



FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 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 shall be managed to provide investor an attractive investment return through strategic and selective investments in US dollar denominated fixed income instruments with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Fixed Income Securities

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: USD 36.50
Launch Date	: 7 November 2000	Fund Management Fee	: 1.45% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 3.08	Benchmark	: 90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Fund Currency	: USD	Benchmark Duration	: 7.05
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 7.34	Total Unit	: 11,831,365.1661
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 Fixed Income**	0.93%	1.00%	1.87%	5.59%	2.32%	1.25%	4.71%
Benchmark*	1.10%	1.05%	1.62%	4.86%	1.44%	0.23%	0.57%

*Current benchmark is effective from 1 Jan 2019

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

From 1 Dec 2018 to 31 Dec 2018: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 1M USD (Net)

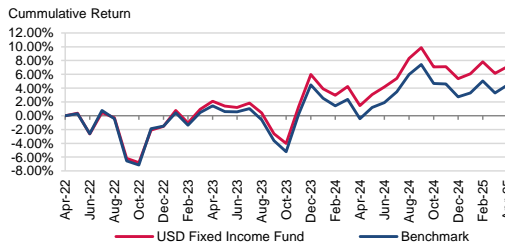
From 1 Dec 2016 to 31 Dec 2017: 90% BBG USD EM Indonesia Sov. Bond Indonesia + 10% Deposit Rate Avg 3M USD (Net)

From 1 Mar 2013 to 30 Nov 2016: Indonesia Deposit Rate Avg 3M USD (Net)

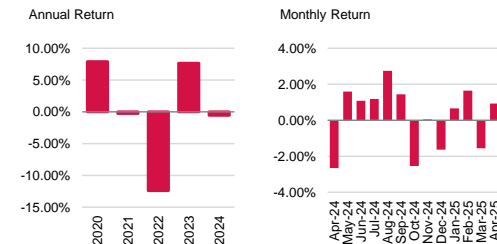
Since inception to 28 Feb 2013: Indonesia Deposit Rate Avg 1M USD (Net)

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

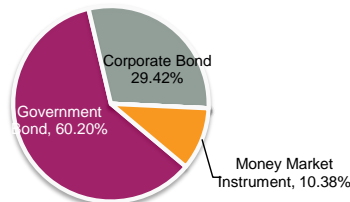
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Bank of New Zealand Bond 2035 - Non Affiliates	INDON 2047
Dai-Chi Life Holdings Perp. Bond 2049 - Non Affiliates	INDON 2048
HSBC Holdings Perp. Bond - Non Affiliates	INDON 2049
INDOIS 2031	PT Bank Mandiri Tbk Bond 2026 - Non Affiliates
INDOIS 2032	PT Bank Negara Indonesia Tbk Bond 2029 - Non Affiliates
INDON 2032	PT Pertamina Bond 2026 - Non Affiliates
INDON 2037	PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
INDON 2038	Sumitomo Life Bond 2077 - Non Affiliates
INDON 2043	
INDON 2045	

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +0.93% in April 2025. This was influenced by the 10-year US Treasury yield and USD Indonesia Government bond yield, which stayed flat at 4.22% and increased by 8 bps to 5.40%. Meanwhile, market sentiment improving at end of month amid easing trade tensions between the U.S. and China, driven by the Trump administration's openness to reducing tariffs and China's move to exempt certain U.S. goods from its tariff list.

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FUND FACT SHEET

IDR FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 April 2025

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with an attractive investment return through investing in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : IDR Fixed Income securities and/ or
IDR Fixed Income mutual fund(s) adhered with latest regulations

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 1,173,121.30
Launch Date	: 7 November 2000	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 5,155.86	Benchmark	: 90% Bloomberg EM Local Currency : Indonesia Total Return Index Unhedged IDR : 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR		
Risk Level	: Moderate		
Fund Duration	: 6.59		
Managed By	: PT. AIA FINANCIAL	Benchmark Duration	: 5.25
		Custodian Bank	: Citibank, N.A
		Total Unit	: 227,531,659.3278

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	1.51%	2.07%	2.54%	6.11%	4.94%	5.55%	6.93%
Benchmark *	1.15%	2.02%	2.44%	5.99%	4.84%	5.96%	8.95%

*Current benchmark is effective from 1 Mar 2023

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

1 May 2022 to 28 Feb 2023: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% IDR 1-Month Time Deposit Index (Net)

1 Jan 2021 to 30 Apr 2022: 90% Bloomberg EM Local Currency: Indonesia TR Index Unhedged IDR + 10% Indonesia Dep. Rate Avg 3-Mo IDR (Net)

1 May 2016 to 31 Dec 2020: 90% Bloomberg Indonesia Sov. Bond Index + 10% 3-Month IDR Avg Time Deposit (Net)

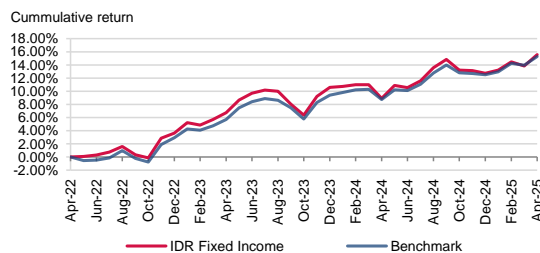
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

1 Jan 2001 to 28 Feb 2013: HSBC Indonesia Local Currency Govt Bond TR (Net)

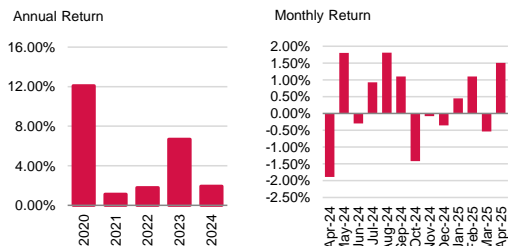
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

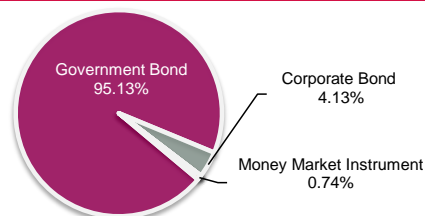
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	95.13%
Financials	1.28%
Industrials	0.87%
Communications	1.98%
TD + Cash	0.74%

TOP HOLDINGS

FR0050	FR0074	FR0083	FR0101
FR0067	FR0075	FR0096	FR0103
FR0068	FR0078	FR0097	FR0104
FR0072	FR0079	FR0098	FR0106
FR0073	FR0080	FR0100	PBS025

FUND MANAGER COMMENTARY

IDR Fixed Income Fund generated +1.51% in April 2025, and the 10-year government bond yield declined by 13 bps to 6.87%. Market sentiment came from foreign inflow to bond market of IDR 7.8 trillion amid easing trade tensions between the U.S. and China at end of month. Meanwhile, Bank Indonesia (BI) decided to maintain the interest rate at 5.75%, in line with BI's efforts to maintain macroeconomic stability, particularly in keeping inflation within the 2.5% ($\pm 1\%$) target for 2025 and 2026.

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FUND FACT SHEET

IDR EQUITY FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 5,609,559.27
Launch Date	: 7 November 2000	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 12,436.21	Benchmark	: 98% IDX80 Index
Fund Currency	: IDR		: 2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL & PT. Schroders Indonesia (since Oct 28th, 2024)	Total Unit	: 451,066,621.0908

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	6.31%	-4.06%	-5.57%	-12.64%	-7.01%	1.53%	10.85%
Benchmark *	6.99%	-4.84%	-6.29%	-12.92%	-4.75%	5.72%	12.10%

*Benchmark performance calculation implemented since 1 Jan 2024.

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

28 Feb 2023 to 31 Dec 2023: 98% Jakarta Composite Index + 2% IDR Deposit Rate Avg. 3-month (Net)

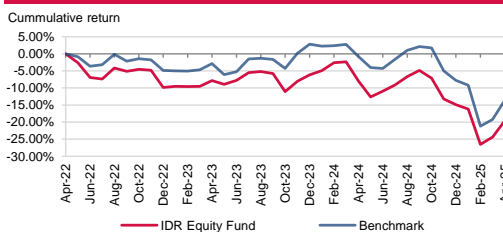
1 May 2022 to 28 Feb 2023: 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

1 April 2014 to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

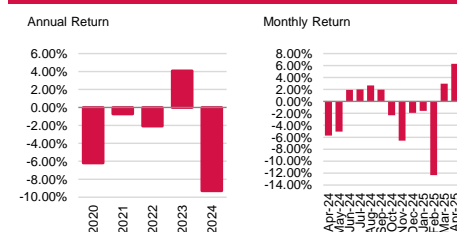
Since inception to 31 Mar 2014: Jakarta Composite Index (Total Return)

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

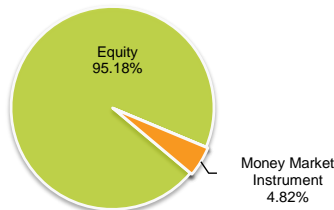
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.05%
Consumer Discretionary	9.22%
Consumer Staples	17.14%
Energy	2.49%
Financials	35.26%
Health Care	6.58%
Industrials	5.80%
Information Technology	0.74%
Materials	8.03%
Real Estate	2.87%
TD + Cash	4.82%

TOP HOLDINGS

Aneka Tambang Persero - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Triputra Agro Persada - Non Affiliates
Astra International - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	
Bank Central Asia - Non Affiliates	Indosat - Non Affiliates	
Bank Mandiri - Non Affiliates	Jasa Marga (Persero) - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Mayora Indah - Non Affiliates	
Bank Syariah Indonesia - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
BFI Finance Indonesia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates	
Cisarua Mountain Dairy - Non Affiliates	TD Bank Tabungan Negara Syariah - Non Affiliates	
Erajaya Swasembada - Non Affiliates	TD Bank UOB Indonesia - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	Telekom Indonesia - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, IDR Equity Fund booked positive performance of +6.31% mom, below benchmark performance. Indonesia equity market rebounded further in April 2025, thanks to continued local buying and further reduction in foreign selling after easing concerns over US tariffs and progress in US trade negotiations, leading to renewed optimism in equity market in second half of the month. In addition, 1Q25 corporate earnings showings were largely in line with expectation and there was a large amount of dividend distribution during the month. Materials and healthcare sectors led the gain while technology sector was a drag. Going forward, post the massive foreign outflows and excessive market correction YTD, we believe Indonesia equity market valuations are still very attractive currently, pricing in too many negative scenarios that may not materialize. This could create a good buying opportunity, with attractive risk-reward proposition in the long run. We continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return.

