



## FUND FACT SHEET

# IDR BALANCED SYARIAH FUND

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

31 January 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 a sharia 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% : Sharia Money Market Instruments  
 30% - 80% : IDR Sharia Fixed Income securities and/ or Sharia Fixed Income Mutual Fund(s) incl. ETF  
 30% - 80% : Equities listed in Sharia Securities List and/ or Sharia Mutual Fund(s) incl. ETF

### FUND INFORMATION

Launch Date : 25 June 2010  
 Launch Price : IDR 1,000.00  
 Unit Price (NAV) : IDR 1,521.86  
 Risk Level : Moderate to High

Fund Size (million) : IDR 1,209,457.86  
 Fund Management Fee : 1.85% per annum  
 Pricing Frequency : Daily  
 Benchmark : 50% Jakarta Islamic Index  
 50% Indonesia Government Sukuk Index (IGSIX)

### FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	-2.42%	6.66%	-2.42%	-2.10%	-3.21%	2.68%	4.04%
Benchmark*	-2.40%	6.74%	-2.40%	3.09%	-0.54%	3.00%	4.43%

\*Current benchmark is effective from 1 Jan 2020

1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

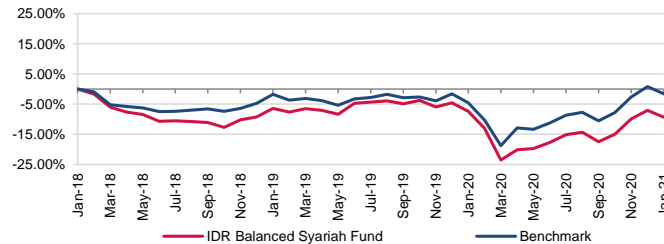
10 Dec 2010 to 28 Feb 2013: 50% Jakarta Islamic Index (Total Return) + 50% SBI Syariah (net)

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

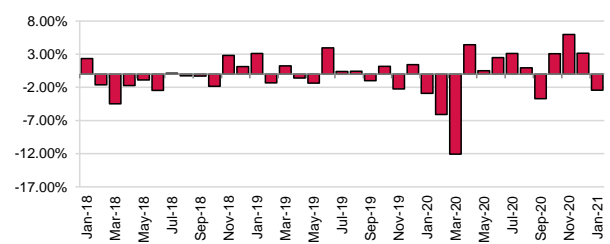
### LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

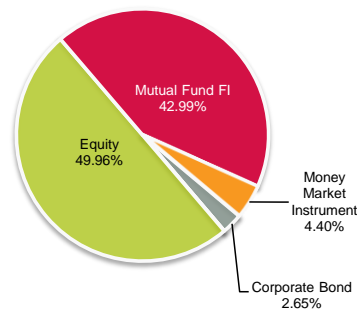


### LAST 3 YEARS MONTHLY RETURN

Monthly return



### ASSET ALLOCATION



### SECTOR ALLOCATION

Communication Services	10.54%
Consumer Staples	12.61%
Energy	4.44%
Financials	0.94%
Health Care	1.93%
Industrials	0.74%
Materials	16.80%
Real Estate	1.08%
Utilities	0.54%
Information Technology	0.34%
Industrials Bond	2.65%
MF Fixed Income	42.99%
Bond < 1 Year	0.50%
TD + Cash	3.89%

### TOP HOLDINGS

Angkasa Pura I 2026 Bond	10.54%
PT Chandra Asri Petrochemical Tbk	12.61%
PT Indofood CBP Sukses Makmur Tbk	4.44%
PT Telekomunikasi Indonesia Tbk	0.94%
PT Unilever Indonesia Tbk	1.93%
SBSN Seri PBS005	0.74%
SBSN Seri PBS011	16.80%
SBSN Seri PBS012	1.08%
SBSN Seri PBS019	0.54%
SBSN Seri PBS021	0.34%

### FUND MANAGER COMMENTARY

In January 2021, IDR Balanced Syariah Fund booked performance of -2.42%. In last month, global equity market saw a mixed performance in which most markets rallied in the first half of the month driven by blue sweep on US Senate election and the early phase of vaccination in several countries. However, in the later half of the month, market was corrected due to increasing concern on the new Covid19 variants. Domestic market also followed the same pattern with the addition of amplification from the usage of leverage by retail investors and the subsequent unwinding of those leverage. In bond market, IBPA Government Sukuk Index (IGSIX) went down by -0.20% on monthly basis. The negative sentiment in bond market was triggered by the US Treasury weakening. Meanwhile, Indonesia inflation in December 2020 increased to 1.68% YoY from 1.59% YoY in previous month, which brought the 2020 inflation below the lower bound of government target at 2% YoY. Thus, the central bank maintained the 7-day reverse repo rate at 3.75% to support the economy.

**DISCLAIMER:** IDR Balanced 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.