest, with growth forecasts nudged up to 5.1% on firmer domestic demand and retail sales stabilizing under targeted stimulus. The market's attention, however, was on November's MSCI decision on whether Indonesia stays an emerging market. Shareholder transparency has improved measurably, but evidence that coordinated trading has declined remains mixed, so the debate has shifted from reform announcements to proof of consistent enforcement, with October's shareholding-concentration review as the next test. Foreign investors recorded net outflow of Rp10.2tn, in Sept-26, reversing a net inflow of Rp1.6tn in Jul-26 and Rp1.2tn in Aug-26. Within MXID, all sectors delivered negative returns except for Energy. The largest negative contributors came from Financials, Materials and Communications. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. 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.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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30 September 2026

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with an attractive long term investment growth rates in USD through investment in offshore listed equity securities which focus on global developed markets.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Global Equity

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 20.55
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.9588	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 10,493,287.6755
Managed By	: PT. BNP Paribas Asset Management (since January 10 th , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	0.25%	1.17%	6.81%	12.14%	16.86%	8.61%	8.04%
Benchmark*	0.44%	1.17%	13.57%	18.29%	19.86%	9.62%	10.13%

*Current benchmark is effective since 10 January 2023 onwards

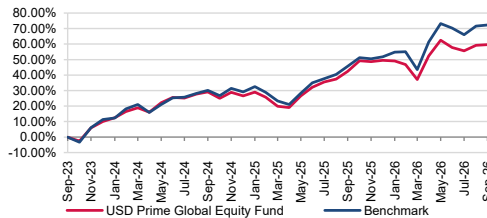
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

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

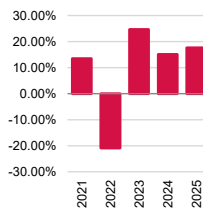
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

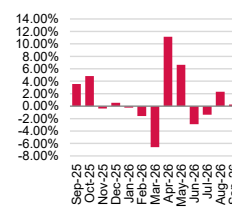


ANNUAL & MONTHLY RETURN

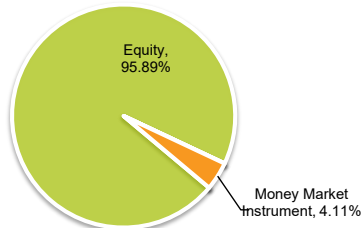
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.79%
Consumer Discretionary	10.06%
Consumer Staples	3.51%
Energy	1.76%
Financials	2.67%
Health Care	10.07%
Industrials	9.96%
Information Technology	45.71%
Materials	5.34%
TD + Cash	4.11%

TOP HOLDINGS

Adidas AG NPV - Non Affiliates	Hitachi Ltd - Non Affiliates	Shin Etsu Chemical Co Ltd - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Home Depot Inc. - Non Affiliates	Terumo Corp - Non Affiliates
Alphabet Inc - Non Affiliates	Intuitive Surgical Inc - Non Affiliates	TJX Companies Inc - Non Affiliates
Amazon.com - Non Affiliates	Linde Plc - Non Affiliates	Trane Technologies Plc - Non Affiliates
Antofagasta Plc - Non Affiliates	L'oreal - Non Affiliates	Union Pacific Corp - Non Affiliates
Apple Inc - Non Affiliates	Micron Technology Inc - Non Affiliates	Vertex Pharmaceuticals Inc - Non Affiliates
Applied Materials Inc - Non Affiliates	Microsoft Corp - Non Affiliates	Visa Inc - Non Affiliates
ASML Holding NV - Non Affiliates	Murata Manufacturing Co Ltd - Non Affiliates	Walmart Inc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Neurocrine Biosciences Inc - Non Affiliates	
Broadcom Inc. - Non Affiliates	Nvidia Corp - Non Affiliates	
Danaher Corp - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates	
Eli Lilly & Co - Non Affiliates	Parker Hannifin Corp - Non Affiliates	
Exxon Mobil Corp - Non Affiliates	Procter & Gamble Co - Non Affiliates	
GE Vernova LLC - Non Affiliates	Schneider Electric SE - Non Affiliates	
Gilead Sciences Inc - Non Affiliates	Seagate Technology Holdings - Non Affiliates	