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FUND FACT SHEET

IDR MONEY MARKET FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Money Market Instruments

FUND INFORMATION

Investment Strategy	: Money Market	Fund Size (million)	: IDR 462,931.54
Launch Date	: 05 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,260.36	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 204,804,714.6016
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 Money Market**	0.45%	1.12%	1.60%	4.26%	3.23%	2.61%	4.39%
Benchmark*	0.16%	0.42%	0.57%	1.84%	1.28%	1.44%	3.38%

*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

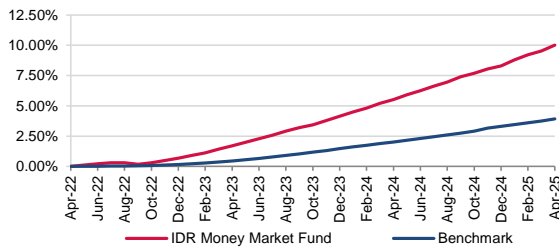
1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

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

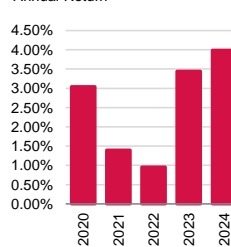
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

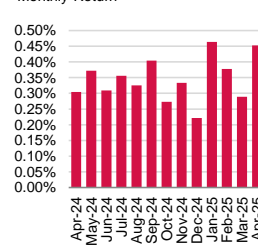


ANNUAL & MONTHLY RETURN

Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Bond < 1 Year	62.65%
TD + Cash	37.35%

TOP HOLDINGS

FR0081	Sukuk Wakalah CIMB Niaga Auto Fin. I 2024A - Non Affiliates
FR0086	TD Bank Jabar - Non Affiliates
Obl. Brklnjt Tower Bersama Inf. V 2025A - Non Affiliates	TD Bank Mandiri - Non Affiliates
Obl. Brklnjt Toyota Astra Fin. Services IV 2024A - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
PBS017	TD Bank Tabungan Negara Syariah - Non Affiliates
Sukuk Ijarah I Indosat II 2025 - Non Affiliates	

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.45% in April 2025 performance. The deposit rates maintained at 4.00%-6.50% p.a. Inflation increased to 1.95% in April compared to 1.03% in March and IDR depreciated slightly to IDR16,601/USD from IDR16,560/USD. Meanwhile, Bank Indonesia decided to maintain the interest rate at 5.75%. This is in line with BI's efforts to stabilize the Rupiah exchange rate and promoting economic growth, as well as maintaining inflation within the 2.5% ($\pm 1\%$) target for 2025 and 2026.

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FUND FACT SHEET

IDR DANA BERKAH FUND

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective IDR Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy : Sharia Money Market
Launch Date : 5 May 2006
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 2,097.64
Fund Currency : IDR
Risk Level : Low
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 16,795.18
Fund Management Fee : 1.65% per annum
Pricing Frequency : Daily
Benchmark : 100% IDR Deposit Rate Avg. 3-month (Net)
Custodian Bank : Citibank, N.A
Total Unit : 8,006,694.2401

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dana Berkah**	0.37%	1.00%	1.57%	3.97%	2.78%	2.18%	3.98%
Benchmark*	0.16%	0.42%	0.57%	1.84%	1.28%	1.44%	3.33%

*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

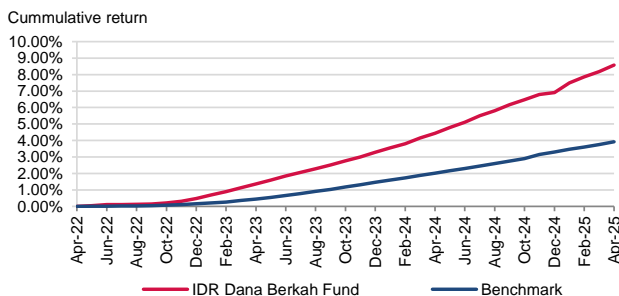
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

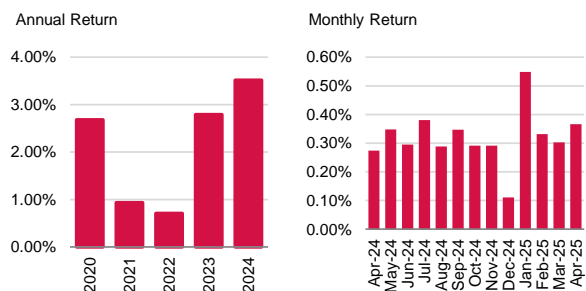
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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

Bond < 1Year	41.86%
TD + Cash	58.14%

TOP HOLDINGS

PBS017
Sukuk Mdhrbh Bkltj I BSI Th 1 2024A - Non Affiliates
TD Bank Permata Syariah - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.37% in April 2025 performance. Sharia Mudarabah returns maintained at 4.50%–6.50% p.a. Inflation increased to 1.95% in April compared to 1.03% in March and IDR depreciated slightly to IDR16,601/USD from IDR16,560/USD. Meanwhile, Bank Indonesia decided to maintain the interest rate at 5.75%. This is in line with BI's efforts to stabilize the Rupiah exchange rate and promoting economic growth, as well as maintaining inflation within the 2.5% (±1%) target for 2025 and 2026.

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FUND FACT SHEET

IDR BALANCED FUND

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INVESTMENT OBJECTIVE

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

TARGET ALLOCATION

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

FUND INFORMATION

Investment Strategy	: Balanced	Fund Size (million)	: IDR 296,999.53
Launch Date	: 15 August 2008	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,384.12	Benchmark	: 50% MSCI Indonesia DTR Net 50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Moderate to High	Total Unit	: 124,574,260.9384
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 Balanced**	3.02%	-1.42%	-1.49%	-3.14%	0.72%	6.12%	5.34%
Benchmark*	2.64%	-1.29%	-1.02%	-3.50%	0.29%	6.02%	4.12%

*Current benchmark is effective from 1 Jan 2021

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

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)

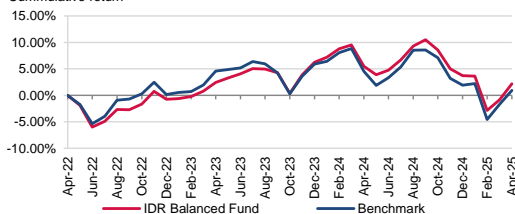
1 Mar 2011 to 28 Feb 2013: 5% Jakarta Composite Index (Total Return) + 95% Indonesia Deposit Rate Avg 3 Months (Net)

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

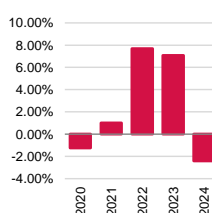
LAST 3 YEARS CUMULATIVE RETURN

Cummulative return

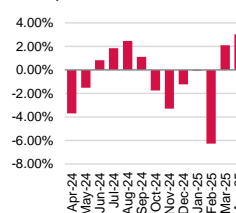


ANNUAL & MONTHLY RETURN

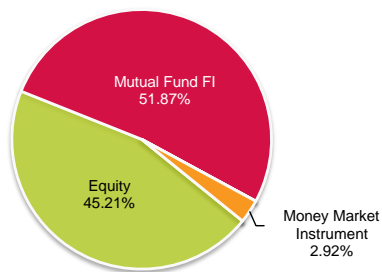
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.62%
Consumer Discretionary	2.38%
Consumer Staples	4.02%
Energy	0.91%
Financials	27.31%
Health Care	1.01%
Information Technology	1.13%
Industrials	2.61%
Materials	2.27%
Real Estate	0.95%
MF Fixed Income	51.87%
TD & Cash	2.92%

TOP HOLDINGS

Bank Central Asia - Non Affiliates
Telekom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates
BNP Paribas Proxima MF
GOTO Gojek Tokopedia - Non Affiliates

FUND MANAGER COMMENTARY

In April 2025, IDR Balanced Fund booked performance of +3.02% MoM, better than the benchmark performance. In April 2025, JCI experienced significant volatility, marked by sharp declines and strong recoveries. On the 8th of April, the JCI plunged by -9.2% at market open marking the largest single-day drop since June 2021. The sell-off came after the long Eid al-Fitr holiday amid global concerns following the U.S. tariff announcements. The rupiah also sharply depreciated, hitting an all-time low of IDR 16,850 per U.S. dollar. The market only recovered after the tariffs were postponed for 90 days and tensions between the US & China de-escalated. Foreign investors recorded another sizable net outflow amounting to Rp17.6tn (US\$1.1bn) for the month, while the Rupiah weakened -0.3% mom. In terms of sector inside MXID Index, largest positive contributors were Financials, Materials, and Communication Services. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR recorded positive return by 1.41% on monthly basis, and the 10-year government bond yield declined by 13 bps to 6.87%. Market sentiment came from foreign inflow to bond market of IDR 7.8 trillion amid easing trade tensions between the U.S. and China at end of month.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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30 April 2025

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide investor with a stable and optimum return through investment in selective Sharia-compliant short tenor fixed income instruments in Indonesia with high degree of principal safety and low risk tolerance.

