FUND FACT SHEET

USD FIXED INCOME FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 October 2026

PT AIA FINANCIAL

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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
Launch Date	:	7 November 2000
Launch Price	:	USD 1.00
Unit Price (NAV)	:	USD 3.12
Fund Currency	:	USD
Risk Level	:	Moderate
Fund Duration	:	6.53
Managed By	:	PT. AIA FINANCIAL

Fund Size (million)	:	USD 31.49
Fund Management Fee	:	1.45% per annum
Pricing Frequency	:	Daily
Benchmark	:	90% Bloomberg Barclays EM USD Sovereign: Indonesia Total Return Index Unhedged USD 10% Indonesia Deposit Rate Avg 3-Month USD (Net)
Benchmark Duration	:	6.40
Custodian Bank	:	Citibank, N.A
Total Unit	:	10,085,268.5105

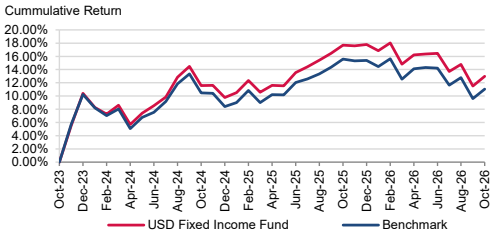
FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Fixed Income**	1.33%	-0.64%	-4.06%	-4.00%	4.16%	-0.45%	4.48%
Benchmark*	1.32%	-0.54%	-3.76%	-3.91%	3.55%	-1.34%	0.57%

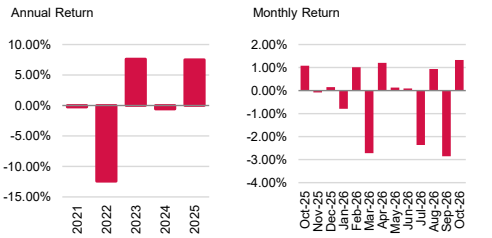
*Current benchmark is effective from 1 Jan 2019

*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

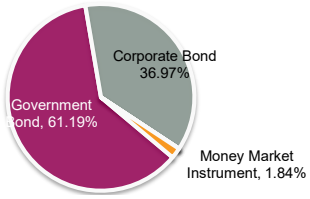
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	61.19%
Financials	29.12%
Utilities	7.86%
TD + Cash	1.84%

TOP HOLDINGS

PT Pertamina Geothermal Energy Tbk Bond 2028 - Non Affiliates
Australian & New Zealand Banking Group Bond 2034 - Non Affiliates
Bank of New Zealand Bond 2035 - Non Affiliates
HSBC Holdings Perp. Bond 2049 - Non Affiliates
INDOIS 2031
INDOIS 2032
INDOIS 2035
INDOIS 2051
INDON 2037
INDON 2038
INDON 2043
INDON 2045
INDON 2047
INDON 2048
INDON 2049
INDON 2050
INDON FEB-2030
INDON JAN-2030
INDON MAR-2032
INDON SEPT-2032
OCBC Bond 2035 - Non Affiliates
PT Bank Mandiri Tbk Bond 2028 - Non Affiliates
PT Bank Negara Indonesia Bond 2029 - Non Affiliates
Sony Life Insurance Bond 2056 - Non Affiliates
Sumitomo Life Bond 2077 - Non Affiliates
Sumitomo Mitsui Bond 2032 - Non Affiliates
Westpac Banking Corp Bond 2036 - Non Affiliates

FUND MANAGER COMMENTARY

The USD Fixed Income Fund experienced a positive return of +1.33% in October 2026. This performance was influenced by a 22-bps decline in the 10-year Indonesia Government USD bond yield to 6.00% and the 10-year US Treasury yield down by 35 bps to 4.93%. The dominant driver was a Fed hold at its October meeting with the FOMC keeping rates unchanged in a divided decision. Chair Warsh's press conference reinforcing market bets for a December move rather than an imminent one amid elevated inflation expectations and uncertainty surrounding energy prices.

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FUND FACT SHEET

IDR FIXED INCOME FUND

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30 October 2026

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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 1,302,372.15
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 5,300.48	Benchmark	:	90% Bloomberg EM Local Currency
Fund Currency	:	IDR		:	Indonesia Total Return Index Unhedged IDR
Risk Level	:	Moderate			10% IDR Deposit Rate Avg. 3-month (Net)
Fund Duration	:	5.37			
Managed By	:	PT. AIA FINANCIAL	Benchmark Duration	:	5.25
			Custodian Bank	:	Citibank, N.A
			Total Unit	:	245,708,195.0467

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Fixed Income**	-2.11%	-0.39%	-3.96%	-3.65%	3.76%	3.16%	6.63%
Benchmark *	-1.90%	-0.31%	-3.35%	-3.08%	4.05%	3.38%	8.53%

*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)

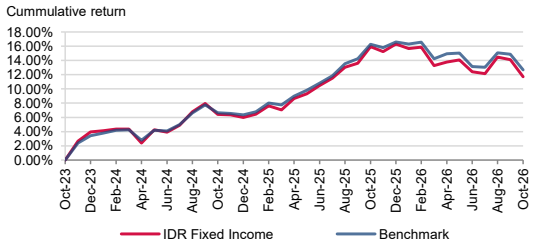
1 Mar 2013 to 30 Apr 2016: 90%HSBC Indonesia Local Currency Govt Bond (Net) + 10% Indonesia Deposit Rate Avg 3 Month IDR (Net)

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

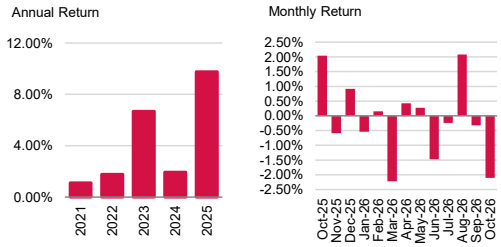
Since Inception to 31 Dec 2000: Indonesia SBI 1M Auction Avg yield (Net)

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

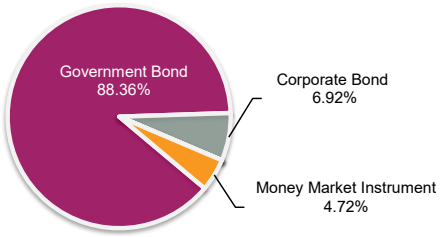
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Government	88.36%
Consumer Staples	0.34%
Financials	0.74%
Industrials	4.14%
Communications	1.69%
Bond <1 Year	1.17%
TD + Cash	3.55%

TOP HOLDINGS

FR0050	FR0074	FR0083	FR0100	FR0108	TD Bank Bukopin - Non Affiliates
FR0067	FR0075	FR0089	FR0101	FR0109	
FR0068	FR0079	FR0096	FR0103	FR0110	
FR0072	FR0080	FR0097	FR0104	FR0111	
FR0073	FR0082	FR0098	FR0106	PBS025	

FUND MANAGER COMMENTARY

The IDR Fixed Income Fund generated a return of -2.11% in October 2026, and the 10-year government bond yield increased 58 bps to 7.72%. Market sentiment deteriorated as IDR slipped back reaching IDR18,200 per USD and closed at IDR18,127 per USD or depreciated 1.44% MoM, pressured by MSCI announcement to potentially downgrade Indonesia to stand alone market. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

IDR EQUITY FUND

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30 October 2026

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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

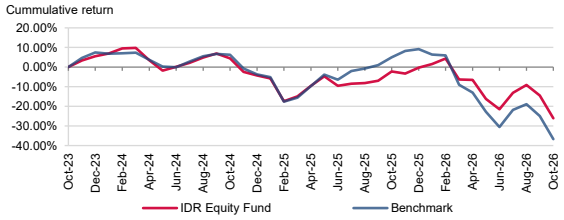
Investment Strategy	:	Equity	Fund Size (million)	:	IDR 3,445,413.49
Launch Date	:	7 November 2000	Fund Management Fee	:	2.10% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 10,167.60	Benchmark	:	98% IDX80 Index
Fund Currency	:	IDR		:	2% IDR Deposit Rate Avg. 3-month (Net)
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	338,862,002.7994

FUND PERFORMANCE

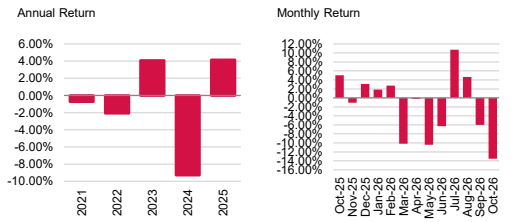
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity**	-13.51%	-14.95%	-25.87%	-24.38%	-9.59%	-6.81%	9.34%
Benchmark *	-15.67%	-19.03%	-42.03%	-39.75%	-13.39%	-6.54%	9.86%

*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

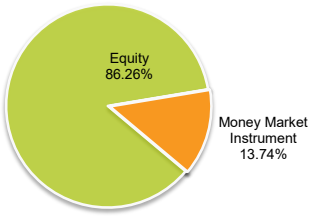
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.45%
Consumer Discretionary	1.95%
Consumer Staples	13.42%
Energy	12.23%
Financials	23.13%
Health Care	4.67%
Industrials	5.28%
Information Technology	0.71%
Materials	16.77%
Real Estate	1.67%
Utilities	0.00%
TD + Cash	13.74%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT BFI Finance Indonesia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Bukit Asam Persero Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Chandra Asri Pacific Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Ciputra Development Tbk - Non Affiliates	PT Sumber Alfaria Trijaya Tbk - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	TD Bank Syariah Indonesia - Non Affiliates
PT Astra International Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	
PT Bank Central Asia Tbk - Non Affiliates	PT Japfa Comfeed Indonesia Tbk - Non Affiliates	
PT Bank Mandiri Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Bank Negara Indonesia Tbk - Non Affiliates	PT MAP Aktif Adiperkasa Tbk - Non Affiliates	
PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, IDR Equity Fund posted a -13.51% MoM return (net), outperforming its benchmark. The index fell sharply with JCI/ IDX 80 down -16.70%MoM/ -16%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within IDX80, majority sectors delivered negative returns. The largest negative contributors came from Materials, Financials and Communications. We expect equity markets to remain volatile in the near term amid geopolitical, fiscal, and MSCI headwinds. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