FUND MANAGER COMMENTARY

In September 2026, USD Prime Global Equity Fund booked +0.25% MoM which was below benchmark performance. Last month, Global market fell by -1.2%MoM. Japan equities led while India lagged. Markets were driven by the surge in bond yields, the Fed's first hike in over three years and elevated energy prices from the Middle East war. Resilient earnings and AI enthusiasm limited the damage. China market declined by -4.5%MoM. Market was driven by Fed rate hike, stronger Dollar, and higher global yields as well as rising Middle East risk. Chinese tech stocks were volatile. Retail sales in China grew at a modest pace, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices moved back to modest expansionary territory in September 2026 from contractionary territory the previous month. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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30 September 2026

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 5% : Money Market Instruments
95% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 23.74
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.4464	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 16,410,671.5570
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

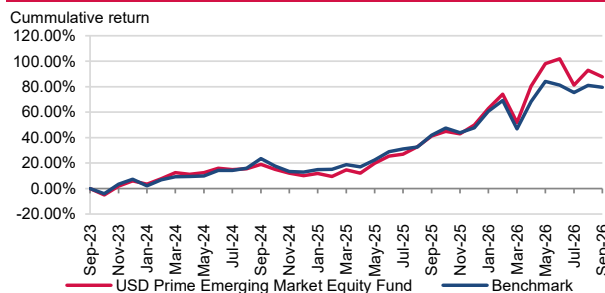
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-2.74%	-7.07%	25.19%	32.89%	23.34%	4.56%	4.33%
Benchmark*	-0.73%	-0.89%	21.64%	26.56%	21.54%	6.70%	4.17%

*Current benchmark is effective since inception

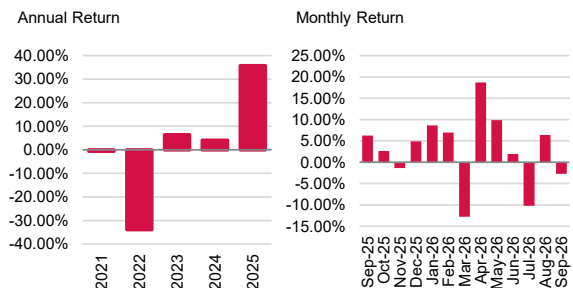
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

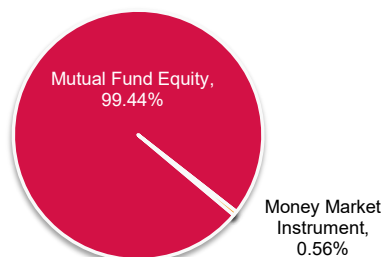
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In September 2026, USD Prime Emerging Market Equity Fund booked -2.74% MoM which was below benchmark performance. Last month, Global market fell by -1.2%MoM. Japan equities led while India lagged. Markets were driven by the surge in bond yields, the Fed's first hike in over three years and elevated energy prices from the Middle East war. Resilient earnings and AI enthusiasm limited the damage. China market declined by -4.5%MoM. Market was driven by Fed rate hike, stronger Dollar, and higher global yields as well as rising Middle East risk. Chinese tech stocks were volatile. Retail sales in China grew at a modest pace, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices moved back to modest expansionary territory in September 2026 from contractionary territory the previous month. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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30 September 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 164,796.39
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 827.35	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 199,184,993.2764
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**	-7.04%	6.72%	-15.66%	-11.36%	-6.98%	-2.58%	-2.36%
Benchmark*	-7.85%	8.14%	-30.19%	-26.62%	-10.47%	-4.62%	-1.95%

*Current benchmark is effective from 22 May 2023

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

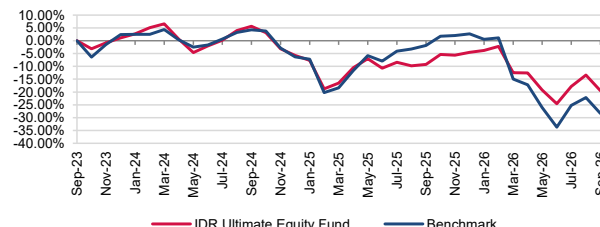
Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