TARGET ALLOCATION

100% : Sharia money market instruments

FUND INFORMATION

Investment Strategy : Sharia Money Market
Launch Date : 29 October 2009
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,744.37
Fund Currency : IDR
Risk Level : Low
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 11,056.85
Fund Management Fee : 1.65% per annum
Pricing Frequency : Daily
Benchmark : 100% IDR Deposit Rate Avg. 3-month (Net)
Custodian Bank : Citibank, N.A
Total Unit : 6,338,582.9252

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Cash Syariah**	0.37%	1.05%	1.61%	4.03%	2.92%	2.36%	3.65%
Benchmark*	0.16%	0.42%	0.57%	1.84%	1.28%	1.44%	2.81%

*Current benchmark is effective from 1 Mar 2023

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

1 Mar 2022 to 28 Feb 2023: IDR 1-Month Time Deposit Index (net)

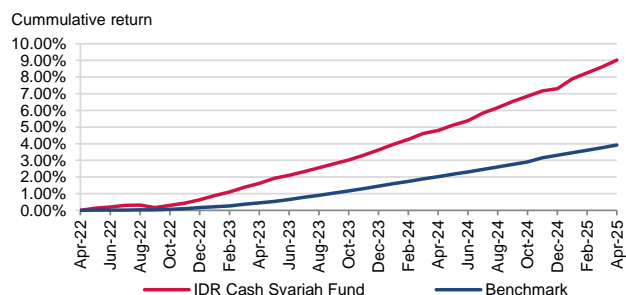
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

1 Aug 2010 to 30 Nov 2010: Indonesia SBI 3M Auction Avg Yield (net)

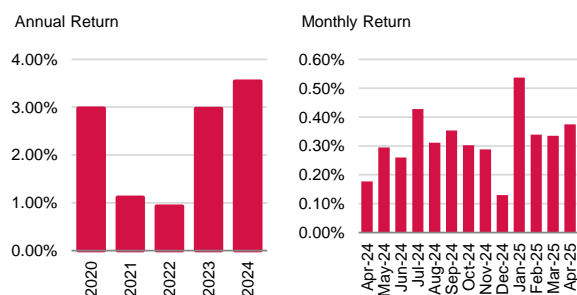
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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

Bond < 1Year	45.39%
TD + Cash	54.61%

TOP HOLDINGS

PBS017
Sukuk Mudharabah Bkljt I BSI Th 1 2024A
TD Bank CIMB Niaga Syariah - Non Affiliates
TD Bank Permata Syariah - Non Affiliates
TD Bank Tabungan Negara Syariah - Non Affiliates
TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.37% in April 2025 performance. Sharia Mudarabah returns maintained at 4.50%–6.50% p.a. Inflation increased to 1.95% in April compared to 1.03% in March and IDR depreciated slightly to IDR16,601/USD from IDR16,560/USD. Meanwhile, Bank Indonesia decided to maintain the interest rate at 5.75%. This is in line with BI's efforts to stabilize the Rupiah exchange rate and promoting economic growth, as well as maintaining inflation within the 2.5% (±1%) target for 2025 and 2026.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instrument
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	: Sharia Equity	Fund Size (million)	: IDR 302,924.02
Launch Date	: 25 June 2010	Fund Management Fee	: 2.10% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 753.39	Benchmark	: 98% Jakarta Islamic Index
Fund Currency	: IDR		2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	: High	Custodian Bank	: Citibank, N.A
Managed By	: PT. AIA FINANCIAL	Total Unit	: 402,079,951.3613

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	8.95%	-2.87%	-6.14%	-5.11%	-8.23%	-1.67%	-1.89%
Benchmark*	10.36%	-1.31%	-6.38%	-11.11%	-7.48%	-1.65%	0.79%

*Current benchmark is effective from 1 Mar 2023

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

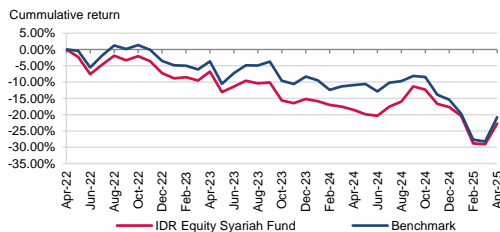
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

1 Apr 2022 to 30 April 2022: 98% Jakarta Islamic Index + 2% 3-Month IDR Avg Time Deposit (Net)

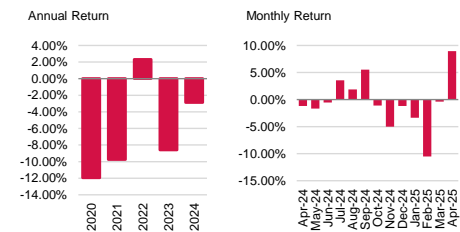
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

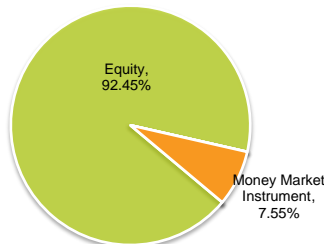
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	16.30%
Consumer Discretionary	5.03%
Consumer Staples	18.74%
Energy	5.61%
Financials	4.79%
Health Care	4.74%
Industrials	11.62%
Information Technology	1.20%
Materials	17.25%
Real Estate	5.78%
Utilities	1.39%
TD + Cash	7.55%

TOP HOLDINGS

Alamtri Resources Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Perusahaan Gas Negara - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Erajaya Swasembada - Non Affiliates	Summarecon Agung - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	United Tractors - Non Affiliates
Astra International - Non Affiliates	Kalbe Farma - Non Affiliates	
Bank Syariah Indonesia - Non Affiliates	Mayora Indah - Non Affiliates	
Bumi Resources Minerals - Non Affiliates	Merdeka Copper Gold - Non Affiliates	
Chandra Asri Pacific - Non Affiliates	Mitra Adiperkasa - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Pakuwon Jati - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, IDR Equity Syariah Fund booked positive performance of +8.95% mom, below the benchmark performance. In April 2025, JCI experienced significant volatility, marked by sharp declines and strong recoveries. On the 8th of April, the JCI plunged by -9.2% at market open marking the largest single-day drop since June 2021. The sell-off came after the long Eid al-Fitr holiday amid global concerns following the U.S. tariff announcements. The rupiah also sharply depreciated, hitting an all-time low of IDR 16,850 per U.S. dollar. The market only recovered after the tariffs were postponed for 90 days and tensions between the US & China de-escalated. Foreign investors recorded another sizable net outflow amounting to Rp17.6tn (US\$1.1bn) for the month, while the Rupiah weakened -0.3% mom. In terms of sector inside JAKISL, largest positive contributors were Materials (primarily AMMN LJ), Communication Services, and Consumer Staples. Going forward, equity market volatility may remain high especially with the on-going US tariff negotiations and the macroeconomic impact from it. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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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
Launch Date : 25 June 2010
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,460.07
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 119,840.75
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Benchmark : 50% Jakarta Islamic Index
50% Indonesia Gov. Sukuk Index (IGSIX)
Custodian Bank : Citibank, N.A
Total Unit : 82,078,741.9142

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	4.29%	-1.22%	-2.77%	-0.24%	-2.35%	1.73%	2.58%
Benchmark*	5.80%	0.28%	-2.11%	-2.95%	-1.48%	2.46%	3.15%

*Current benchmark is effective from 1 Jan 2020

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

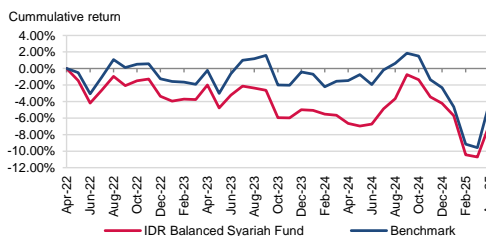
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

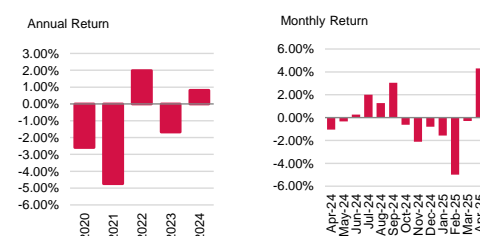
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

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

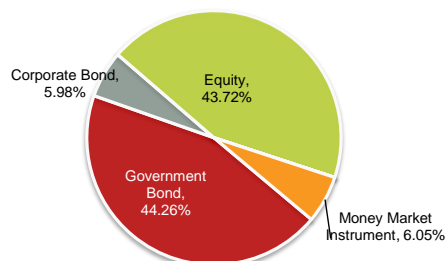
LAST 3 YEARS CUMULATIVE RETURN



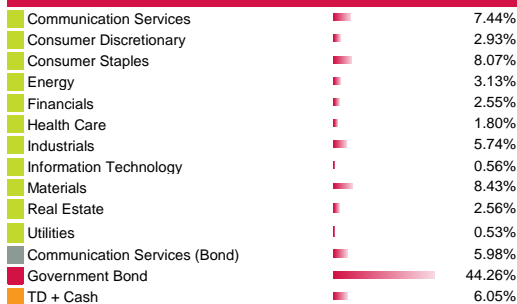
ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



TOP HOLDINGS

Amman Mineral Internasional - Non Affiliates	Kalbe Farma - Non Affiliates	Sukuk Negara IFR6
Aneka Tambang Persero - Non Affiliates	Mitra Adiperkasa - Non Affiliates	Summarecon Agung - Non Affiliates
Arwana Citramulia - Non Affiliates	PBS004	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	PBS005	United Tractors - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	PBS012	
Bumi Resources Minerals - Non Affiliates	PBS028	
Chandra Asri Pacific - Non Affiliates	PBS029	
Indofood CBP Sukses Makmur - Non Affiliates	PBS033	
Indofood Sukses Makmur - Non Affiliates	Sukuk Ijarah Bknjt III XL Axiata I TH22B - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, IDR Balanced Syariah Fund booked performance of +4.29% mom, below the benchmark performance. In April 2025, JCI experienced significant volatility, marked by sharp declines and strong recoveries. On the 8th of April, the JCI plunged by -9.2% at market open marking the largest single-day drop since June 2021. The sell-off came after the long Eid al-Fitr holiday amid global concerns following the U.S. tariff announcements. The rupiah also sharply depreciated, hitting an all-time low of IDR 16,850 per U.S. dollar. The market only recovered after the tariffs were postponed for 90 days and tensions between the US & China de-escalated. Foreign investors recorded another sizable net outflow amounting to Rp17.6tn (US\$1.1bn) for the month, while the Rupiah weakened -0.3% mom. In terms of sector inside JAKISL, largest positive contributors were Materials (primarily AMMN IJ), Communication Services, and Consumer Staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.20% on a monthly basis. Market sentiment came from foreign inflow to bond market of IDR 7.8 trillion amid easing trade tensions between the U.S. and China at end of month.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with long-term capital appreciation with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80 - 100% : Equity instruments in Indonesia Stock Exchange incl. ETF
0% - 25% : Equity instruments in Hongkong Stock Exchange incl. ETF
0% - 25% : Equity instruments in National Stock Exc. of India incl. ETF