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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 416,824.97
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 2,391.98	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 174,259,029.1653
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**	0.32%	1.17%	2.86%	3.43%	4.02%	3.18%	4.35%
Benchmark*	0.15%	0.46%	1.35%	1.60%	1.91%	1.48%	3.27%

*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)

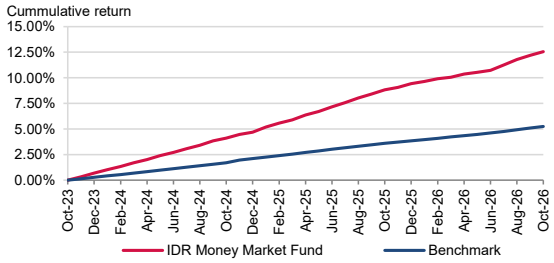
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

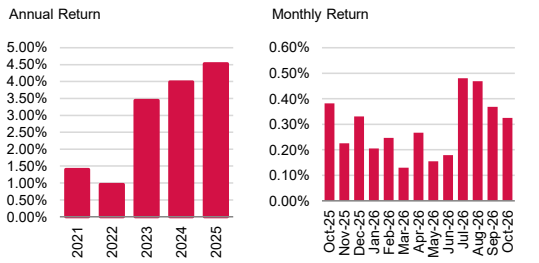
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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 < 1 Year	68.19%
TD + Cash	31.81%

TOP HOLDINGS

FR0059

FR0090

Obl. Bkjt II Indosat I TH2017E - Non Affiliates

Obl. Bkjt V Sarana Multi Inf. II TH26A - Non Affiliates

PBS021

Sukuk Ijarah Brklnjtn I XL Axiata II TH2017 SR E - Non Affiliates

Sukuk Mdrbh Brklnjtn III Sarana Multi Inf. II TH25A - Non Affiliates

TD Bank Danamon - Non Affiliates

TD Bank Permata Syariah - Non Affiliates

TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Money Market Fund generated +0.32% in October 2026. The deposit rate ranging from 5.00%-7.00% p.a. Inflation decreased by 0.1% to 3.2% in October from 3.3% in the prior month and Rupiah depreciated 1.44% MoM to IDR 18,127 per USD. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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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	Fund Size (million)	: IDR 10,871.64
Launch Date	: 5 May 2006	Fund Management Fee	: 1.65% per annum
Launch Price	: IDR 1,000.00	Pricing Frequency	: Daily
Unit Price (NAV)	: IDR 2,206.30	Benchmark	: 100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	: IDR	Custodian Bank	: Citibank, N.A
Risk Level	: Low	Total Unit	: 4,927,553.1323
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 Dana Berkah**	0.34%	1.10%	2.84%	3.29%	3.58%	2.77%	3.94%
Benchmark*	0.15%	0.46%	1.35%	1.60%	1.91%	1.48%	3.27%

*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)

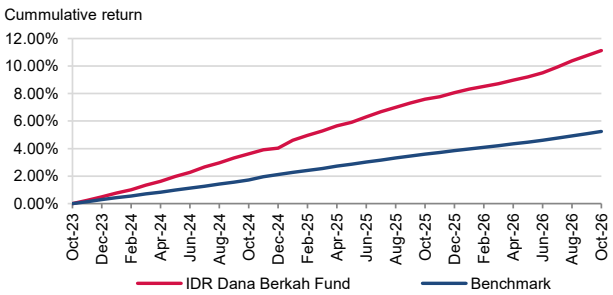
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

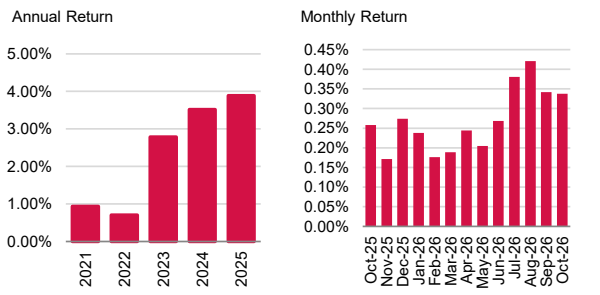
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	41.42%
TD + Cash	58.58%

TOP HOLDINGS

SR020T3

TD Bank Central Asia Syariah - Non Affiliates

TD Bank Danamon Syariah - Non Affiliates

TD Maybank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

IDR Dana Berkah Fund generated +0.34% in October 2026. Sharia Mudarabah ranging at 5.00%-7.00% p.a. Inflation decreased by 0.1% to 3.2% in October from 3.3% in the prior month and Rupiah depreciated 1.44% MoM to IDR 18,127 per USD. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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

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FUND FACT SHEET

IDR BALANCED FUND

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30 October 2026

PT AIA FINANCIAL

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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

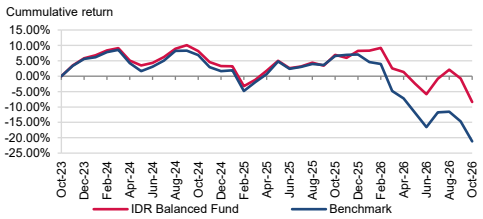
Investment Strategy	:	Balanced
Launch Date	:	15 August 2008
Launch Price	:	IDR 1,000.00
Unit Price (NAV)	:	IDR 2,146.25
Fund Currency	:	IDR
Risk Level	:	Moderate to High
Managed By	:	PT. AIA FINANCIAL
Fund Size (million)	:	IDR 235,893.61
Fund Management Fee	:	1.65% per annum
Pricing Frequency	:	Daily
Benchmark	:	50% IDX 30 Index
	:	50% Bloomberg Barclays EM Local Currency (Indonesia Total Return Index Unhedged IDR)
Custodian Bank	:	Citibank, N.A
Total Unit	:	109,909,616.8116

FUND PERFORMANCE

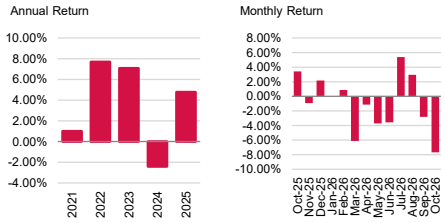
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced**	-7.68%	-7.63%	-15.36%	-14.33%	-2.88%	-0.15%	4.28%
Benchmark*	-7.61%	-10.72%	-26.35%	-26.03%	-7.63%	-3.48%	2.39%

*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 Curr. 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 Cur. Govt Bond TR (Net)
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

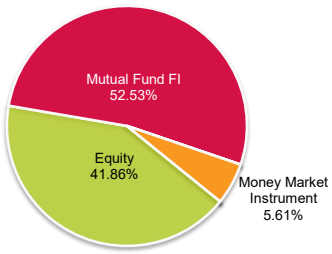
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	2.52%
Consumer Discretionary	0.51%
Consumer Staples	4.96%
Energy	4.54%
Financials	20.70%
Health Care	0.00%
Information Technology	0.68%
Industrials	2.74%
Materials	4.52%
Real Estate	0.68%
MF Fixed Income	52.53%
TD + Cash	5.61%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Telkom Indonesia Persero Tbk - Non Affiliates
RD BNP Paribas Proxima Kelas RK1
TD Bank Syariah Indonesia - Non Affiliates

FUND MANAGER COMMENTARY

In October 2026, IDR Balanced Fund booked performance of -7.68% MoM, below the benchmark performance. The index fell sharply with JCI/ MXID down -16.70%MoM/ -12.6%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within MXID, majority sectors delivered negative returns. The largest negative contributors came from Financials, Materials and Communications. Bloomberg EM Local Currency: Indonesia Total Return Index Unhedged IDR perform -1.99% on monthly basis with the 10-year government bond yield increased by 58 bps at 7.72%. Market sentiment deteriorated as IDR slipped back reaching IDR18,200 per USD and closed at IDR18,127 per USD or depreciated 1.44% MoM, pressured by MSCI announcement to potentially downgrade Indonesia to stand alone market. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

IDR CASH SYARIAH FUND

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30 October 2026

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	Fund Size (million)	:	IDR 7,316.61
Launch Date	:	29 October 2009	Fund Management Fee	:	1.65% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 1,833.32	Benchmark	:	100% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	:	IDR	Custodian Bank	:	Citibank, N.A
Risk Level	:	Low	Total Unit	:	3,990,898.5883
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 Cash Syariah**	0.28%	1.03%	2.75%	3.20%	3.61%	2.85%	3.63%
Benchmark*	0.15%	0.46%	1.35%	1.60%	1.91%	1.48%	2.75%

*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)

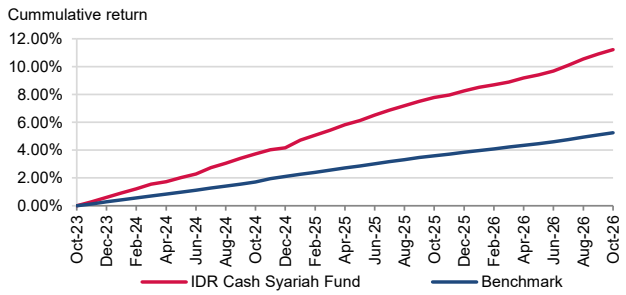
1 Feb 2010 to 28 Feb 2022: Indonesia Deposit Rate Avg 3 Month IDR (net)

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

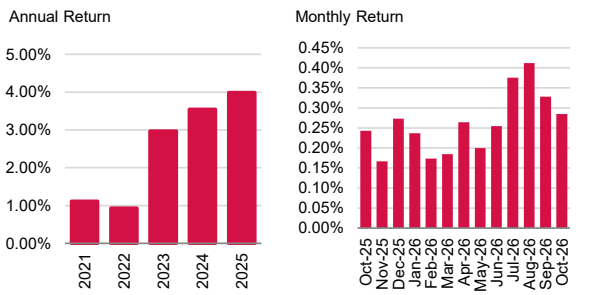
Since inception to 31 Jul 2010: Indonesia SBI 1M Auction Avg Yield (net)

