



## FUND FACT SHEET

## USD ADVANCED CONSERVATIVE FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

27 March 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  
50% - 90% : Mutual Funds - Fixed Income  
10% - 50% : Mutual Funds - Equity

## FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: USD 0.53
Launch Date	: 30 August 2021	Fund Management Fee	: 1.05% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.9208	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	: 579,248.9529
Managed By	: PT. AIA FINANCIAL		

## FUND PERFORMANCE

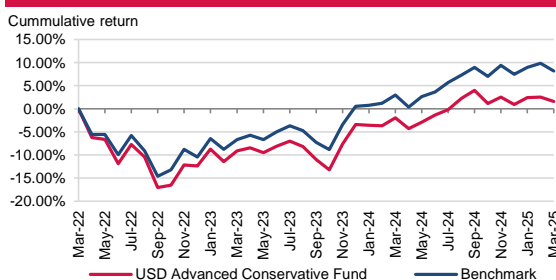
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	-0.94%	1.08%	1.08%	3.62%	0.53%	0.00%	-2.28%
Benchmark*	-1.53%	0.64%	0.64%	6.69%	2.66%	0.00%	0.16%

\*Current benchmark is effective since inception

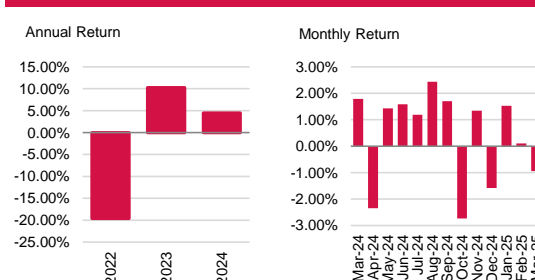
\*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

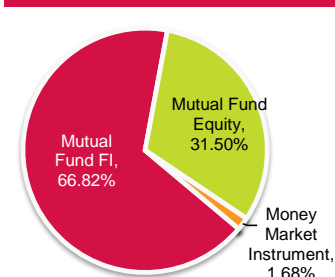
## LAST 3 YEAR CUMULATIVE RETURN



## ANNUAL &amp; MONTHLY RETURN



## ASSET ALLOCATION



## SECTOR ALLOCATION

MF Equity	31.50%
MF Fixed Income	66.82%
TD + Cash	1.68%

## 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 March 2025, USD Adventurous Conservative Fund booked negative performance of -0.94% mom, above the benchmark by 51 bps. Global equities dipped again in March 2025 for the second consecutive month and ended 1Q 2025 in negative territory. For March 2025, across the major geographic regions in USD terms, India equities led, while US equities lagged. On the US macro front, a concerning mix of stuttering growth and rising inflation is fueling fears of stagflation. The fixed income markets rose in March 2025 for the second consecutive month. US Treasuries, Investment Grade and High Yield indices were all up in March 2025. Markets could remain volatile as market participants are assessing whether a new world order has been established, where the previous regime of globalization and free trade has been abruptly displaced by a regime where countries erect trade barriers and protectionism takes precedence. Over the short term, we remain vigilant and stay on the sidelines. This is because going into the sharp sell-off, risk taking of the Elite Funds has already been brought down and our assessment is that technical conditions remain challenged, sentiment remain depressed and thus volatility is likely to remain elevated. Equities are arguably on sale at the point of writing and the investment team is actively looking for better entry points. A rebound in risk assets could be catalyzed by policy response as past stress episodes typically see policy makers inject liquidity into the financial system. The key is to stick to a disciplined investment process, carefully weigh medium term upsides returns versus downside risks and not be whipsawed by the volatile market environment.

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