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 4,380,269.67
Launch Date	: 06 January 2011	Fund Management Fee	: 2.00% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,910.19	Benchmark	: 70% MSCI Indonesia Index 15% MSCI China + 15% MSCI India Index
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 2,293,108,423.7123
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	3.82%	0.67%	-0.14%	-2.37%	-1.15%	5.03%	4.63%
Benchmark*	2.57%	-0.88%	-0.89%	-5.10%	-0.22%	6.64%	4.37%

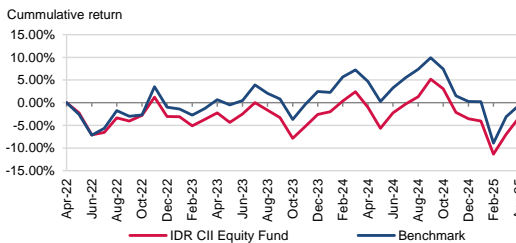
*Current benchmark is effective since 1 Jan 2018

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

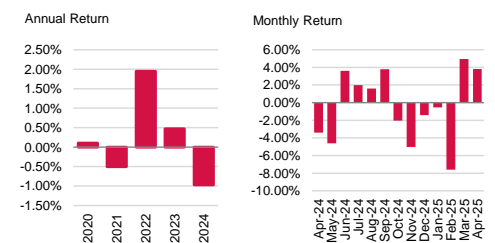
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

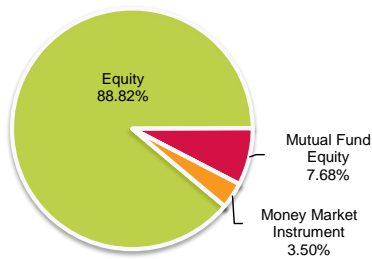
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.27%
Consumer Discretionary	7.49%
Consumer Staples	9.32%
Energy	1.53%
Financials	44.68%
Health Care	3.31%
Industrials	3.56%
Information Technology	3.23%
Materials	3.51%
Real Estate	3.39%
Utilities	0.53%
MF Equity	7.68%
TD + Cash	3.50%

TOP HOLDINGS

Aneka Tambang Persero - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates
Astra International - Non Affiliates	iShares Asia Trust ETF
Bank Central Asia - Non Affiliates	Kalbe Farma - Non Affiliates
Bank Mandiri - Non Affiliates	Pakuwon Jati - Non Affiliates
Bank Rakyat Indonesia - Non Affiliates	Reliance Industries Ltd - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates
BFI Finance Indonesia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
BYD Co Ltd - Non Affiliates	Tencent Holding Ltd - Non Affiliates
Ciputra Development - Non Affiliates	Xiaomi Corp - Non Affiliates
Erajaya Swasembada - Non Affiliates	
GOTO Gojek Tokopedia - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, IDR China India Indonesia Equity fund posted a strong +3.82% return month-on-month, outperforming its benchmark, as the Indonesian equity market staged a broad-based rebound led by Financials, Materials, and Consumer Staples. Meanwhile, China equities experienced a mild correction, weighed down by weakness in Consumer Discretionary and Communication Services sectors. In contrast, Indian markets delivered a decent gain, supported by strength in Financials and Discretionary names. Looking ahead, we are turning more constructive on the overall equity outlook across Indonesia, China, and India, following the signing of the long-awaited US-China trade deal recently. The agreement includes tariff rollbacks, improved intellectual property protections, and greater market access for foreign firms—developments that reduce geopolitical uncertainty and are broadly supportive of risk sentiment and regional equity markets.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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30 April 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 aims to provide investor with long-term total returns through a portfolio of equities which are issued and listed in the Indonesia Stock Exchange (IDX).

TARGET ALLOCATION

0% - 5% : Money Market Instruments
95% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 363,258.61
Launch Date	: 08 October 2014	Fund Management Fee	: 1.00% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,029.59	Benchmark	: 90% Jakarta Composite Index 10% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 352,819,058.9434
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 Prime Equity**	5.33%	-5.38%	-5.97%	-9.94%	-5.81%	3.63%	0.28%
Benchmark*	4.94%	-2.86%	-2.55%	-3.70%	0.42%	8.93%	4.54%

*Current benchmark is effective from 1 Mar 2023

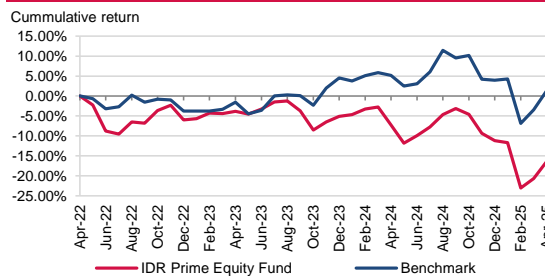
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 May 2022 to 28 Feb 2023: 90% Jakarta Islamic Index + 10% IDR 1-Month Time Deposit Index (Net)

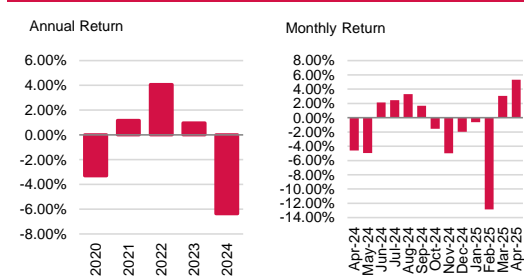
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

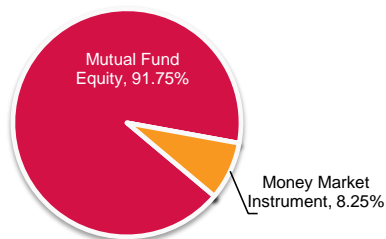
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Batavia Saham Cemerlang MF
BNP Paribas SRI Kehati MF
TD + Cash

FUND MANAGER COMMENTARY

In April 2025, IDR Prime Equity Fund booked positive performance of +5.33% mom, above benchmark performance. By sector inside JCI, Consumer Staples was the largest positive contributor (+0.6% mom), while utilities were the least positive contributor (0% mom). Last month, Markets across the globe were thrown into turmoil in April, with the Trump administration's tariff policy deeply undermining confidence. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. April has been a turbulent month for China equity market, as weaker macro and tariff headlines continue to weigh in market sentiment. China's first quarter of 2025 GDP actually was better than expected growing by +5.4%. JCI recorded strong rebound of +3.9% driven by supportive external factor from 90-days tariff pause and improving internal factors such as improving fiscal budget and steady political condition and near-tough valuation. Rupiah also appreciated by 1.5% during month-end as the peak dividend repatriation have passed. Foreign investors recorded outflow of Rp 4.6Tn. Going forward, the potential of sustainable and structural improvement in Indonesian economy with rising GDP/capita will become positive tailwind for long term Indonesian equity asset class for medium-long term horizon.

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FUND FACT SHEET

IDR PRIME FIXED INCOME FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investor with an attractive investment return through investment in selective IDR denominated fixed income instruments listed in Indonesia with moderate risk tolerance.

TARGET ALLOCATION

0% - 15% : Money Market Instruments
85% - 100% : IDR Fixed Income mutual fund(s) adhered with latest regulations

FUND INFORMATION

Investment Strategy	: Fixed Income	Fund Size (million)	: IDR 69,655.21
Launch Date	: 21 October 2014	Fund Management Fee	: 0.60% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 1,812.43	Benchmark	: 85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Benchmark Duration	: 4.97
Risk Level	: Moderate	Custodian Bank	: Citibank, N.A
Fund Duration	: 5.87	Total Unit	: 38,431,901.5151
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 Prime Fixed Income**	1.48%	2.06%	2.57%	6.37%	4.74%	5.65%	5.81%
Benchmark*	1.19%	2.20%	2.70%	6.86%	5.73%	6.83%	6.99%

*Current benchmark is effective since 1 Mar 2023

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

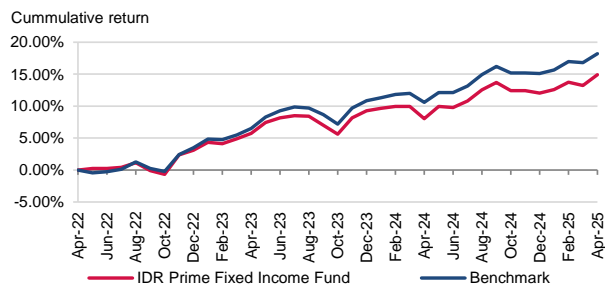
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

1 May 2016 to 30 Apr 2022: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% 3-Month IDR Avg Time Deposit (Net)

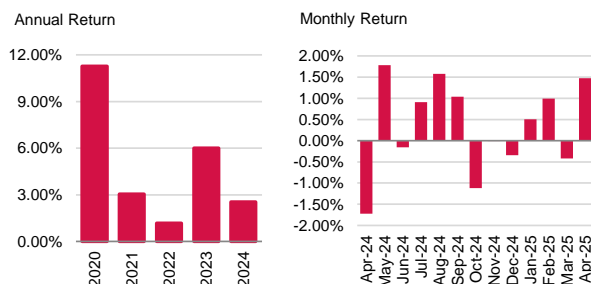
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

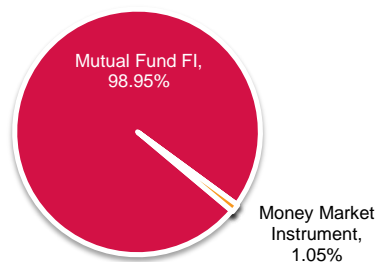
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- BNP Paribas Prima II Kelas RK1 MF
- Schroder Dana Mantap Plus II MF
- TD + Cash

FUND MANAGER COMMENTARY

IDR Prime Fixed Income Fund generated +1.48% in April 2025, and the 10-year government bond yield declined by 13 bps to 6.87%. Market sentiment came from foreign inflow to bond market of IDR 7.8 trillion amid easing trade tensions between the U.S. and China at end of month. Meanwhile, Bank Indonesia (BI) decided to maintain the interest rate at 5.75%, in line with BI's efforts to maintain macroeconomic stability, particularly in keeping inflation within the 2.5% ($\pm 1\%$) target for 2025 and 2026.