**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	47.87%
TD + Cash	52.13%

TOP HOLDINGS

Citibank

SR020T3

FUND MANAGER COMMENTARY

IDR Cash Syariah Fund generated +0.28% in October 2026. Sharia Mudarabah ranging at 5.00%-7.00% p.a. Inflation decreased by 0.1% to 3.2% in October from 3.3% in the prior month and Rupiah depreciated 1.44% MoM to IDR 18,127 per USD. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

IDR EQUITY SYARIAH FUND

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30 October 2026

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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 195,722.62
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 681.93	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	:	287,013,802.7865

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Equity Syariah**	-15.45%	-16.60%	-26.80%	-23.37%	-6.05%	-4.92%	-2.31%
Benchmark*	-19.81%	-21.68%	-48.71%	-47.30%	-16.39%	-10.34%	-1.87%

*Current benchmark is effective from 1 Mar 2023

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

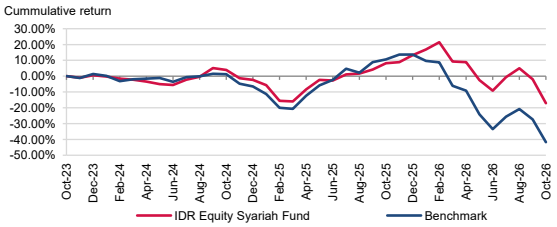
1 May 2022 to 28 Feb 2023: 98% Jakarta Islamic Index + 2% IDR 1-Month Time Deposit Index (Net)

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

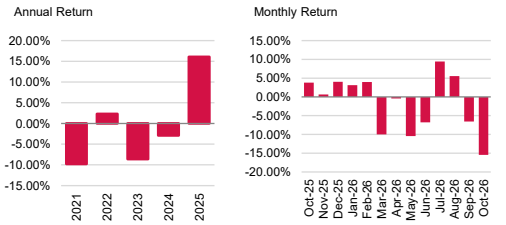
Since inception to 31 Mar 2014: Jakarta Islamic Index (Total Return)

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

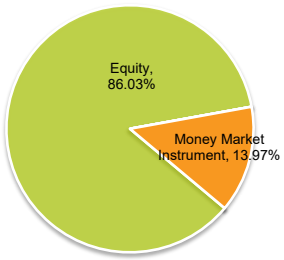
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	12.68%
Consumer Discretionary	0.00%
Consumer Staples	18.22%
Energy	18.09%
Financials	1.69%
Health Care	2.85%
Industrials	3.19%
Information Technology	0.93%
Materials	26.58%
Real Estate	1.79%
Utilities	0.00%
TD + Cash	13.97%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Dharma Satya Nusantara Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Unilever Indonesia Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	PT XLSmart Telecom Sejahtera Tbk - Non Affiliates
PT Arwana Citramulia Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	
PT Bumi Resources Minerals Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Chandra Asri Pacific Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates	
PT Charoen Pokphand Indonesia Tbk - Non Affiliates	PT Merdeka Battery Materials Tbk - Non Affiliates	
PT Ciputra Development Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, IDR Equity Syariah Fund booked -15.45%MoM (net), above the benchmark performance. The index fell sharply with JCI/ JAKISL down -16.70%MoM/ -20.2%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within JAKISL, all sectors delivered negative returns. The largest negative contributors came from Materials, Energy, and Communications. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

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FUND FACT SHEET

IDR BALANCED SYARIAH FUND

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30 October 2026

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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	Fund Size (million)	:	IDR 85,165.32
Launch Date	:	25 June 2010	Fund Management Fee	:	1.85% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 1,433.62	Benchmark	:	50% Jakarta Islamic Index
Fund Currency	:	IDR			50% Indonesia Gov. Sukuk Index (IGSIX)
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	59,405,914.6685

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Balanced Syariah**	-6.82%	-6.84%	-13.15%	-11.11%	-0.93%	-0.58%	2.23%
Benchmark*	-11.03%	-11.35%	-28.94%	-27.79%	-6.69%	-3.56%	1.59%

*Current benchmark is effective from 1 Jan 2020

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

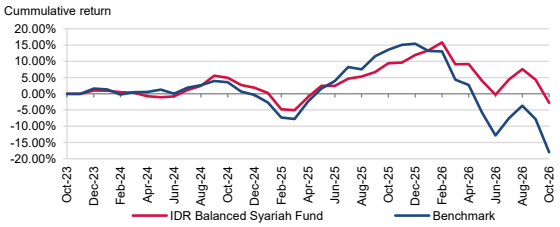
1 Mar 2013 to 31 Dec 2019: 50% Jakarta Islamic Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

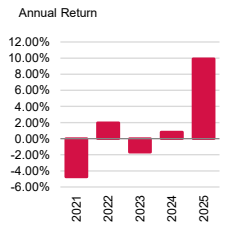
Since inception to 9 Dec 2010: 100% Jakarta Islamic Index (Total Return)

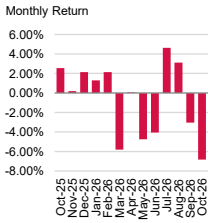
**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

LAST 3 YEARS CUMULATIVE RETURN

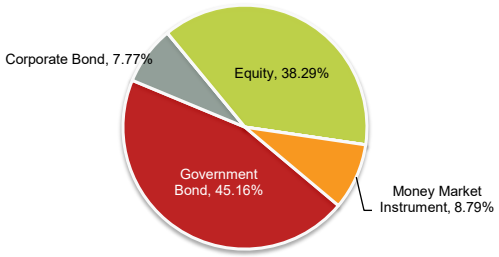


ANNUAL & MONTHLY RETURN





ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.35%
Consumer Discretionary	0.39%
Consumer Staples	7.76%
Energy	6.97%
Financials	1.77%
Health Care	0.97%
Industrials	2.03%
Information Technology	0.41%
Materials	11.24%
Real Estate	1.41%
Utilities	0.00%
Communication Services Bond	7.77%
Government Bond	45.16%
TD + Cash	8.79%

TOP HOLDINGS

PBS004	PT Aneka Tambang Persero Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates
PBS005	PT Archi Indonesia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS012	PT Arwana Citramulia Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PBS028	PT Bank BTPN Syariah Tbk - Non Affiliates	Sukuk Ijrh Bkjt I Tower Bersama Inf. II TH25B - Non Affiliates
PBS029	PT Chandra Asri Pacific Tbk - Non Affiliates	Sukuk Ijrh Bkjt I Tower Bersama Inf. V TH26C - Non Affiliates
PBS034	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Sukuk Negara IFR6
PBSG002	PT Indika Energy Tbk - Non Affiliates	
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, IDR Balanced Syariah Fund booked performance of -6.82% mom, above the benchmark performance. The index fell sharply with JCI/ JAKISL down -16.70%MoM/ -20.2%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within JAKISL, all sectors delivered negative returns. The largest negative contributors came from Materials, Energy, and Communications. IBPA Indonesia Government Sukuk Index Total Return recorded return -1.69% on a monthly basis. Market sentiment deteriorated as IDR slipped back reaching IDR18,200 per USD and closed at IDR18,127 per USD or depreciated 1.44% MoM, pressured by MSCI announcement to potentially downgrade Indonesia to stand alone market. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

IDR CHINA INDIA INDONESIA EQUITY FUND

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30 October 2026

PT AIA FINANCIAL

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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 inlc. 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 2,644,987.41
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 1,506.12	Benchmark	:	70% IDX 30 Index
Fund Currency	:	IDR			15% MSCI China + 15% MSCI India Index
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	1,756,157,997.1882

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR China-India-Indonesia Equity**	-8.81%	-12.12%	-23.61%	-24.07%	-6.16%	-4.73%	2.62%
Benchmark*	-9.69%	-16.91%	-35.69%	-35.70%	-11.01%	-6.62%	1.48%

*Current benchmark is effective since 1 Oct 2026

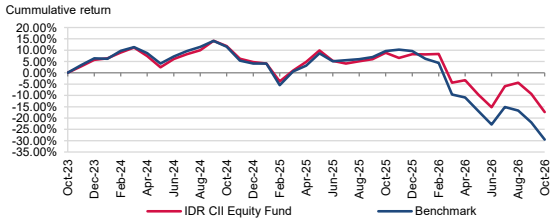
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

1 Jan 2018 to 30 Sept 2026: 70% MSCI Indonesia Index + 15% MSCI China + 15% MSCI India Index

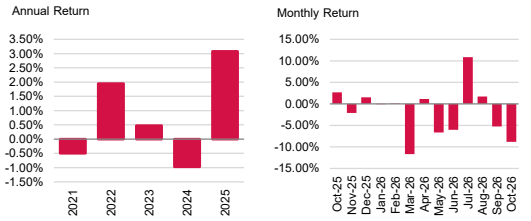
Since inception to 31 Dec 2017: 80% MSCI Indonesia Index + 10% MSCI China + 10% MSCI India Index

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

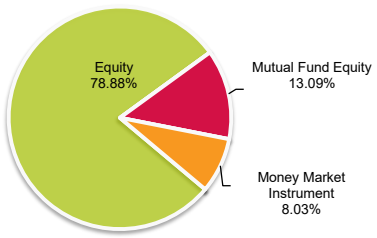
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.67%
Consumer Discretionary	2.07%
Consumer Staples	9.55%
Energy	9.42%
Financials	31.08%
Health Care	3.26%
Industrials	5.50%
Information Technology	1.10%
Materials	9.02%
Real Estate	1.48%
Utilities	0.73%
MF Equity	13.09%
TD + Cash	8.03%

