



FUND FACT SHEET

USD ADVANCED BALANCED 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 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 0.71
Launch Date	: 05 May 2021	Fund Management Fee	: 1.25% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.0366	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	: 684,519.5512
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

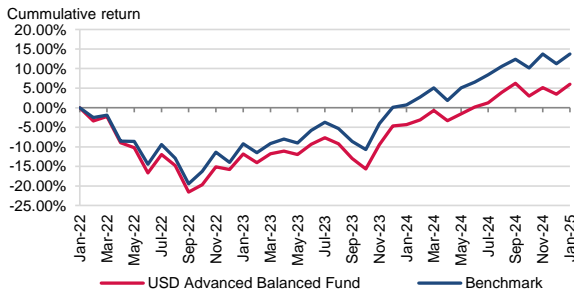
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	2.46%	2.95%	2.46%	10.78%	1.96%	0.00%	0.97%
Benchmark*	2.25%	3.22%	2.25%	12.94%	4.38%	0.00%	3.86%

*Current benchmark is effective since inception

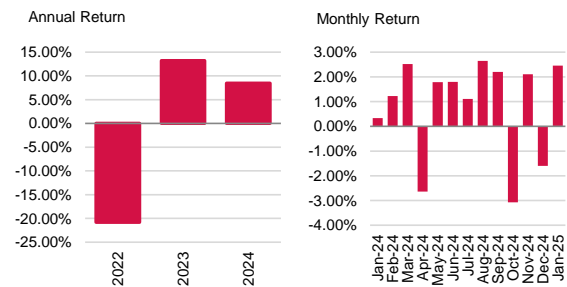
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

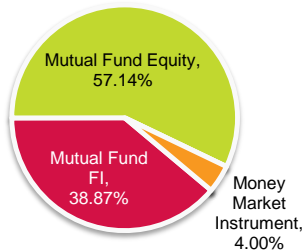
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	57.14%
MF Fixed Income	38.87%
TD + Cash	4.00%

TOP HOLDINGS

- AIA Diversified Fixed Income MF
- AIA Global Multi Factor Equity MF
- AIA Global Quality Growth MF
- AIA Global Select Equity MF
- AIA New Multinationals MF

FUND MANAGER COMMENTARY

In January 2025, USD Adventurous Balanced Fund booked positive performance of +2.46% mom and in line with the benchmark. Global equity market rose moderately in January 2025 starting on a positive note. For the month ending January 2025, Communication Services, Health Care, and Financials led while Information Technology, Consumer Staples and Utilities lagged. The fixed income markets rose in January 2025. US Treasuries, Investment Grade and High Yield indices were all up in January 2025. After a significant spike in December 2024, US 10-year yield dipped in January 2025. High yield credit spreads compressed in January 2025 while the move in investment grade credit spreads was much more muted. The outlook for equities over the medium term remains constructive. On the fundamentals front, the US economy remains resilient with steady job growth, rising wages and positive consumer sentiment. Analysts are also projecting double-digit earnings growth for US companies in 2025. The investment strategy for Elite Funds is to navigate 2025 with a diversified portfolio, relying on different sectors and regions that have different return drivers, rather than a small number of stocks.

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