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FUND FACT SHEET

IDR GROWTH EQUITY SYARIAH FUND

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INVESTMENT OBJECTIVE

The primary investment objective of the Portfolio is to provide investors with long-term total returns through a portfolio of Sharia-compliant equities which are issued and listed in the Indonesia Stock Exchange (IDX) with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Sharia money market instruments
80% - 100% : Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy : Sharia Equity
Launch Date : 10 June 2015
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 808.48
Fund Currency : IDR
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 24,636.98
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 98% Indonesia Sharia Stock Index
2% IDR Deposit Rate Avg. 3-month (Net)
Custodian Bank : Citibank, N.A
Total Unit : 30,473,201.07

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	7.09%	-2.27%	-6.17%	-5.66%	-6.04%	1.23%	-2.13%
Benchmark*	6.65%	1.21%	-0.70%	1.92%	2.21%	9.01%	3.45%

*Current benchmark is effective from 1 Mar 2022

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

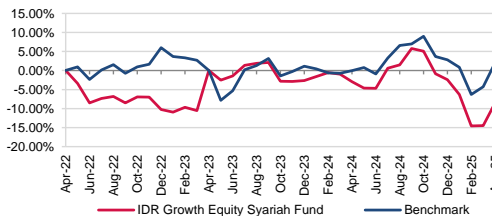
1 May 2022 to 28 Feb 2023: 98% Indonesia Sharia Stock Index + 2% IDR 1-Month Time Deposit Index (Net)

Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 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

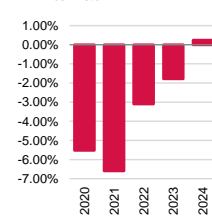
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

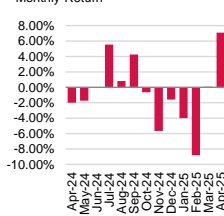


ANNUAL & MONTHLY RETURN

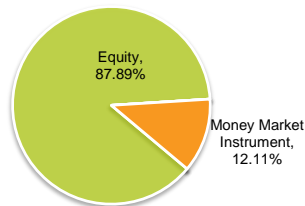
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	8.09%
Consumer Discretionary	11.49%
Consumer Staples	17.67%
Energy	3.97%
Financials	6.33%
Health Care	5.79%
Industrials	12.77%
Information Technology	3.10%
Materials	11.34%
Real Estate	7.34%
TD + Cash	12.11%

TOP HOLDINGS

Alamtri Resources Indonesia - Non Affiliates	Cisarua Mountain Dairy - Non Affiliates	Pakuwon Jati - Non Affiliates
Amman Mineral Internasional - Non Affiliates	Erajaya Swasembada - Non Affiliates	Selamat Sempurna - Non Affiliates
Aneka Tambang Persero - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	Summarecon Agung - Non Affiliates
Arwana Citramulia - Non Affiliates	Indofood Sukses Makmur - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	Industri Jamu dan Farmasi Sido Muncul - Non Affiliates	United Tractors - Non Affiliates
Bank Syariah Indonesia - Non Affiliates	Kalbe Farma - Non Affiliates	
Bumi Resources Minerals - Non Affiliates	Mastersystem Infotama - Non Affiliates	
Chandra Asri Pacific - Non Affiliates	Mayora Indah - Non Affiliates	
Charoen Pokphand Indonesia - Non Affiliates	Mitra Adiperkasa - Non Affiliates	
Ciputra Development - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, IDR Growth Equity Syariah Fund booked positive performance of +7.09% mom, better than the benchmark performance. In April 2025, JCI experienced significant volatility, marked by sharp declines and strong recoveries. On the 8th of April, the JCI plunged by -9.2% at market open marking the largest single-day drop since June 2021. The sell-off came after the long Eid al-Fitr holiday amid global concerns following the U.S. tariff announcements. The rupiah also sharply depreciated, hitting an all-time low of IDR 16,850 per U.S. dollar. The market only recovered after the tariffs were postponed for 90 days and tensions between the US & China de-escalated. Foreign investors recorded another sizable net outflow amounting to Rp17.6tn (US\$1.1bn) for the month, while the Rupiah weakened -0.3% mom. In terms of sector inside ISSI Index, largest positive contributors were Materials (primarily AMMN IJ), Communication Services, and Consumer Staples. Going forward, equity market volatility may remain high especially with the on-going US tariff negotiations and the macroeconomic impact from it. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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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
Launch Date : 10 June 2015
Launch Price : IDR 1,000.00
Unit Price (NAV) : IDR 1,108.11
Fund Currency : IDR
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : IDR 27,233.95
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Benchmark : 50% Indonesia Sharia Stock Index
50% Indonesia Gov. Sukuk Index (IGSIX)
Custodian Bank : Citibank, N.A
Total Unit : 24,576,918.0342

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	3.95%	-0.89%	-2.61%	-1.16%	-1.37%	3.17%	1.04%
Benchmark*	3.91%	1.44%	0.70%	3.81%	3.57%	7.90%	4.32%

*Current benchmark is effective from 1 Jan 2020

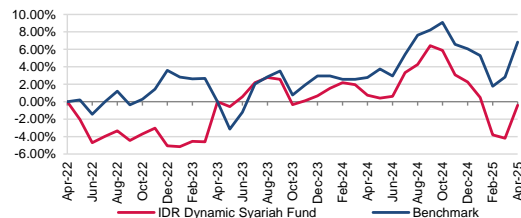
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

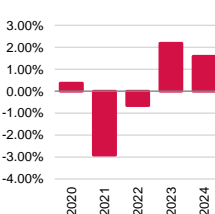
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

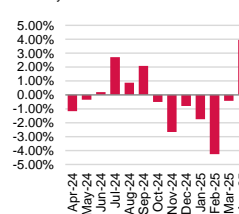


ANNUAL & MONTHLY RETURN

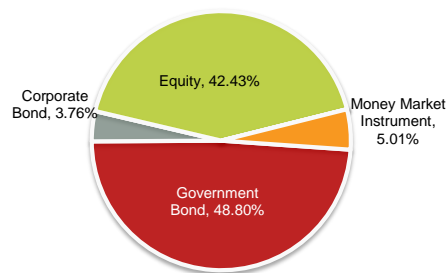
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	4.39%
Consumer Discretionary	5.05%
Consumer Staples	9.27%
Energy	2.10%
Financials	2.45%
Health Care	2.83%
Industrials	5.50%
Information Technology	1.21%
Materials	6.31%
Real Estate	2.57%
Utilities	0.75%
Communication Services (Bond)	3.76%
Government Bond	48.80%
TD + Cash	5.01%

TOP HOLDINGS

Aneka Tambang Persero - Non Affiliates	Kalbe Farma - Non Affiliates	Sukuk Negara IFR6
Arwana Citramulia - Non Affiliates	Mastersystem Infotama - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Astra International - Non Affiliates	Mitra Pinasthika Mustika - Non Affiliates	
Bank Syariah Indonesia - Non Affiliates	PBS004	
Ciputra Development - Non Affiliates	PBS012	
Cisarua Mountain Dairy - Non Affiliates	PBS028	
Erajaya Swasembada - Non Affiliates	PBS030	
Indofood CBP Sukses Makmur - Non Affiliates	PBS033	
Indofood Sukses Makmur - Non Affiliates	Sukuk Ijarah Brklntj III XL Axiata I TH22B - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, IDR Dynamic Syariah Fund booked performance of +3.95% mom, better than the benchmark performance. In April 2025, JCI experienced significant volatility, marked by sharp declines and strong recoveries. On the 8th of April, the JCI plunged by -9.2% at market open marking the largest single-day drop since June 2021. The sell-off came after the long Eid al-Fitr holiday amid global concerns following the U.S. tariff announcements. The rupiah also sharply depreciated, hitting an all-time low of IDR 16,850 per U.S. dollar. The market only recovered after the tariffs were postponed for 90 days and tensions between the US & China de-escalated. Foreign investors recorded another sizable net outflow amounting to Rp17.6tn (US\$1.1bn) for the month, while the Rupiah weakened -0.3% mom. In terms of sector inside ISSI Index, largest positive contributors were Materials (primarily AMMN IJ), Communication Services, and Consumer Staples. IBPA Indonesia Government Sukuk Index Total Return recorded positive return by 1.20% on a monthly basis. Market sentiment came from foreign inflow to bond market of IDR 7.8 trillion amid easing trade tensions between the U.S. and China at end of month.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Listed Equities and/ or Equity Mutual Fund(s) incl. ETF listed / invest in global stock markets

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 40.88
Launch Date	: 23 September 2016	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.31	Benchmark	: 90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 31,121,918.56
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

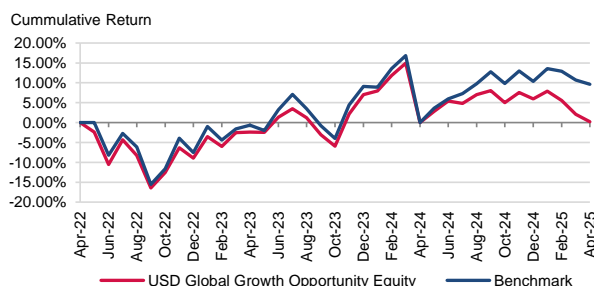
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	-1.83%	-7.07%	-5.25%	0.24%	3.83%	4.67%	3.22%
Benchmark*	-0.98%	-3.51%	-0.70%	9.59%	7.48%	10.09%	7.37%