TOP HOLDINGS

Apollo Hospitals Enterprise - Non Affiliates	PT Arwana Citramulia Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliates
Bajaj Finance Ltd - Non Affiliates	PT Astra International Tbk - Non Affiliates	PT Sumber Alfaria Trijaya Tbk - Non Affiliates
Bharti Airtel Ltd - Non Affiliates	PT Bank Central Asia Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
HDFC Bank Ltd - Non Affiliates	PT Bank Mandiri Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
ICICI Bank Ltd - Non Affiliates	PT Bank Negara Indonesia Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
IShares Core MSCI China ETF - Non Affiliates	PT Bank Rakyat Indonesia Tbk - Non Affiliates	PT Vale Indonesia Tbk - Non Affiliates
Multi Commodity Exchange India - Non Affiliates	PT BFI Finance Indonesia Tbk - Non Affiliates	PT Wismilak Inti Makmur Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Bukit Asam Persero Tbk - Non Affiliates	Reliance Industries Ltd - Non Affiliates
PT Amman Mineral Internasional Tbk - Non Affiliates	PT Cisarua Mountain Dairy Tbk - Non Affiliates	Sun Pharmaceutical Industry - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Indika Energy Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In the month of October 2026, IDR China India Indonesia Equity fund dropped to -8.81% MoM, Outperforming the benchmark. This month was a risk-off month for global equities. Worries about the funding of AI-related capital spending hit technology stocks and pushed investors toward defensive and value sectors. At the same time, Brent crude jumped more than 13% to around US$117 a barrel on Middle East and Russia–Ukraine supply concerns. Australia and Europe held up best, while South Korea, Brazil and Taiwan lagged, and global developed-market equities ended the month slightly lower. Indonesia had its worst month of the year: the JCI fell 16.7% and the IDX80 16%, extending September's decline. The trigger was MSCI's mid-October public consultation on moving Indonesia from Emerging to Standalone market status, citing opaque ownership structures and suspected coordinated trading. The index dropped 8% at the open on 16 October, triggering a trading halt. Foreign investors sold heavily, concentrated in large-cap banks, with net outflows reaching Rp18.1tn against Rp10.2tn in September. The rupiah weakened 1.4% to Rp18,147 per dollar, and a government bond sell-off lifted the 10-year yield to 7.6%. Authorities responded quickly with disclosure of shareholdings above 1%, a phased increase in minimum free float to 15%, and OJK fines of Rp2.1tn for market manipulation and IPO violations. China fell 7.0%, dragged by the regional tech and semiconductor sell-off and soft domestic data. September retail sales grew just 1.1% year on year, and both the manufacturing and services PMIs slipped back into contraction in October, at 49.3 and 49.7. India was one of the few markets to rise, with the Nifty up 1.9% to 23,053, a six-month high, and the rupee firming about 1%. The gains were narrow. Large caps were led by an 18% rally in IT stocks, while mid and small caps fell 3–4% and metals dropped 7.5%. The Reserve Bank of India also raised its policy rate by 25bp to 5.50%, its first hike since 2023, as higher oil prices kept inflation risks elevated. Foreign investors were still net sellers of about ₹34,800 crore over the month, though they turned buyers in the final week as some money rotated out of AI-heavy markets into Indian banks and IT.

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FUND FACT SHEET

IDR PRIME EQUITY FUND

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PT AIA FINANCIAL

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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 194,323.78
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 828.82	Benchmark	:	100% IDX80 Index
Fund Currency	:	IDR	Custodian Bank	:	Citibank, N.A
Risk Level	:	High	Total Unit	:	234,457,257.2413
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**	-9.58%	-11.76%	-22.55%	-22.41%	-9.75%	-6.05%	-1.54%
Benchmark*	-15.85%	-18.99%	-41.93%	-39.39%	-8.33%	-3.06%	1.38%

*Current benchmark is effective from 1 Oct 2025

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

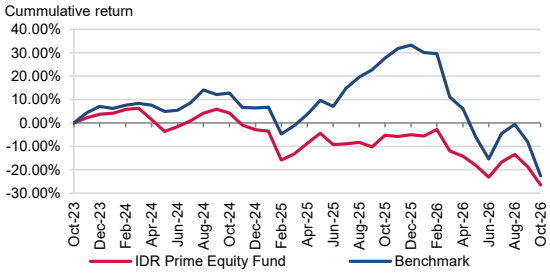
1 Mar 2023 - 30 Sept 2025: 90% Jakarta Composite Index + 10% IDR Deposit Rate Avg. 3-month (Net)

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

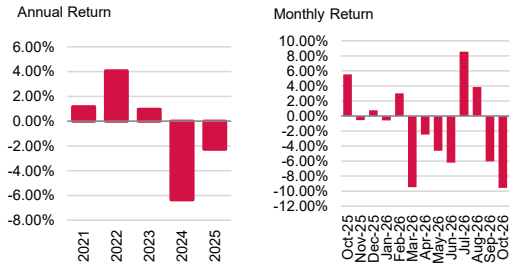
Since inception to 30 Apr 2022: 90% Jakarta Composite Index + 10% 3-Month IDR Avg Time Deposit (Net)

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

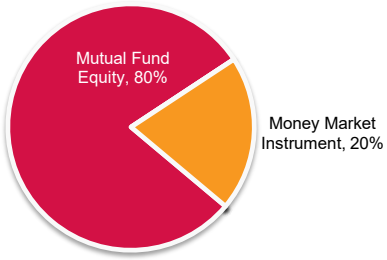
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Batavia Saham Cemerlang MF
- BNP Paribas SRI Kehati Kelas RK1 MF
- TD Bank Syariah Indonesia
- TD + Cash

FUND MANAGER COMMENTARY

In October 2026, IDR Prime Equity Fund recorded -9.58% MoM which was above benchmark performance. The index fell sharply with JCI/ IDX 80 down -16.70%MoM/ -16%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totaling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. 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 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 136,676.16
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 1,871.78	Benchmark	:	85% Bloomberg Indonesia Lcl Sov. Index (Net) 15% IDR Deposit Rate Avg. 3-month (Net)
Fund Currency	:	IDR			
Risk Level	:	Moderate	Benchmark Duration	:	4.96
Fund Duration	:	5.91	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	73,019,458.1070

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Prime Fixed Income**	-2.02%	-0.40%	-3.20%	-2.88%	3.96%	3.14%	5.35%
Benchmark*	-1.70%	-0.01%	-2.26%	-1.83%	4.99%	4.33%	6.51%

*Current benchmark is effective since 1 Mar 2023

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

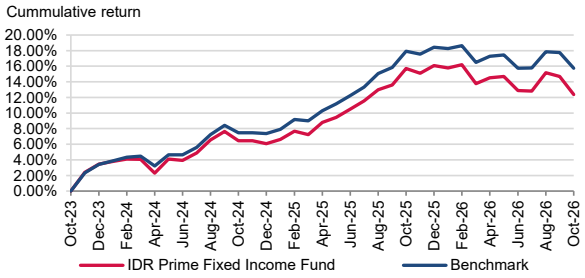
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

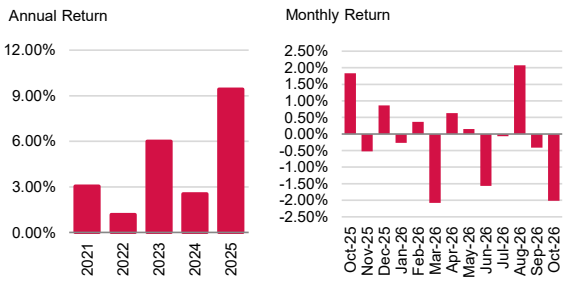
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

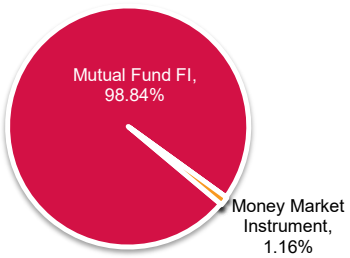
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Ashmore Dana Obligasi Nusantara Kelas B MF
- BNP Paribas Prima II Kelas RK1 MF
- TD + Cash

FUND MANAGER COMMENTARY

The IDR Prime Fixed Income Fund generated a return of -2.02% in October 2026, and the 10-year government bond yield increased 58 bps to 7.72%. Market sentiment deteriorated as IDR slipped back reaching IDR18,200 per USD and closed at IDR18,127 per USD or depreciated 1.44% MoM, pressured by MSCI announcement to potentially downgrade Indonesia to stand alone market. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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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	Fund Size (million)	:	IDR 14,534.24
Launch Date	:	10 June 2015	Fund Management Fee	:	2.10% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 713.59	Benchmark	:	98% Indonesia Sharia Stock 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	:	20,367,687.25

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Growth Equity Syariah**	-12.96%	-14.25%	-23.69%	-20.93%	-5.96%	-4.47%	-2.92%
Benchmark*	-19.32%	-21.17%	-45.20%	-40.34%	-7.76%	-1.46%	0.54%

*Current benchmark is effective from 1 Mar 2022

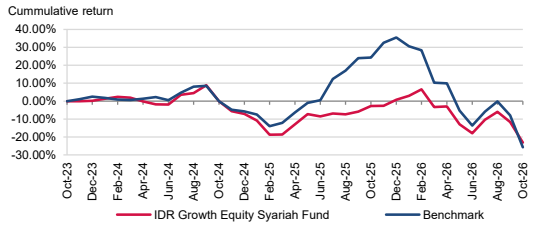
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

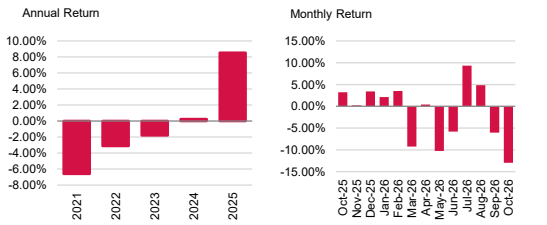
Since inception to 30 Apr 2022: 98% Indonesia Sharia Stock Index + 2% 3-Month IDR Avg Time Deposit (Net)