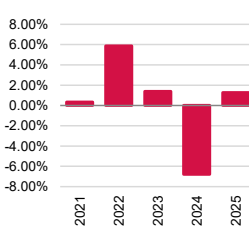
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

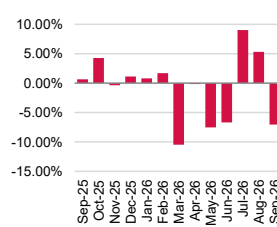


ANNUAL & MONTHLY RETURN

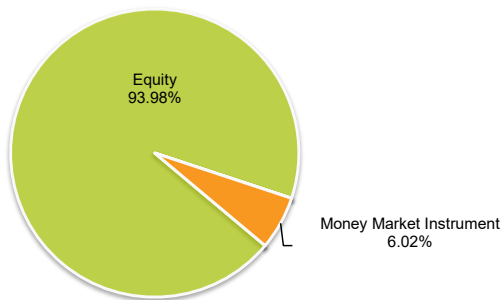
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	11.34%
Consumer Discretionary	0.88%
Consumer Staples	18.85%
Energy	4.95%
Financials	29.49%
Health Care	3.57%
Industrials	3.75%
Information Technology	0.83%
Materials	18.00%
Real Estate	2.32%
Utilities	0.00%
TD + Cash	6.02%

TOP HOLDINGS

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

FUND MANAGER COMMENTARY

In the month of September, IDR Ultimate Equity Fund recorded -7.04% MoM performance, above the benchmark performance. Indonesian equities had a difficult month, The JCI and IDX 80 fell >7.0%, the rupiah weakened to around 17,875 per dollar, and foreign investors sold a net Rp3.15tn in the final full week of the month alone, taking year-to-date outflows to roughly Rp77tn. The selling fell hardest on the large domestic sectors most widely held by foreign investors. Banks and consumer staples fell high single digits, while telecoms and property posted double-digit declines, the latter as markets began pricing in tighter policy from Bank Indonesia. Stocks with concentrated ownership also came under pressure ahead of November's MSCI market-status decision. Commodities were the main exception: coal names rallied with a roughly 11% rise in coal prices, while gold and nickel miners fell alongside their metals. With growth forecasts nudged up to 5.1% and retail sales stabilising, the sell-off was driven more by flows, rates and MSCI uncertainty than by any deterioration in earnings.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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30 September 2026

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Balanced

FUND INFORMATION

Investment Strategy : Balanced
Launch Date : 30 January 2019
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.1944
Fund Currency : USD
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

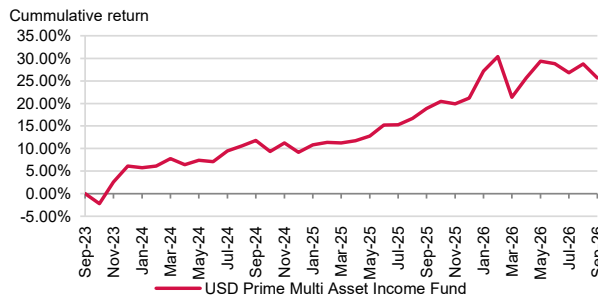
Fund Size (million) : USD 1.87
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Custodian Bank : Citibank, N.A
Total Unit : 1,562,285.5670

FUND PERFORMANCE

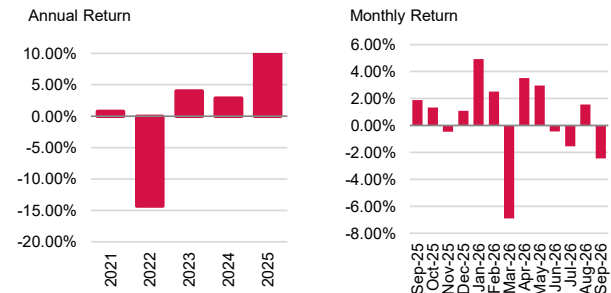
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-2.45%	-2.46%	3.63%	5.67%	7.90%	0.97%	2.34%