*Current benchmark is effective since 1 Jan 2018

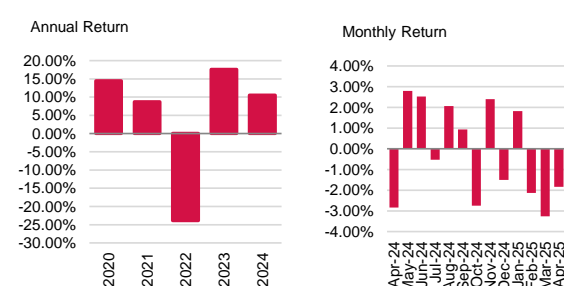
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

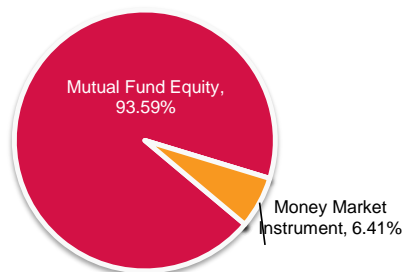
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- AIA Global Multi-Factor Equity MF
- AIA Global Select Equity MF
- AIA New Multinationals MF
- BNP Paribas Cakra Syariah Fund MF
- Mandiri Global Sharia Equity Dollar MF
- TD + Cash

FUND MANAGER COMMENTARY

In April 2025, USD Global Growth Opportunity Equity Fund booked negative performance of -1.83% mom, below the benchmark performance. Last month, Markets across the globe were thrown into turmoil in April, with the Trump administration's tariff policy deeply undermining confidence. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. April has been a turbulent month for China equity market, as weaker macro and tariff headlines continue to weigh in market sentiment. China's first quarter of 2025 GDP actually was better than expected growing by +5.4%. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with optimal growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 2.84
Launch Date	: 21 April 2017	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8641	Benchmark	: 98% MXID Index (In USD Term) + 2% Average 3-month USD Time Deposit (Net)
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 3,284,146.3971
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 Onshore Equity**	3.78%	-8.43%	-9.05%	-15.10%	-7.93%	3.85%	-1.80%
Benchmark*	3.64%	-7.11%	-8.19%	-15.46%	-9.42%	2.17%	-2.77%

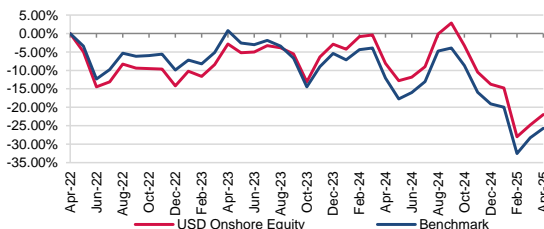
*Current benchmark is effective since inception

*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

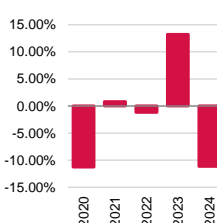
LAST 3 YEARS CUMULATIVE RETURN

Cummulative Return

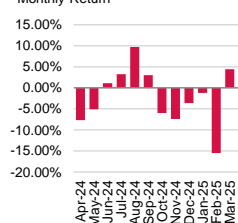


ANNUAL & MONTHLY RETURN

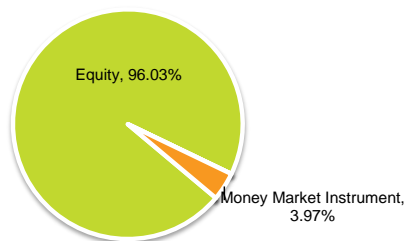
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.56%
Consumer Discretionary	5.53%
Consumer Staples	9.05%
Energy	2.12%
Financials	55.20%
Health Care	1.81%
Industrials	4.20%
Information Technology	3.26%
Materials	5.85%
Real Estate	2.45%
TD + Cash	3.97%

TOP HOLDINGS

Astra International - Non Affiliates	Bank Syariah Indonesia - Non Affiliates	Summarecon Agung - Non Affiliates
Bank Central Asia - Non Affiliates	GOTO Gojek Tokopedia - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
Bank Mandiri - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates	
Bank Negara Indonesia - Non Affiliates	Mastersystem Infotama - Non Affiliates	
Bank Rakyat Indonesia - Non Affiliates	Sumber Alfaria Trijaya - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, USD Onshore Equity Fund booked positive performance of +3.78% mom, better than the benchmark performance. In April 2025, JCI experienced significant volatility, marked by sharp declines and strong recoveries. On the 8th of April, the JCI plunged by -9.2% at market open marking the largest single-day drop since June 2021. The sell-off came after the long Eid al-Fitr holiday amid global concerns following the U.S. tariff announcements. The rupiah also sharply depreciated, hitting an all-time low of IDR 16,850 per U.S. dollar. The market only recovered after the tariffs were postponed for 90 days and tensions between the US & China de-escalated. Foreign investors recorded another sizable net outflow amounting to Rp17.6tn (US\$1.1bn) for the month, while the Rupiah weakened -0.3% mom. In terms of sector inside MXID Index, largest positive contributors were Financials, Materials, and Communication Services. Going forward, equity market volatility may remain high especially with the on-going US tariff negotiations and the macroeconomic impact from it. That said, we continue to believe that the potential of sustainable and structural improvement in Indonesian economy with potentially rising GDP/capita could become a positive tailwind for long-term Indonesian equity market return, as such at current market levels we think it could offer a good market entry opportunity with an attractive risk-reward.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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30 April 2025

PT AIA FINANCIAL

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with an attractive long term investment growth rates in USD through investment in offshore listed equity securities which focus on global developed markets.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Global Equity

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 22.23
Launch Date	: 19 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.4611	Benchmark	: 100% DJIM World Developed TR Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 15,212,082.5762
Managed By	: PT. BNP Paribas Asset Management (since January 10 th , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-0.69%	-7.69%	-6.32%	2.65%	6.44%	8.43%	5.35%
Benchmark*	-1.86%	-8.78%	-6.37%	4.38%	7.74%	10.02%	6.90%

*Current benchmark is effective since 10 January 2023 onwards

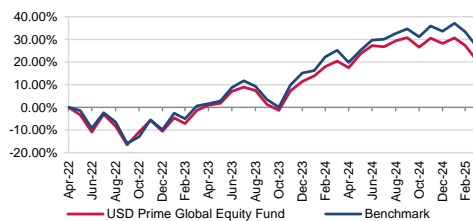
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

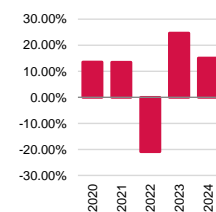
LAST 3 YEARS CUMULATIVE RETURN

Cumulative return

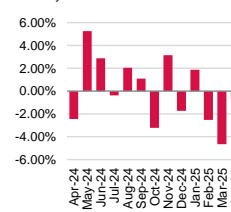


ANNUAL & MONTHLY RETURN

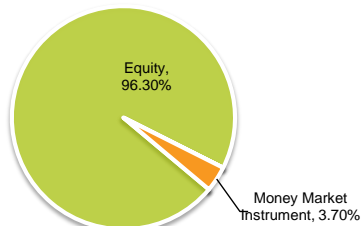
Annual Return



Monthly Return



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.26%
Consumer Discretionary	11.99%
Consumer Staples	6.44%
Energy	2.72%
Financials	3.50%
Health Care	13.40%
Industrials	13.15%
Information Technology	35.58%
Materials	4.26%
TD + Cash	3.70%

TOP HOLDINGS

Abbott Laboratories - Non Affiliates	Danaher Corp - Non Affiliates	Procter & Gamble Co - Non Affiliates
Accenture Plc - Non Affiliates	Ecolab Inc - Non Affiliates	Regeneron Pharmaceuticals Com - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Eli Lilly & Co - Non Affiliates	Relx Plc - Non Affiliates
Alphabet Inc - Non Affiliates	Experian Plc - Non Affiliates	S&P Global Inc. - Non Affiliates
Amazon.com - Non Affiliates	Exxon Mobil Corp - Non Affiliates	Salesforce Inc. - Non Affiliates
Apple Inc - Non Affiliates	GE Vernova LLC - Non Affiliates	Schneider Electric SE - Non Affiliates
ASML Holding NV - Non Affiliates	Hitachi Ltd - Non Affiliates	TE Connectivity Plc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Home Depot Inc. - Non Affiliates	Terumo Corp - Non Affiliates
Baker Hughes Co. - Non Affiliates	Intuitive Surgical Inc. - Non Affiliates	TJX Companies Inc - Non Affiliates
Booking Holdings Inc - Non Affiliates	L'oreal - Non Affiliates	Trane Technologies Plc - Non Affiliates
Boston Scientific Corp - Non Affiliates	Microsoft Corp - Non Affiliates	Union Pacific Corp - Non Affiliates
Broadcom Inc. - Non Affiliates	Mondelez International Inc - Non Affiliates	Visa Inc - Non Affiliates
Ciena Corp - Non Affiliates	Nvidia Corp - Non Affiliates	Walmart Inc - Non Affiliates
CRH Plc - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates	

FUND MANAGER COMMENTARY

In April 2025, USD Prime Global Equity Fund booked negative performance of -0.69% mom, above the benchmark performance. Last month, Markets across the globe were thrown into turmoil in April, with the Trump administration's tariff policy deeply undermining confidence. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. April has been a turbulent month for China equity market, as weaker macro and tariff headlines continue to weigh in market sentiment. China's first quarter of 2025 GDP actually was better than expected growing by +5.4%. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

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30 April 2025

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INVESTMENT OBJECTIVE

The Portfolio is an investment option that provides investor with aggressive growth that aims to give superior long-term investment return with high risk tolerance.

