FUND FACT SHEET

IDR PRIME FIXED INCOME 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 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.

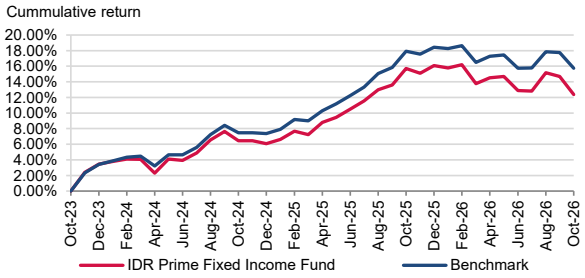
1 May 2022 to 28 Feb 2023: 85% Bloomberg Indonesia Lcl Sov. Index (Net) + 15% IDR 1-Month Time Deposit Index (Net)

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

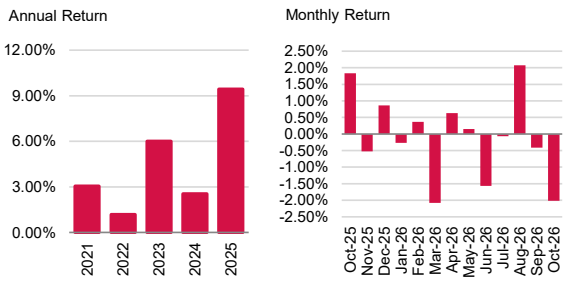
21 Oct 2014 to 30 Apr 2016: 85% HSBC Indonesia Local Currency Govt Bond (Net) + 15% Indonesia Deposit Rate Avg 3M IDR (Net)

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

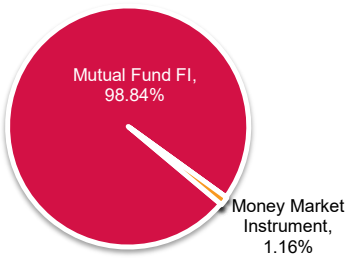
LAST 3 YEARS CUMULATIVE RETURN



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.

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

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