



FUND FACT SHEET

IDR BALANCED FUND

PT. AIA FINANCIAL registered and supervised by the Financial Services Authority

31 March 2021

INVESTMENT MANAGER

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that registered and supervised by the Indonesian Financial Services Authority. AIA in Indonesia is a subsidiary of the AIA Group. With experienced personnel, AIA's Investment team manages the investments of all existing funds in accordance with its investment objectives and risk profile. 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 an optimum return with moderate to high risk tolerance through investments in IDR fixed income instruments and listed equity with diversified level of risk.

TARGET ALLOCATION

0% - 40% : Money Market Instruments
 30% - 80% : IDR Fixed Income securities and/ or Fixed Income Mutual Fund(s) incl. ETF
 30% - 80% : Equities listed in IDX and/ or Equity Mutual Fund(s) incl. ETF

FUND INFORMATION

Launch Date	: 15 August 2008	Fund Size (million)	: IDR 254,129.07
Launch Price	: IDR 1,000.00	Fund Management Fee	: 1.65% per annum
Unit Price (NAV)	: IDR 2,031.14	Pricing Frequency	: Daily
Risk Level	: Moderate to High	Benchmark	: 50% MSCI Indonesia DTR Net 50% Bloomberg Barclays EM Local Currency: Indonesia Total Return Index Unhedged IDR

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-2.99%	-4.61%	-4.61%	15.90%	0.35%	3.07%	5.77%
Benchmark*	-2.47%	-3.84%	-3.84%	18.56%	1.66%	5.19%	4.32%

*Current benchmark is effective from 1 Jan 2021

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 Currency Govt Bond TR (Net)

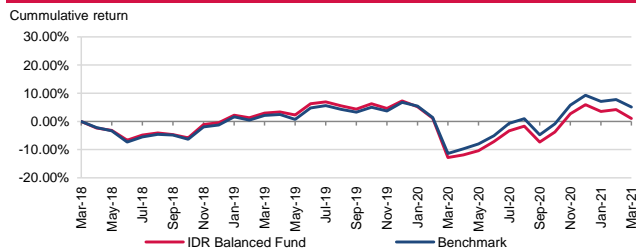
1 Mar 2013 to 30 Jun 2015: 50.0% Jakarta Composite Index (Total Return) + 50.0% Indonesia Deposit Rate Avg 3M IDR (Net)

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

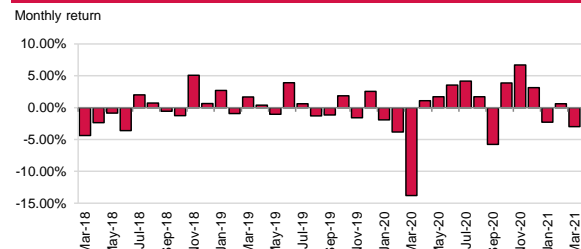
Since Inception to 28 Feb 2010: 60% Jakarta Composite Index (Total Index) + 40% Customized HSBC Indonesia Local Currency Govt Bond TR (Net)

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

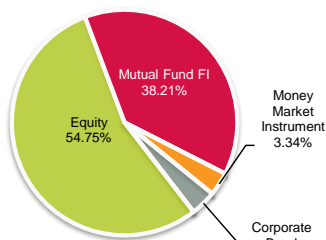
LAST 3 YEARS CUMULATIVE RETURN



LAST 3 YEARS MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.86%
Consumer Discretionary	4.13%
Consumer Staples	7.10%
Energy	2.25%
Financials	25.77%
Health Care	1.09%
Industrials	0.28%
Information Technology	0.22%
Materials	5.07%
Real Estate	0.64%
Utilities	0.34%
Industrials Bond	1.27%
Communication Services Bond	2.02%
Financials Bond	0.41%
MF Fixed Income	38.21%
TD + Cash	3.34%

TOP HOLDINGS

Government Bond FR0042	
Government Bond FR0078	
Government Bond FR0080	
Government Bond FR0082	
Government Bond FR0087	
PT Astra International Tbk	
PT Bank Central Asia Tbk	
PT Bank Mandiri Tbk	
PT Bank Rakyat Indonesia Tbk	
PT Telekomunikasi Indonesia Tbk	

FUND MANAGER COMMENTARY

In March 2021, the IDR Balanced Fund booked performance of -2.99%. In last month, global market performed in mixed direction with the backdrop of strong US economic recovery expectation and, consequently, rising US Treasury yield that led to generally positive performance for developed market, against policy normalization in China and weakened emerging market currency that led to generally negative performance for emerging market, including Indonesia. In bond market, Bloomberg Indonesia Local Sovereign Index went down by -0.19% on monthly basis as selling pressure on increasing US Treasury yields has eased after US Fed's supportive statement during FOMC meeting. On the other hand, despite Indonesia released February's USD 2 billion trade surplus data, IDR has depreciated by 2.0% on monthly basis to IDR14,535 against USD in March 2021. On the monetary side, Bank Indonesia maintained the 7-day reverse repo rate at 3.5% in March 2021.

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