TARGET ALLOCATION

0% - 5% : Money Market Instruments
95% - 100% : Equity Mutual Funds

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: USD 22.65
Launch Date	: 18 January 2018	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 0.8633	Benchmark	: 100% MSCI Emerging Market
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 26,240,522.9284
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

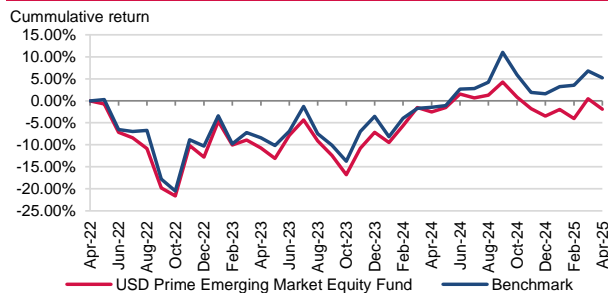
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-2.32%	0.08%	1.46%	0.65%	-0.63%	2.21%	-2.00%
Benchmark*	-1.46%	1.89%	3.53%	6.74%	1.70%	4.15%	-1.00%

*Current benchmark is effective since inception

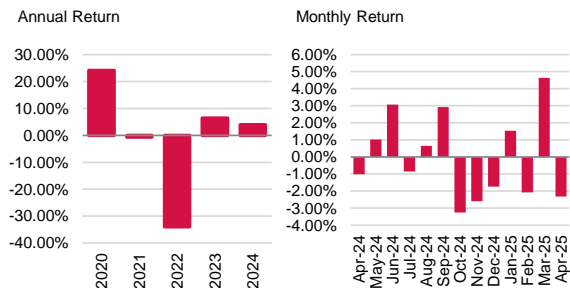
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

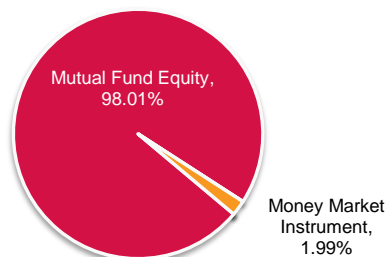
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Emerging Market Class A Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In April 2025, USD Prime Emerging Market Equity Fund booked negative performance of -2.32% mom, below the benchmark performance. Last month, Markets across the globe were thrown into turmoil in April, with the Trump administration's tariff policy deeply undermining confidence. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. April has been a turbulent month for China equity market, as weaker macro and tariff headlines continue to weigh in market sentiment. China's first quarter of 2025 GDP actually was better than expected growing by +5.4%. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

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30 April 2025

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide competitive long-term total returns through a portfolio of equities which are listed in the Indonesia Stock Exchange (IDX). The Fund's target is to deliver alpha on top of designated Benchmark Index's return.

TARGET ALLOCATION

0% - 20% : Money Market Instruments
80% - 100% : Equities listed in IDX

FUND INFORMATION

Investment Strategy	: Equity	Fund Size (million)	: IDR 219,897.93
Launch Date	: 26 October 2018	Fund Management Fee	: 2.40% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 919.94	Benchmark	: 100% IDX80 Index (Customized)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 239,034,010.1455
Managed By	: PT. Schroders Investment Management Indonesia (since at May 22 nd , 2023)		

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Ultimate Equity**	7.28%	-3.06%	-5.03%	-11.08%	-5.39%	3.92%	-1.27%
Benchmark*	8.24%	-4.82%	-5.77%	-12.01%	-5.29%	5.24%	0.85%

*Current benchmark is effective from 22 May 2023

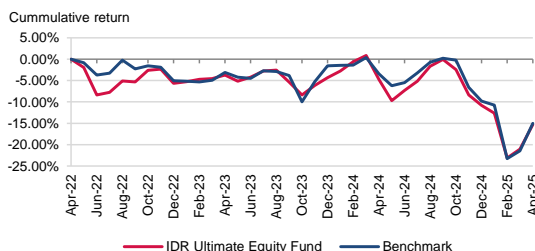
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

Since inception to 30 Apr 2022: 98% Jakarta Composite Index + 2% 3-Month IDR Avg Time Deposit (Net)

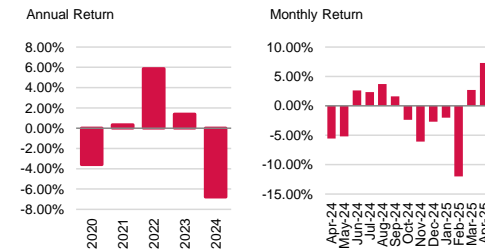
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

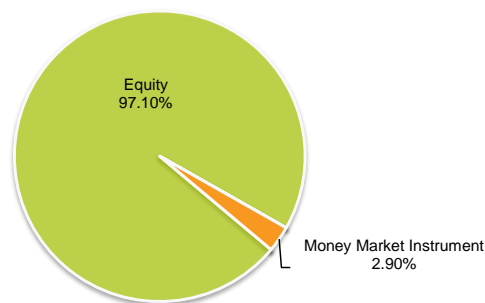
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	7.57%
Consumer Discretionary	9.72%
Consumer Staples	22.10%
Energy	2.98%
Financials	30.09%
Health Care	8.51%
Industrials	4.50%
Information Technology	0.67%
Materials	6.85%
Real Estate	3.62%
Utilities	0.50%
TD + Cash	2.90%

TOP HOLDINGS

AKR Corporindo - Non Affiliates	Indofood CBP Sukses Makmur - Non Affiliates
Bank Central Asia - Non Affiliates	Jasa Marga (Persero) - Non Affiliates
Bank Mandiri - Non Affiliates	Kalbe Farma - Non Affiliates
Bank Rakyat Indonesia Persero - Non Affiliates	Mayora Indah - Non Affiliates
Bumi Resources Minerals - Non Affiliates	Merdeka Copper Gold - Non Affiliates
Charoen Pokphand Indonesia - Non Affiliates	Mitra Keluarga Karyasehat - Non Affiliates
Ciputra Development - Non Affiliates	Telekom Indonesia Persero - Non Affiliates
GOTO Gojek Tokopedia - Non Affiliates	Triputra Agro Persada - Non Affiliates

FUND MANAGER COMMENTARY

In April 2025, positions that contributed positively to our fund performance are our overweight in Banks and Consumer Staples. Meanwhile positions that affected our performance negatively are our underweight in Communication Services and Metal mining. Select communication services that we underweight increase after large share price decline in 1Q25. Finally, our underweight in select metal mining hurt our performance since gold price continued to increase.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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30 April 2025

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INVESTMENT OBJECTIVE

The Portfolio shall be managed to provide income and moderate capital growth over medium to long term by investing in global fixed income securities and global equities with medium to high risk tolerance.

TARGET ALLOCATION

0% - 5% : Cash & Cash Equivalents
95% - 100% : Mutual Funds - Balanced

FUND INFORMATION

Investment Strategy : Balanced
Launch Date : 30 January 2019
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.0625
Fund Currency : USD
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

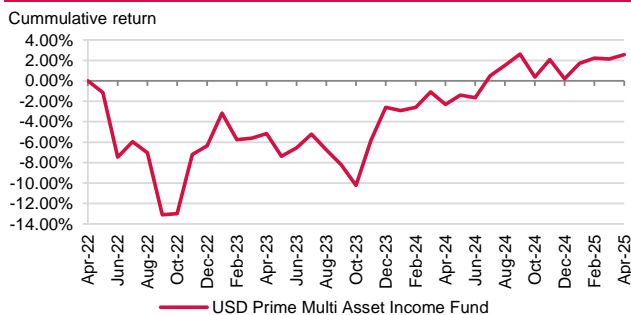
Fund Size (million) : USD 1.99
Fund Management Fee : 1.85% per annum
Pricing Frequency : Daily
Custodian Bank : Citibank, N.A
Total Unit : 1,872,749.9674

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	0.42%	0.83%	2.51%	5.01%	0.85%	1.73%	0.97%

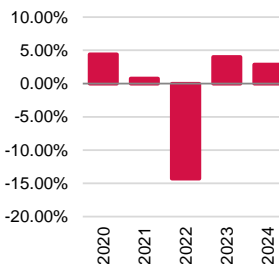
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

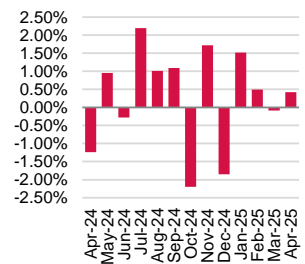


ANNUAL & MONTHLY RETURN

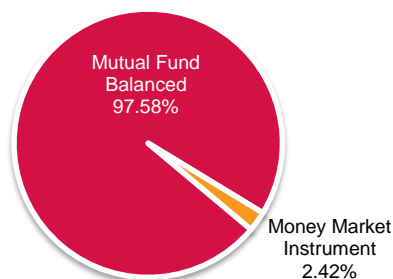
Annual Return



Monthly Return



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Fidelity Global Multi Asset Income Fund A-Acc MF
TD + Cash

FUND MANAGER COMMENTARY

In April 2025, the fund generated a positive performance of +0.42% mom. The positive performance of the fund was due to its cautious stance embracing the tariff driven market volatility. Dynamic use of hedges also provided effective downside protection. Developed market government bonds also contribute positively. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. The fixed income markets were mixed in April 2025. US Treasuries delivered positive returns in April 2025 while investment grade corporate bonds and high yield corporate bonds ended down.

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FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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30 April 2025

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INVESTMENT OBJECTIVE

The Portfolio aims to provide an attractive long term capital growth in USD through investment in offshore equity securities of People's Republic of China, Hongkong SAR, and Taiwan companies.