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

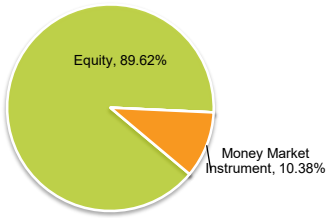
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	9.74%
Consumer Discretionary	5.82%
Consumer Staples	19.14%
Energy	13.24%
Financials	2.52%
Health Care	5.88%
Industrials	7.69%
Information Technology	1.66%
Materials	19.92%
Real Estate	4.02%
Utilities	0.00%
TD + Cash	10.38%

TOP HOLDINGS

PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indika Energi Tbk - Non Affiliates	PT Summarecon Agung Tbk - Non Affiliates
PT AKR Corporindo Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Indosat Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Kalbe Farma Tbk - Non Affiliates	PT United Tractors Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Bank BTPN Syariah Tbk - Non Affiliates	PT Medco Energi Internasional Tbk - Non Affiliat	
PT Chandra Asri Pacific Tbk - Non Affiliates	PT Merdeka Copper Gold Tbk - Non Affiliates	
PT Ciputra Development Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	
PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates	
PT Dharma Satya Nusantara Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, IDR Growth Equity Syariah Fund booked -12.96% MoM (net), above the benchmark performance. The index fell sharply with JCI/ ISSI Index down -16.70%MoM/ -19.6%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within ISSI Index, all sectors delivered negative returns. The largest negative contributors came from Materials, Energy and Communications. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

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[AIA – PUBLIC]

FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

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30 October 2026

PT AIA FINANCIAL

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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	Fund Size (million)	:	IDR 18,779.28
Launch Date	:	10 June 2015	Fund Management Fee	:	1.85% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 1,097.58	Benchmark	:	50% Indonesia Sharia Stock Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	:	IDR			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	17,109,786.9511

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-6.51%	-6.42%	-11.77%	-9.96%	-0.34%	0.08%	0.82%
Benchmark*	-10.78%	-11.10%	-26.73%	-23.28%	-1.71%	1.40%	1.49%

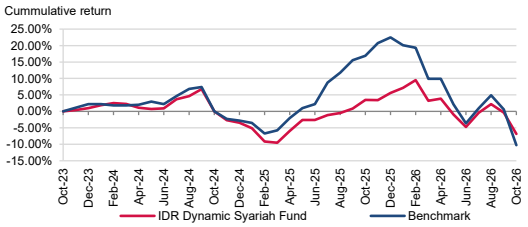
*Current benchmark is effective from 1 Jan 2020

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

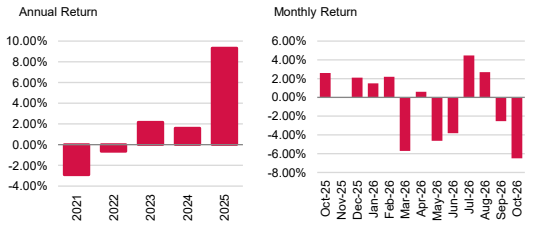
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

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

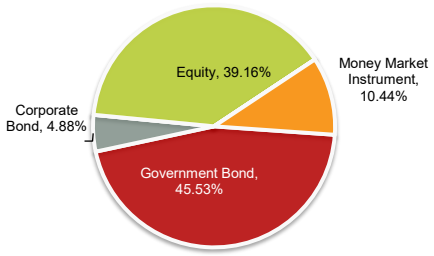
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.36%
Consumer Discretionary	2.00%
Consumer Staples	10.39%
Energy	6.25%
Financials	1.28%
Health Care	2.22%
Industrials	3.21%
Information Technology	0.98%
Materials	8.58%
Real Estate	0.88%
Utilities	0.00%
Communication Services Bond	4.88%
Government Bond	45.53%
TD + Cash	10.44%

TOP HOLDINGS

PBS004	PT Bank BTPN Syariah Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PBS012	PT Ciputra Development Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS028	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PBS033	PT Indika Energy Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Ultrajaya Milk Ind & Trading Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	Sukuk Ijrh Bkjt I Tower Bersama Inf. II TH25B - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Negara IFR6
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, IDR Dynamic Syariah Fund booked performance of -6.51% mom, above the benchmark performance. The index fell sharply with JCI/ ISSI Index down -16.70%MoM/ -19.6%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totaling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within ISSI Index, all sectors delivered negative returns. The largest negative contributors came from Materials, Energy and Communications. IBPA Indonesia Government Sukuk Index Total Return recorded return -1.69% on a monthly basis. Market sentiment deteriorated as IDR slipped back reaching IDR18,200 per USD and closed at IDR18,127 per USD or depreciated 1.44% MoM, pressured by MSCI announcement to potentially downgrade Indonesia to stand alone market. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

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FUND FACT SHEET

USD GLOBAL GROWTH OPPORTUNITY EQUITY FUND

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30 October 2026

PT AIA FINANCIAL

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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 39.52
Launch Date	:	23 September 2016	Fund Management Fee	:	2.10% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.70	Benchmark	:	90% MSCI World Index + 10% MSCI Asia Ex. Japan
Fund Currency	:	USD			
Risk Level	:	High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	23,219,131.60

FUND PERFORMANCE

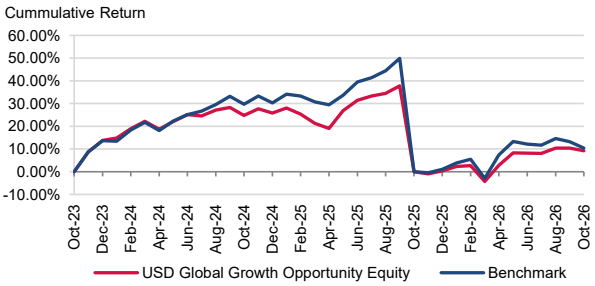
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Global Growth Opportunity Equity**	-0.99%	1.12%	8.91%	9.26%	15.56%	3.90%	5.41%
Benchmark*	-2.46%	-1.18%	9.27%	10.42%	20.00%	7.64%	9.33%

*Current benchmark is effective since 1 Jan 2018

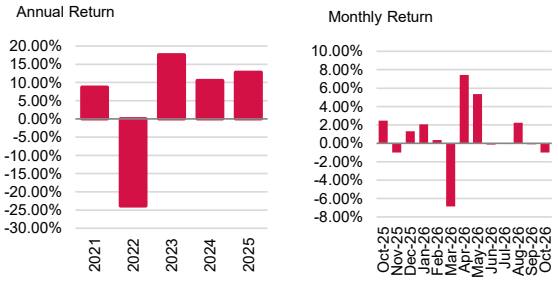
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.
Since inception to 31 Dec 2017: 90% Dow Jones Islamic Mkt World Index + 10% MSCI World Index

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

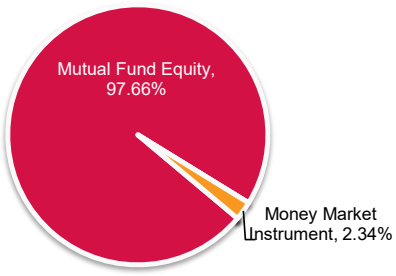
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In October 2026, USD Global Growth Opportunity Equity Fund booked -0.99% MoM which was above benchmark performance. Last month, Global equity market came under pressure. Australia and Europe led while South Korea, Brazil and Taiwan lagged. Markets were driven by concerns over AI-related capital spending and funding, which pressured tech stocks and drove a rotation into defensive and value sectors, alongside a more than 13% jump in Brent crude on Middle East and Russia-Ukraine supply concerns. China market declined by -7.0%MoM. Market was driven by the broader Asian tech and semiconductor sell-off and weak domestic data. Retail sales in China grew by only 1.1%YoY in September, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices fell back into contractionary territory in October 2026, at 49.3 and 49.7 respectively. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ONSHORE EQUITY FUND

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30 October 2026

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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 1.34
Launch Date	:	21 April 2017	Fund Management Fee	:	2.10% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 0.6230	Benchmark	:	100% IDX 30 Index
Fund Currency	:	USD	Custodian Bank	:	Citibank, N.A
Risk Level	:	High	Total Unit	:	2,157,229.2193
Managed By	:	PT. AIA FINANCIAL			

FUND PERFORMANCE

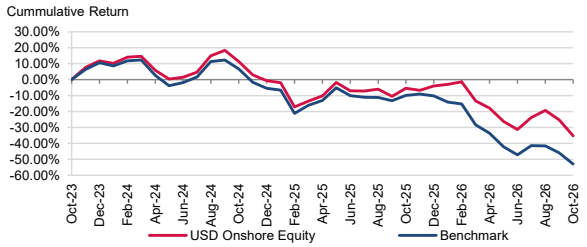
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Onshore Equity**	-13.46%	-15.01%	-32.59%	-31.48%	-13.49%	-8.45%	-4.85%
Benchmark*	-12.98%	-19.66%	-47.61%	-47.76%	-22.24%	-15.01%	-8.43%

*Current benchmark is effective since inception

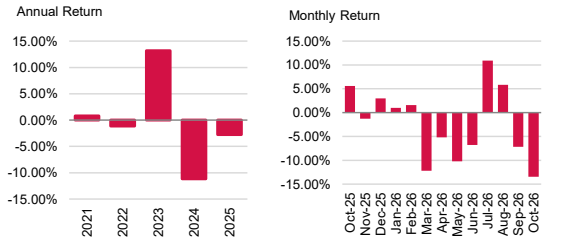
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

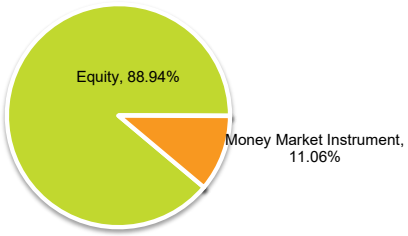
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	6.99%
Consumer Discretionary	1.48%
Consumer Staples	8.37%
Energy	6.96%
Financials	44.68%
Health Care	1.05%
Industrials	6.50%
Information Technology	1.09%
Materials	10.80%
Real Estate	1.01%
TD + Cash	11.06%