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

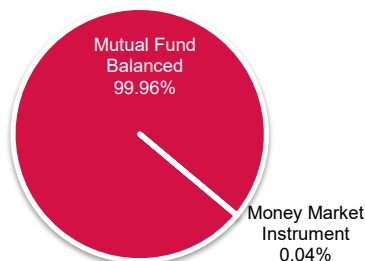
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In September 2026, the fund generated -2.45% mom. Last month, Global market fell by -1.2% MoM. Japan equities led while India lagged. Markets were driven by the surge in bond yields, the Fed's first hike in over three years and elevated energy prices from the Middle East war. Resilient earnings and AI enthusiasm limited the damage. China market declined by -4.5% MoM. Market was driven by Fed rate hike, stronger Dollar, and higher global yields as well as rising Middle East risk. Chinese tech stocks were volatile. Retail sales in China grew at a modest pace, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices moved back to modest expansionary territory in September 2026 from contractionary territory the previous month. Global bonds had their worst month in years. Yields across the globe rise and across tenure touched highest points since financial crisis. US 10-year yield was the highest since 2007, and the UK 10-year yield was the highest since 2008. Both US high yield credit spread, and investment grade credit spread widened. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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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 1.4524
Fund Currency : USD
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 12.83
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 100% MSCI Golden Dragon Index
Custodian Bank : Citibank, N.A
Total Unit : 8,834,991.4203

FUND PERFORMANCE

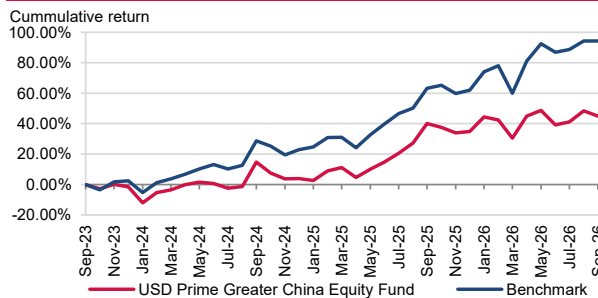
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-2.29%	4.23%	7.48%	3.57%	13.18%	0.18%	5.33%
Benchmark*	-0.01%	3.95%	19.96%	18.97%	25.23%	6.67%	7.57%

*Current benchmark is effective since inception

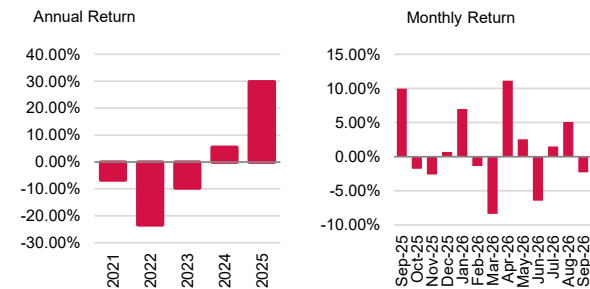
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

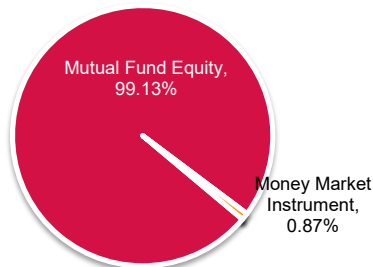
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In September 2026, USD Prime Greater China Equity Fund booked -2.29% MoM which was below benchmark performance. Last month, Global market fell by -1.2%MoM. Japan equities led while India lagged. Markets were driven by the surge in bond yields, the Fed's first hike in over three years and elevated energy prices from the Middle East war. Resilient earnings and AI enthusiasm limited the damage. China market declined by -4.5%MoM. Market was driven by Fed rate hike, stronger Dollar, and higher global yields as well as rising Middle East risk. Chinese tech stocks were volatile. Retail sales in China grew at a modest pace, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices moved back to modest expansionary territory in September 2026 from contractionary territory the previous month. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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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 1.76
Launch Date	: 31 March 2021	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.3677	Benchmark	: 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 1,288,761.3404
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