TARGET ALLOCATION

0% - 20% : Cash & Cash Equivalents
80% - 100% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy : Equity
Launch Date : 22 July 2019
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.0481
Fund Currency : USD
Risk Level : High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 12.51
Fund Management Fee : 2.10% per annum
Pricing Frequency : Daily
Benchmark : 100% MSCI Golden Dragon Index
Custodian Bank : Citibank, N.A
Total Unit : 11,935,780.9881

FUND PERFORMANCE

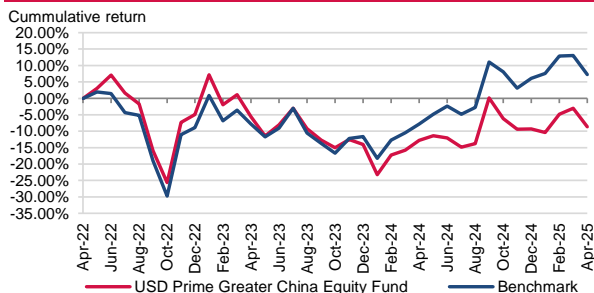
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-5.82%	1.88%	0.70%	4.78%	-2.98%	-0.30%	0.82%
Benchmark*	-5.15%	-0.36%	1.03%	16.31%	2.33%	1.36%	1.16%

*Current benchmark is effective since inception

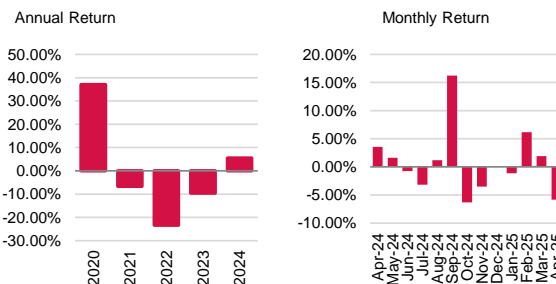
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

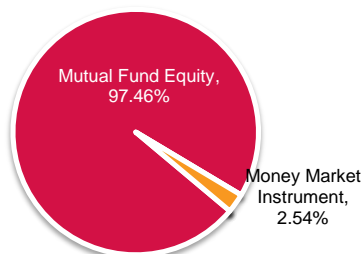
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

Schroder Int. Greater China AAC MF
TD + Cash

FUND MANAGER COMMENTARY

In April 2025, USD Prime Greater China Equity Fund booked negative performance of -5.82% mom, below the benchmark performance. Last month, Markets across the globe were thrown into turmoil in April, with the Trump administration's tariff policy deeply undermining confidence. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. April has been a turbulent month for China equity market, as weaker macro and tariff headlines continue to weigh in market sentiment. China's first quarter of 2025 GDP actually was better than expected growing by +5.4%. Going forward, equity market will continue to depend on the development of global and domestic factors such as development on global inflationary pressure and subsequent policy reaction, global economic growth, and geopolitical situation.

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FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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30 April 2025

PT AIA FINANCIAL

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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
0% - 30% : Mutual Funds - Fixed Income
70% - 100% : Mutual Funds - Equity

FUND INFORMATION

Investment Strategy : Balanced
Launch Date : 31 March 2021
Launch Price : USD 1.00
Unit Price (NAV) : USD 1.0559
Fund Currency : USD
Risk Level : Moderate to High
Managed By : PT. AIA FINANCIAL

Fund Size (million) : USD 1.94
Fund Management Fee : 1.45% per annum
Pricing Frequency : Daily
Benchmark : 90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Custodian Bank : Citibank, N.A
Total Unit : 1,841,693.2292

FUND PERFORMANCE

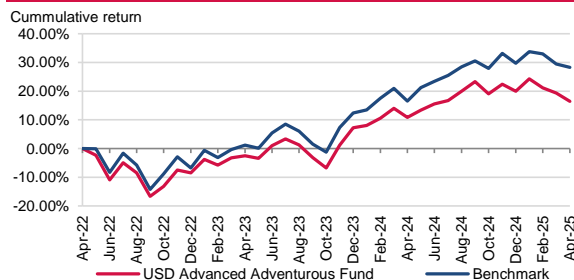
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	-2.37%	-6.27%	-2.31%	5.06%	5.22%	0.00%	1.34%
Benchmark*	-0.85%	-4.10%	-1.11%	10.10%	8.65%	0.00%	5.72%

*Current benchmark is effective since inception

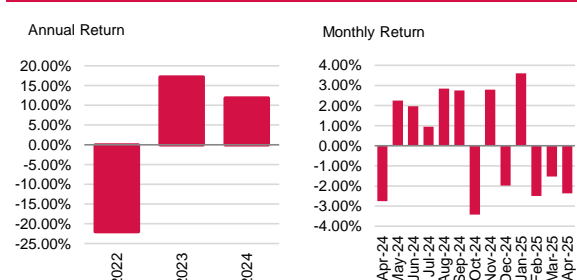
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

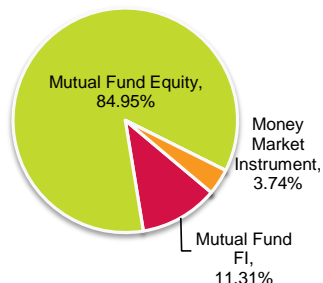
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION



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 April 2025, USD Adventurous Fund booked negative performance of -2.37% mom below the benchmark by 152 bps. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. The fixed income markets were mixed in April 2025. US Treasuries delivered positive returns in April 2025 while investment grade corporate bonds and high yield corporate bonds ended down. 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. As such, over the short term, we remain vigilant and will be closely monitoring for concrete progress on the trade negotiations front. 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.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

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30 April 2025

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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 1.0031	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	: 711,241.0945
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

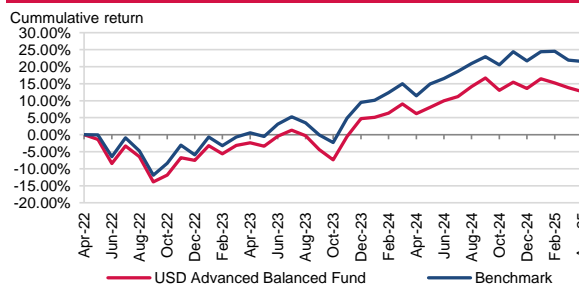
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	-1.01%	-3.23%	-0.37%	6.11%	4.05%	0.00%	0.08%
Benchmark*	-0.31%	-2.32%	-0.12%	9.06%	6.71%	0.00%	3.01%

*Current benchmark is effective since inception

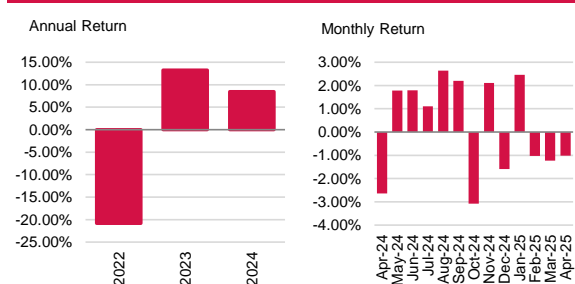
**Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

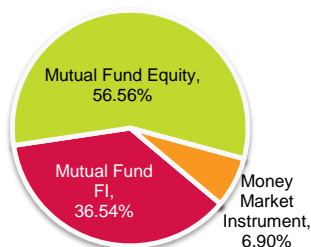
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	56.56%
MF Fixed Income	36.54%
TD + Cash	6.90%

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 April 2025, USD Adventurous Balanced Fund booked negative performance of -1.01% mom, below the benchmark by 70bps. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. The fixed income markets were mixed in April 2025. US Treasuries delivered positive returns in April 2025 while investment grade corporate bonds and high yield corporate bonds ended down. 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. As such, over the short term, we remain vigilant and will be closely monitoring for concrete progress on the trade negotiations front. The key is to stick to a disciplined investment process, carefully weigh medium term upside returns versus downside risks and not be whipsawed by the volatile market environment.

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FUND FACT SHEET

USD ADVANCED CONSERVATIVE FUND

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30 April 2025

PT AIA FINANCIAL

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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 0.9179	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	: 578,959.4936
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

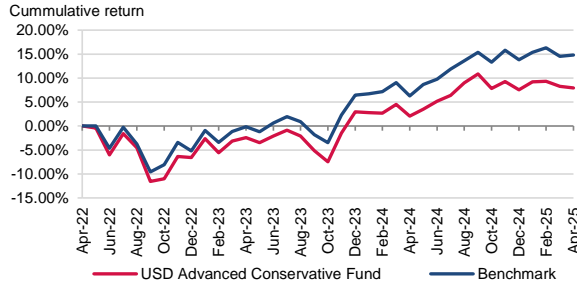
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Conservative**	-0.32%	-1.15%	0.76%	5.77%	2.58%	0.00%	-2.31%
Benchmark*	0.23%	-0.53%	0.86%	8.00%	4.70%	0.00%	0.21%

*Current benchmark is effective since inception

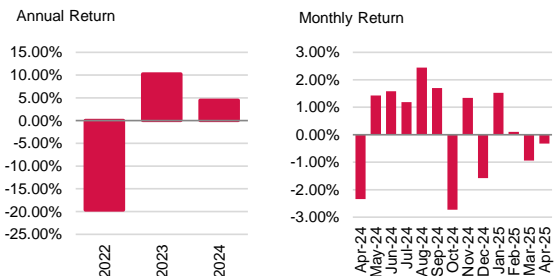
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

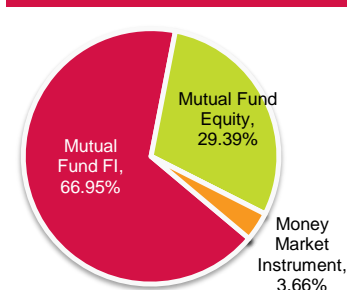
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	29.39%
MF Fixed Income	66.95%
TD + Cash	3.66%

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 April 2025, USD Adventurous Conservative Fund booked negative performance of -0.32%mom, above the benchmark by 55 bps. It was a volatile April 2025 which saw global equities starting the month under pressure due to the Liberation Day announcements. However, a 90-day reprieve announced by the US administration coupled with expectations of trade catalyzed a strong rebound in the equity markets. The fixed income markets were mixed in April 2025. US Treasuries delivered positive returns in April 2025 while investment grade corporate bonds and high yield corporate bonds ended down. 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. As such, over the short term, we remain vigilant and will be closely monitoring for concrete progress on the trade negotiations front. 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.

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