TOP HOLDINGS

- PT Adaro Andalan Indonesia Tbk - Non Affiliates
- PT Alamtri Minerals Indonesia Tbk - Non Affiliates
- PT Amman Mineral Internasional Tbk - Non Affiliates
- PT Archi Indonesia Tbk - Non Affiliates
- PT Astra International Tbk - Non Affiliates
- PT Bank Central Asia Tbk - Non Affiliates
- PT Bank Mandiri Tbk - Non Affiliates
- PT Bank Negara Indonesia Tbk - Non Affiliates
- PT Bank Rakyat Indonesia Tbk - Non Affiliates
- PT BFI Finance Indonesia Tbk - Non Affiliates
- PT Cisarua Mountain Dairy Tbk - Non Affiliates
- PT GOTO Gojek Tokopedia Tbk - Non Affiliates
- PT Indika Energy Tbk - Non Affiliates
- PT Indofood Sukses Makmur Tbk - Non Affiliates
- PT Merdeka Copper Gold Tbk - Non Affiliates
- PT Sumber Alfaria Trijaya Tbk - Non Affiliates
- PT Telkom Indonesia Persero Tbk - Non Affiliates

FUND MANAGER COMMENTARY

In October 2026, USD Onshore Equity Fund booked -13.46%MoM, underperforming the benchmark performance. The index fell sharply with JCI/ MXID down -16.70%MoM/ -12.6%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totalling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within MXID, majority sectors delivered negative returns. The largest negative contributors came from Financials, Materials and Communications. We expect equity markets to remain volatile in the near term amid renewed geopolitical tensions and changes to US monetary policies. However, we maintain our view that Indonesia's long-term equity outlook remains supported by the potential for sustainable and structural economic improvements, including rising GDP per capita. At current levels, we believe the market offers an attractive entry point with favourable risk-reward for long-term investors.

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FUND FACT SHEET

USD PRIME GLOBAL EQUITY FUND

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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 19.58
Launch Date	:	19 January 2018	Fund Management Fee	:	2.10% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.9248	Benchmark	:	100% DJIM World Developed TR Index
Fund Currency	:	USD	Custodian Bank	:	Citibank, N.A
Risk Level	:	High	Total Unit	:	10,172,396.1887
Managed By	:	PT. BNP Paribas Asset Management (since January 10th, 2023)			

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Global Equity**	-1.74%	0.78%	4.96%	5.13%	17.21%	7.67%	7.75%
Benchmark*	-2.71%	0.97%	10.49%	10.85%	20.12%	7.86%	9.69%

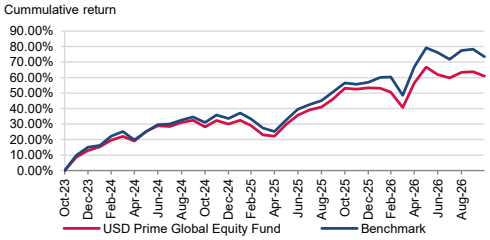
*Current benchmark is effective since 10 January 2023 onwards

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

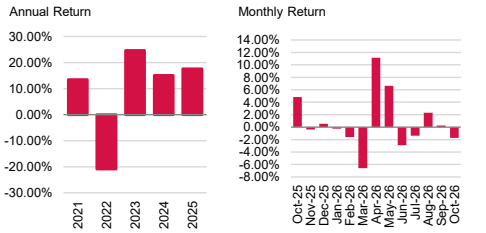
Since Inception to 10 January 2023: 90% DJIM World TR Index + 10% MSCI AC Asia Ex. Japan DTR (Net)

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

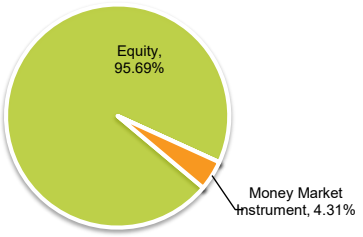
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	5.55%
Consumer Discretionary	10.50%
Consumer Staples	4.17%
Energy	2.01%
Financials	3.16%
Health Care	11.63%
Industrials	9.73%
Information Technology	43.32%
Materials	5.63%
TD + Cash	4.31%

TOP HOLDINGS

Accenture Plc - Non Affiliates	Gilead Sciences Inc - Non Affiliates	Shin Etsu Chemical Co Ltd - Non Affiliates
Adidas AG NPV - Non Affiliates	Hitachi Ltd - Non Affiliates	Terumo Corp - Non Affiliates
Adv Micro Devices Inc. - Non Affiliates	Home Depot Inc. - Non Affiliates	TJX Companies Inc - Non Affiliates
Alphabet Inc - Non Affiliates	Intuitive Surgical Inc - Non Affiliates	Trane Technologies Plc - Non Affiliates
Amazon.com - Non Affiliates	Linde Plc - Non Affiliates	Union Pacific Corp - Non Affiliates
Apple Inc - Non Affiliates	L'oreal - Non Affiliates	Vertex Pharmaceuticals Inc - Non Affiliates
Applied Materials Inc - Non Affiliates	Micron Technology Inc - Non Affiliates	Visa Inc - Non Affiliates
ASML Holding NV - Non Affiliates	Microsoft Corp - Non Affiliates	Walmart Inc - Non Affiliates
Astrazeneca Plc - Non Affiliates	Neurocrine Biosciences Inc - Non Affiliates	
Broadcom Inc. - Non Affiliates	Nvidia Corp - Non Affiliates	
CRH Plc - Non Affiliates	Palo Alto Networks Inc. - Non Affiliates	
Danaher Corp - Non Affiliates	Parker Hannifin Corp - Non Affiliates	
Eli Lilly & Co - Non Affiliates	Procter & Gamble Co - Non Affiliates	
Exxon Mobil Corp - Non Affiliates	Relx Plc - Non Affiliates	
GE Vernova LLC - Non Affiliates	S&P Global Inc - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, USD Prime Global Equity Fund booked -1.74% MoM which was above benchmark performance. Last month, Global equity market came under pressure. Australia and Europe led while South Korea, Brazil and Taiwan lagged. Markets were driven by concerns over AI-related capital spending and funding, which pressured tech stocks and drove a rotation into defensive and value sectors, alongside a more than 13% jump in Brent crude on Middle East and Russia-Ukraine supply concerns. China market declined by -7.0%MoM. Market was driven by the broader Asian tech and semiconductor sell-off and weak domestic data. Retail sales in China grew by only 1.1%YoY in September, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices fell back into contractionary territory in October 2026, at 49.3 and 49.7 respectively. We are moderately constructive on the outlook for risk assets over the medium term.

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[AIA – PUBLIC]

FUND FACT SHEET

USD PRIME EMERGING MARKET EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 October 2026

PT AIA FINANCIAL

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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 19.89
Launch Date	:	18 January 2018	Fund Management Fee	:	2.10% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.2644	Benchmark	:	100% MSCI Emerging Market
Fund Currency	:	USD	Custodian Bank	:	Citibank, N.A
Risk Level	:	High	Total Unit	:	15,730,222.5758
Managed By	:	PT. AIA FINANCIAL			

FUND PERFORMANCE

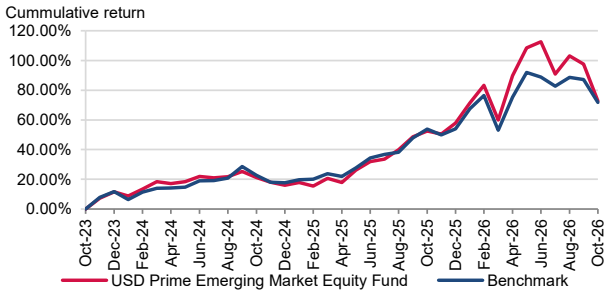
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Emerging Market Equity**	-12.59%	-9.54%	9.44%	13.20%	19.99%	1.25%	2.71%
Benchmark*	-8.20%	-5.97%	11.66%	11.72%	19.76%	4.72%	3.12%

*Current benchmark is effective since inception

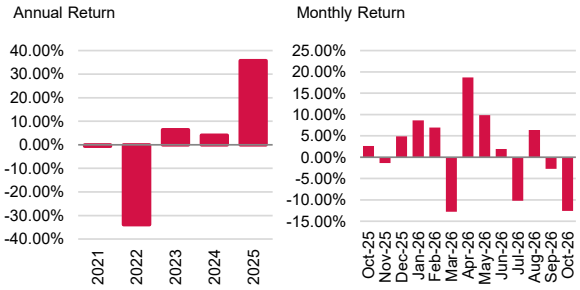
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

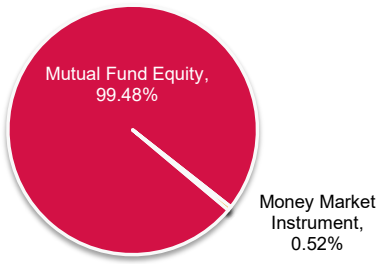
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- Fidelity Emerging Market Class A Acc MF
- TD + Cash

FUND MANAGER COMMENTARY

In October 2026, USD Prime Emerging Market Equity Fund booked -12.59% MoM which was below benchmark performance. Last month, Global equity market came under pressure. Australia and Europe led while South Korea, Brazil and Taiwan lagged. Markets were driven by concerns over AI-related capital spending and funding, which pressured tech stocks and drove a rotation into defensive and value sectors, alongside a more than 13% jump in Brent crude on Middle East and Russia-Ukraine supply concerns. China market declined by -7.0%MoM. Market was driven by the broader Asian tech and semiconductor sell-off and weak domestic data. Retail sales in China grew by only 1.1%YoY in September, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices fell back into contractionary territory in October 2026, at 49.3 and 49.7 respectively. We are moderately constructive on the outlook for risk assets over the medium term.

