



FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

31 January 2025

PT AIA FINANCIAL

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

INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: Sharia Balanced	Fund Size (million)	: IDR 28,662.89
Launch Date	: 10 June 2015	Fund Management Fee	: 1.85% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,118.05	Benchmark	: 50% Indonesia Sharia Stock Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 25,636,462.9072
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-1.74%	-5.11%	-1.74%	-1.05%	0.50%	0.42%	1.16%
Benchmark*	-0.73%	-4.01%	-0.73%	1.44%	4.41%	3.70%	2.70%

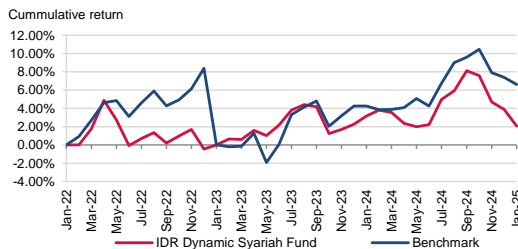
*Current benchmark is effective from 1 Jan 2020

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

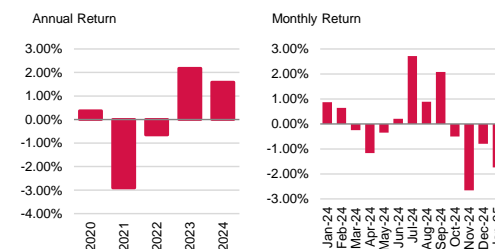
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

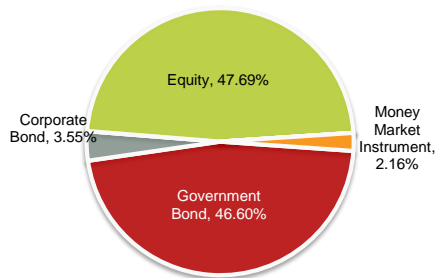
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.68%
Consumer Discretionary	5.91%
Consumer Staples	10.46%
Energy	4.06%
Financials	2.81%
Health Care	2.63%
Industrials	5.60%
Information Technology	1.18%
Materials	6.12%
Real Estate	2.57%
Utilities	0.68%
Communication Services (Bond)	3.55%
Government Bond	46.60%
TD + Cash	2.16%

TOP HOLDINGS

Arwana Citramulia - Non Affiliates	Japfa Comfeed Indonesia - Non Affiliates	PBS033
Astra International - Non Affiliates	MAP Aktif Adiperkasa - Non Affiliates	Sukuk Ijarah Brklnjt III XL Axiata I TH22B - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Mastersystem Infotama - Non Affiliates	Sukuk Negara IFR6
Chandra Asri Pacific - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Ciputra Development - Non Affiliates	Pakuwon Jati - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	PBS004	
Indofood CBP Sukses Makmur - Non Affiliates	PBS012	
Indofood Sukses Makmur - Non Affiliates	PBS028	
Indosat - Non Affiliates	PBS030	

FUND MANAGER COMMENTARY

In January 2025, IDR Dynamic Syariah Fund booked performance of -1.74% mom, below the benchmark performance. While global equity market was generally positive, Indonesia equity market was mixed with syariah equity indexes (ISSI & JII) and some conventional equity indexes (IDX80 & LQ45 index) booked negative return while MSCI Indonesia & JCI was slightly positive. Materials were the largest negative contributor in Indonesia equity market in January 2025. Foreign investors continued their selling spree in January 2025 as they recorded another net outflow amounting to -Rp3.7tn. Indonesia Government Sukuk Index Total Return recorded positive by 0.62% on a monthly basis. Market sentiment came from IDR depreciation by -1.23% to Rp 16,300/USD despite foreign fund inflow to bond market of IDR4.6 trillion.

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