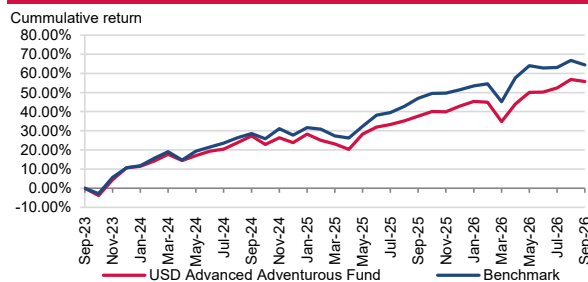
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	-0.68%	3.68%	9.00%	13.12%	15.91%	6.00%	5.86%
Benchmark*	-1.40%	1.00%	8.56%	11.93%	18.02%	9.02%	9.35%

*Current benchmark is effective since inception

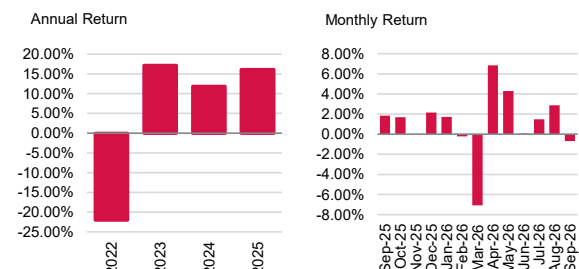
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

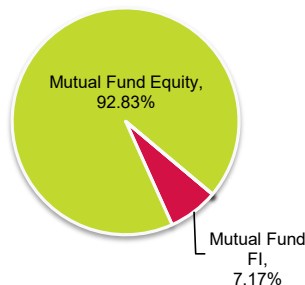
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	92.83%
MF Fixed Income	7.17%

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 September 2026, the fund generated -0.68% mom. Last month, Global market fell by -1.2% MoM. Japan equities led while India lagged. Markets were driven by the surge in bond yields, the Fed's first hike in over three years and elevated energy prices from the Middle East war. Resilient earnings and AI enthusiasm limited the damage. China market declined by -4.5% MoM. Market was driven by Fed rate hike, stronger Dollar, and higher global yields as well as rising Middle East risk. Chinese tech stocks were volatile. Retail sales in China grew at a modest pace, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices moved back to modest expansionary territory in September 2026 from contractionary territory the previous month. Global bonds had their worst month in years. Yields across the globe rise and across tenure touched highest points since financial crisis. US 10-year yield was the highest since 2007, and the UK 10-year yield was the highest since 2008. Both US high yield credit spread, and investment grade credit spread widened. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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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 1.1974	Benchmark	: 60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 724,326.6698
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

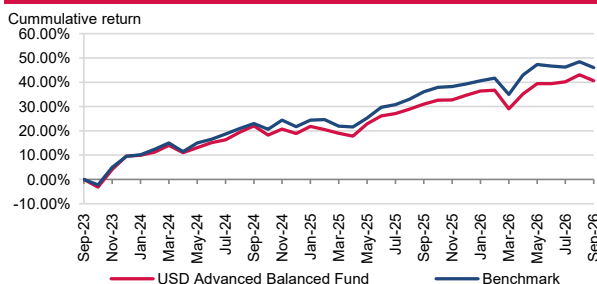
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	-1.68%	0.86%	4.46%	7.42%	12.04%	3.36%	3.39%
Benchmark*	-1.65%	-0.45%	4.83%	7.27%	13.43%	5.85%	5.73%

*Current benchmark is effective since inception

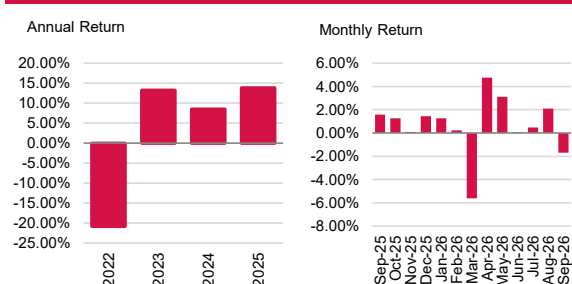
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