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[AIA – PUBLIC]

FUND FACT SHEET

IDR ULTIMATE EQUITY FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 October 2026

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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 132,947.32
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 705.35	Benchmark	:	100% IDX80 Index (Customized)
Fund Currency	:	IDR	Custodian Bank	:	Citibank, N.A
Risk Level	:	High	Total Unit	:	188,485,136.2373
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 Ultimate Equity**	-14.75%	-16.54%	-28.10%	-27.53%	-10.86%	-6.45%	-4.27%
Benchmark*	-16.95%	-20.37%	-42.02%	-41.18%	-13.96%	-8.07%	-4.18%

*Current benchmark is effective from 22 May 2023

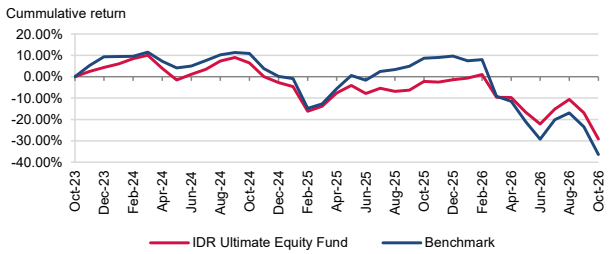
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

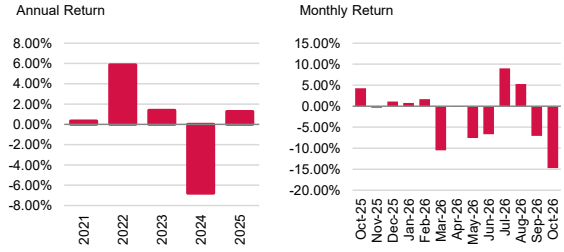
1 May 2022 - 21 May 2023 : 98% Jakarta Composite Index + 2% IDR 1-Month Time Deposit Index (Net)

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

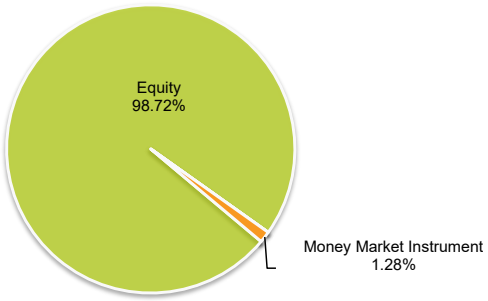
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	10.75%
Consumer Discretionary	2.57%
Consumer Staples	21.08%
Energy	5.55%
Financials	32.11%
Health Care	3.76%
Industrials	5.33%
Information Technology	0.89%
Materials	14.71%
Real Estate	1.98%
Utilities	0.00%
TD + Cash	1.28%

TOP HOLDINGS

PT AKR Corporindo Tbk - Non Affiliates
PT Archi Indonesia Tbk - Non Affiliates
PT Bank Central Asia Tbk - Non Affiliates
PT Bank Mandiri Tbk - Non Affiliates
PT Bank Negara Indonesia Tbk - Non Affiliates
PT Bank Rakyat Indonesia Tbk - Non Affiliates
PT Cisarua Mountain Dairy Tbk - Non Affiliates
PT GOTO Gojek Tokopedia Tbk - Non Affiliates
PT Indofood CBP Sukses Makmur Tbk - Non Affiliates
PT Indosat Tbk - Non Affiliates
PT Japfa Comfeed Indonesia Tbk - Non Affiliates
PT Jasa Marga (Persero) Tbk - Non Affiliates
PT Kalbe Farma Tbk - Non Affiliates
PT Mayora Indah Tbk - Non Affiliates
PT Merdeka Copper Gold Tbk - Non Affiliates
PT Mitra Keluarga Karyasehat Tbk - Non Affiliates
PT Sumber Alfaria Trijaya Tbk - Non Affiliates
PT Telkom Indonesia Persero Tbk - Non Affiliates
PT Timah (Persero) Tbk - Non Affiliates
PT Total Bangun Persada Tbk - Non Affiliates
PT Triputra Agro Persada Tbk - Non Affiliates
PT Vale Indonesia Tbk - Non Affiliates

FUND MANAGER COMMENTARY

[AIA – PUBLIC]

In the month of October, IDR Ultimate fund dropped -14.75%, significantly outperforming the benchmark. Indonesia's 16.7% fall in October was a market-structure shock rather than earnings one. MSCI's concerns had been building all year. A warning in January was followed in May by the removal of 19 Indonesian companies from its indices with no additions. In response, regulators doubled the minimum free float to 15% and required disclosure of shareholdings above 1%. MSCI's verdict in mid-October was that these reforms had not been applied consistently or enforced. It cited opaque ownership structures and suspected coordinated trading and opened a consultation on reclassifying Indonesia straight to Standalone status, bypassing Frontier. It also froze increases to foreign inclusion factors and share counts until a decision due by June 2027. Because the outcome now hinges on proof of enforcement rather than new rules, investors had little reason to wait. Estimates of forced passive selling ranged from about US$3bn to mid-single-digit billions, and active emerging-market funds sold ahead of it. The selling fell hardest on the large-cap banks — the most liquid, most foreign-owned and heaviest-weighted stocks in the index — and lifted foreign outflows to Rp18.1tn for the month. The weakness then spread across assets. The rupiah slid to Rp18,147 per dollar, close to its record low. Government bonds sold off, pushing the 10-year yield to 7.6%. US rates held high and oil climbed to around US$117, adding to the pressure. Authorities moved quickly: OJK fined parties Rp2.1tn for market manipulation and IPO violations, and the exchange tightened its daily lower price limit from 15% to 7%. Restoring index status will require several months of visible enforcement, not just new rules.

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FUND FACT SHEET

USD PRIME MULTI ASSET INCOME FUND

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30 October 2026

PT AIA FINANCIAL

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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

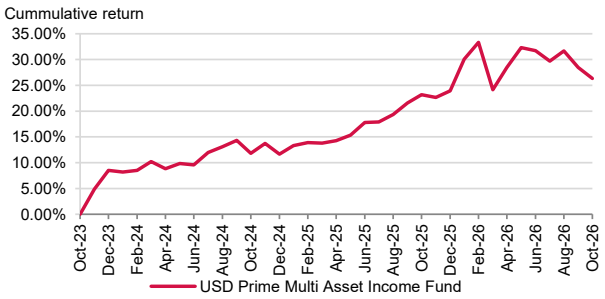
Investment Strategy	:	Balanced	Fund Size (million)	:	USD 1.76
Launch Date	:	30 January 2019	Fund Management Fee	:	1.85% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.1745	Custodian Bank	:	Citibank, N.A
Fund Currency	:	USD	Total Unit	:	1,501,467.2414
Risk Level	:	Moderate to High			
Managed By	:	PT. AIA FINANCIAL			

FUND PERFORMANCE

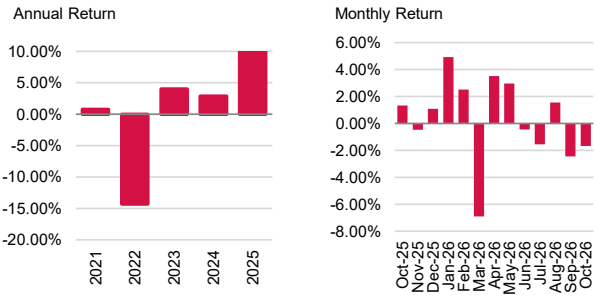
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Multi Asset Income**	-1.67%	-2.59%	1.90%	2.53%	8.10%	0.74%	2.10%

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

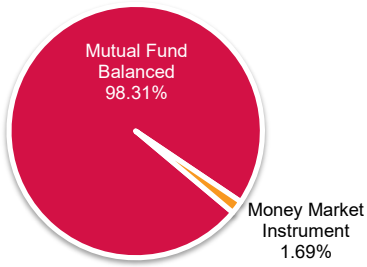
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

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

FUND MANAGER COMMENTARY

In October 2026, the fund generated -1.67%mom. Last month, Global market came under pressure. Australia and Europe equities led while South Korea, Brazil, Taiwan lagged. Markets were driven by concerns over AI-related capital spending and funding, which pressured tech stocks and drove a rotation into defensive and value sectors, alongside a more than 13% jump in Brent crude on Middle East and Russia-Ukraine supply concerns. China market declined by -7.0%MoM. Market was driven by the broader Asian tech and semiconductor sell-off and weak domestic data. Retail sales in China grew by only 1.1%YoY in September, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices fell back into contractionary territory in October 2026, at 49.3 and 49.7 respectively. Global bonds rallied as risk aversion revived demand for government bonds. The Bloomberg Global Treasury index gained 1.7% (USD-hedged), with US 10-year yield falling 35bps to 4.94%, while German 10-year yield fell to 3.32% and UK 10-year yield eased to 5.28%. We are moderately constructive on the outlook for risk assets over the medium term.

