FUND FACT SHEET

USD 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 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

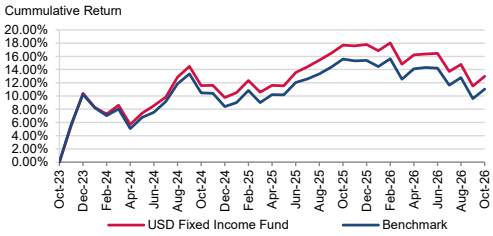
FUND PERFORMANCE

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%

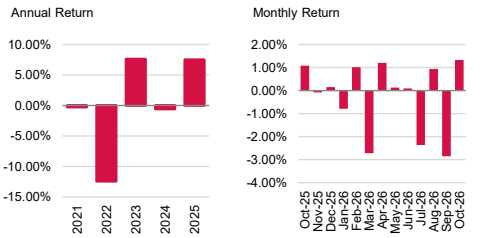
*Current benchmark is effective from 1 Jan 2019

*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

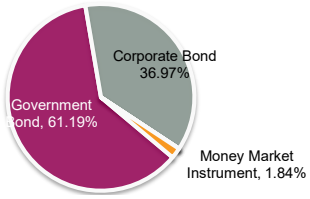
LAST 3 YEARS CUMULATIVE RETURN



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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