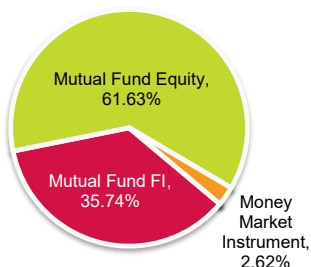
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	61.63%
MF Fixed Income	35.74%
TD + Cash	2.62%

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 September 2026, the fund generated -1.68% mom. Last month, Global market fell by -1.2% MoM. Japan equities led while India lagged. Markets were driven by the surge in bond yields, the Fed's first hike in over three years and elevated energy prices from the Middle East war. Resilient earnings and AI enthusiasm limited the damage. China market declined by -4.5% MoM. Market was driven by Fed rate hike, stronger Dollar, and higher global yields as well as rising Middle East risk. Chinese tech stocks were volatile. Retail sales in China grew at a modest pace, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices moved back to modest expansionary territory in September 2026 from contractionary territory the previous month. Global bonds had their worst month in years. Yields across the globe rise and across tenure touched highest points since financial crisis. US 10-year yield was the highest since 2007, and the UK 10-year yield was the highest since 2008. Both US high yield credit spread, and investment grade credit spread widened. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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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 0.50
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0098	Benchmark	: 30% MSCI World Total Return Index + 70% Bloomberg Barclays Global Agg. TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 500,000.0000
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

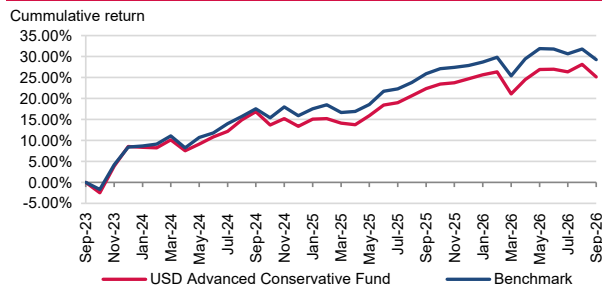
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	-2.32%	-1.44%	0.37%	2.29%	7.77%	0.65%	0.19%
Benchmark*	-1.91%	-1.90%	1.12%	2.69%	8.93%	2.67%	2.18%

*Current benchmark is effective since inception

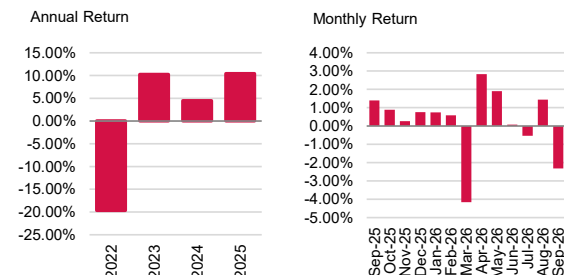
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

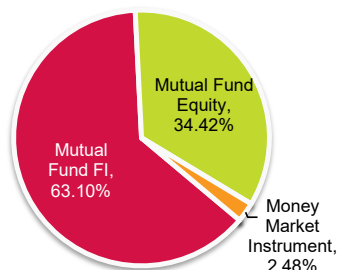
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	34.42%
MF Fixed Income	63.10%
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 September 2026, the fund generated -2.32% mom. Last month, Global market fell by -1.2% MoM. Japan equities led while India lagged. Markets were driven by the surge in bond yields, the Fed's first hike in over three years and elevated energy prices from the Middle East war. Resilient earnings and AI enthusiasm limited the damage. China market declined by -4.5% MoM. Market was driven by Fed rate hike, stronger Dollar, and higher global yields as well as rising Middle East risk. Chinese tech stocks were volatile. Retail sales in China grew at a modest pace, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices moved back to modest expansionary territory in September 2026 from contractionary territory the previous month. Global bonds had their worst month in years. Yields across the globe rise and across tenure touched highest points since financial crisis. US 10-year yield was the highest since 2007, and the UK 10-year yield was the highest since 2008. Both US high yield credit spread, and investment grade credit spread widened. We are moderately constructive on the outlook for risk assets over the medium term.

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