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[AIA – PUBLIC]

FUND FACT SHEET

USD PRIME GREATER CHINA EQUITY FUND

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30 October 2026

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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	Fund Size (million)	: USD 11.40
Launch Date	: 22 July 2019	Fund Management Fee	: 2.10% per annum
Launch Price	: USD 1.00	Pricing Frequency	: Daily
Unit Price (NAV)	: USD 1.3066	Benchmark	: 100% MSCI Golden Dragon Index
Fund Currency	: USD	Custodian Bank	: Citibank, N.A
Risk Level	: High	Total Unit	: 8,721,792.7252
Managed By	: PT. AIA FINANCIAL		

FUND PERFORMANCE

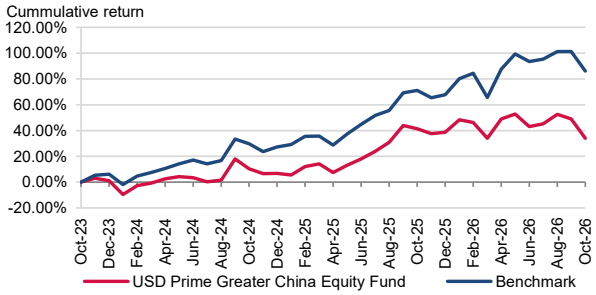
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Prime Greater China Equity**	-10.04%	-7.63%	-3.31%	-5.16%	10.27%	-2.60%	3.74%
Benchmark*	-7.47%	-4.74%	11.00%	8.82%	23.46%	4.59%	6.34%

*Current benchmark is effective since inception

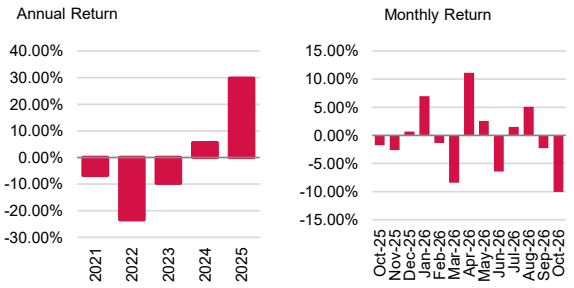
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

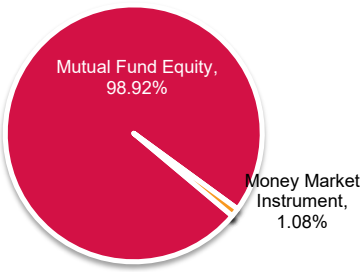
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



PORTFOLIO ALLOCATION

- IShares Core MSCI China ETF
- Schroder Int. Greater China AAC MF
- TD + Cash

FUND MANAGER COMMENTARY

In October 2026, USD Prime Greater China Equity Fund booked -10.04% MoM which was below benchmark performance. Last month, Global equity market came under pressure. Australia and Europe led while South Korea, Brazil and Taiwan lagged. Markets were driven by concerns over AI-related capital spending and funding, which pressured tech stocks and drove a rotation into defensive and value sectors, alongside a more than 13% jump in Brent crude on Middle East and Russia-Ukraine supply concerns. China market declined by -7.0%MoM. Market was driven by the broader Asian tech and semiconductor sell-off and weak domestic data. Retail sales in China grew by only 1.1%YoY in September, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices fell back into contractionary territory in October 2026, at 49.3 and 49.7 respectively. We are moderately constructive on the outlook for risk assets over the medium term.

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[AIA – PUBLIC]

FUND FACT SHEET

USD ADVANCED ADVENTUROUS FUND

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30 October 2026

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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	Fund Size (million)	:	USD 1.72
Launch Date	:	31 March 2021	Fund Management Fee	:	1.45% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.3797	Benchmark	:	90% MSCI World Total Return Index + 10% Bloomberg Barclays Global Agg. TR Index
Fund Currency	:	USD			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	1,243,934.1730

FUND PERFORMANCE

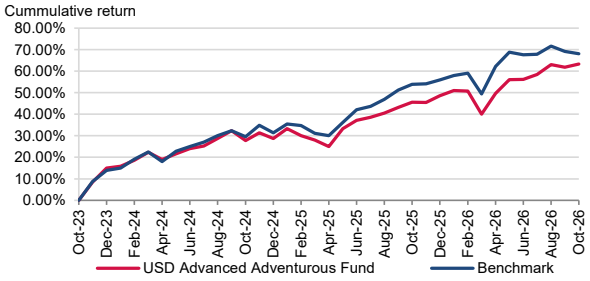
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Adventurous**	0.88%	3.06%	9.95%	12.21%	17.78%	5.37%	5.94%
Benchmark*	-0.65%	0.14%	7.86%	9.31%	18.90%	7.83%	9.07%

*Current benchmark is effective since inception

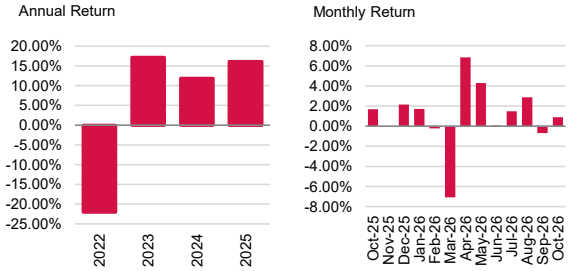
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

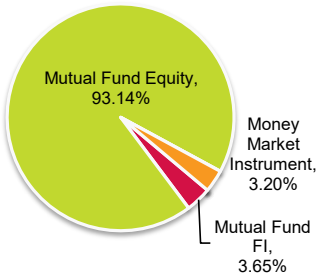
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	93.14%
MF Fixed Income	3.65%
TD + Cash	3.20%

TOP HOLDINGS

AIA Diversified Fixed Income-I MF
AIA Global Corporate Bond-I MF
AIA Global Select Equity-I MF
AIA Global Systematic Equity-I MF
AIA New Multinationals-I MF
AIA World Quality Equity Fund-I MF

FUND MANAGER COMMENTARY

In October 2026, the fund generated +0.88%mom, above the benchmark performance. Last month, Global market came under pressure. Australia and Europe equities led while South Korea, Brazil, Taiwan lagged. Markets were driven by concerns over AI-related capital spending and funding, which pressured tech stocks and drove a rotation into defensive and value sectors, alongside a more than 13% jump in Brent crude on Middle East and Russia-Ukraine supply concerns. China market declined by -7.0%MoM. Market was driven by the broader Asian tech and semiconductor sell-off and weak domestic data. Retail sales in China grew by only 1.1%YoY in September, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices fell back into contractionary territory in October 2026, at 49.3 and 49.7 respectively. Global bonds rallied as risk aversion revived demand for government bonds. The Bloomberg Global Treasury index gained 1.7% (USD-hedged), with US 10-year yield falling 35bps to 4.94%, while German 10-year yield fell to 3.32% and UK 10-year yield eased to 5.28%. We are moderately constructive on the outlook for risk assets over the medium term.

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FUND FACT SHEET

USD ADVANCED BALANCED FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 October 2026

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed and supervised by the Indonesian Financial Services Authority. AIA Indonesia is a subsidiary of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. With experienced personnel, AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The primary objective of the Portfolio is to achieve long-term optimum total return with the appropriate level of capital risk by holding AIAIM SICAV sub-funds investing in equities, bonds and other fixed income securities in global markets, as well as investment in those types of assets.

TARGET ALLOCATION

0% - 5%	:	Cash & Cash Equivalents
20% - 60%	:	Mutual Funds - Fixed Income
40% - 80%	:	Mutual Funds - Equity

FUND INFORMATION

Investment Strategy	:	Balanced	Fund Size (million)	:	USD 0.88
Launch Date	:	05 May 2021	Fund Management Fee	:	1.25% per annum
Launch Price	:	USD 1.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	USD 1.2095	Benchmark	:	60% MSCI World Total Return Index + 40% Bloomberg Barclays Global Agg. TR Index
Fund Currency	:	USD			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	723,575.1070

FUND PERFORMANCE

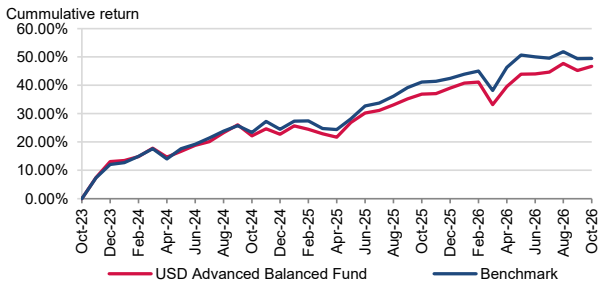
Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
USD Advanced Balanced**	1.01%	1.40%	5.51%	7.14%	13.64%	3.06%	3.53%
Benchmark*	0.10%	-0.04%	4.93%	5.96%	14.34%	5.20%	5.66%

*Current benchmark is effective since inception

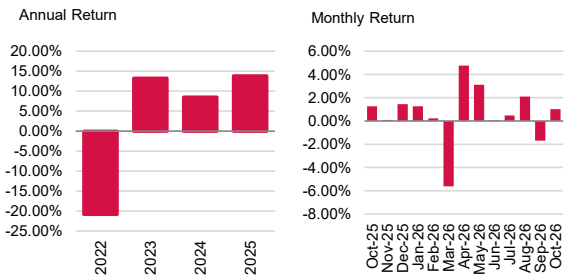
*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

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

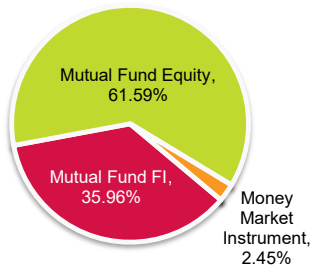
LAST 3 YEAR CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

MF Equity	61.59%
MF Fixed Income	35.96%
TD + Cash	2.45%

TOP HOLDINGS

- AIA Diversified Fixed Income-I MF
- AIA Global Corporate Bond-I MF
- AIA Global Select Equity-I MF
- AIA Global Systematic Equity-I MF
- AIA New Multinationals-I MF
- AIA World Quality Equity Fund-I MF

FUND MANAGER COMMENTARY

In October 2026, the fund generated +1.01% MoM, above benchmark performance. Last month, Global market came under pressure. Australia and Europe equities led while South Korea, Brazil, Taiwan lagged. Markets were driven by concerns over AI-related capital spending and funding, which pressured tech stocks and drove a rotation into defensive and value sectors, alongside a more than 13% jump in Brent crude on Middle East and Russia-Ukraine supply concerns. China market declined by -7.0%MoM. Market was driven by the broader Asian tech and semiconductor sell-off and weak domestic data. Retail sales in China grew by only 1.1%YoY in September, reflecting softness in consumer demand. Manufacturing and Services Purchasing Managers Indices fell back into contractionary territory in October 2026, at 49.3 and 49.7 respectively. Global bonds rallied as risk aversion revived demand for government bonds. The Bloomberg Global Treasury index gained 1.7% (USD-hedged), with US 10-year yield falling 35bps to 4.94%, while German 10-year yield fell to 3.32% and UK 10-year yield eased to 5.28%. We are moderately constructive on the outlook for risk assets over the medium term.

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