

AIA FUND FACT SHEET



Investment Objective

No	Fund	Investment Objective
1	AIA Elite Adventurous Fund (Foreign Markets)	The Fund seeks long-term total return (combination of capital growth and income) with higher risk by investing in a portfolio of mostly equities and a small proportion of fixed income securities. The Fund's expected average exposure to equities will be approximately 90% over the long-term, however this exposure may vary from time to time. The other 10% will be invested in fixed income or money market instruments.
2	AIA Elite Conservative Fund (Foreign Markets)	The Fund seeks long-term total return (combination of capital growth and income) and at the same time minimize short term capital risk by investing in a portfolio of equities and fixed income securities. The Fund's expected average exposure to equities will be approximately 30% over the long-term, however this exposure may vary from time to time. The other 70% will be invested in fixed income or money market instruments.
3	AIA Strategic Fixed Income Fund (Local & Foreign Markets)	The Fund aims to provide a steady stream of income returns through investments in both domestic and USD-denominated fixed income securities and money market instruments. The secondary goal of the Fund is to provide medium to long-term capital appreciation whilst preserving the capital invested. While the Fund predominantly focus on domestic fixed income securities, it may invest up to 50% of its NAV in USD-denominated fixed income securities.
4	AIA Strategic Equity Fund (Local & Foreign Markets)	The Fund aims to maximize medium to long term growth of capital and income through investments in a diversified portfolio of equity securities listed on local and foreign bourses. The fund is suitable for investors that are willing to take higher investment risk in return for potential higher returns by diversifying their investments into foreign equities.
5	AIA Fixed Income Fund	The primary goal of this Fund is to provide a steady stream of income returns through investments in fixed income securities and money market instruments. The secondary goal of the Fund is to provide medium to long-term capital appreciation whilst preserving the capital invested.
6	AIA Dana Bon*	The primary goal of this Fund is to provide a steady stream of income returns through investments in Islamic fixed income securities and Islamic money market instruments. The secondary goal of the Fund is to provide medium to long-term capital appreciation whilst preserving the capital invested.
7	AIA Balanced Fund	The Fund is to maximize total returns with reasonable safety of principal through investment in a diversified portfolio of equity, fixed income securities and cash equivalent securities. The Fund is suitable for investors who are willing to take moderate risk in order to achieve a reasonable return.
8	AIA Dana Progresif*	This Fund focuses on Shariah-approved securities listed on Bursa Malaysia and Islamic debt securities in order to maximize medium to long-term capital appreciation on your investment. The Fund is suitable for investors who are willing to take moderate risk in order to achieve a reasonable return.

Investment Objective (continued)

No	Fund	Investment Objective
9	AIA Equity Dividend Fund	This Fund seeks steady capital growth and income by investing mainly in a portfolio of stocks listed on the Bursa Malaysia which offer or have the potential to offer attractive dividend yields. This Fund is suitable for moderate risk tolerance investors who seek steady capital growth and at the same time seek income stream opportunities.
10	AIA Equity Plus Fund	The Fund seeks to maximize medium to long term growth of capital and income through investment in a diversified portfolio of well managed large capital companies that are believed to offer above average growth potential. The Fund is suitable for growth-oriented investors who are willing to take moderate to high risk in order to achieve attractive capital gains.
11	AIA Dana Dinamik*	This Fund invests in Shariah-approved securities listed on Bursa Malaysia in order to maximize medium to long-term capital appreciation on your investment. The Fund is suitable for high risk tolerance equity investors.
12	AIA Aggressive Fund	The Fund seeks long-term growth of capital and income through investment in a diversified portfolio of stocks. This Fund is a high conviction fund which takes more concentrated position in sector and stock positioning. The Fund is suitable for high risk tolerance equity investors.
13	AIA Medium Cap Fund	The Fund seeks medium to long-term growth of capital and income through investment in a diversified portfolio of stocks. Focus will be on small and medium sized enterprises and growth stocks. The Fund is suitable for high risk tolerance equity investors.
14	AIA Asian Debt Fund (Foreign Markets)	The Fund aims at income growth through active management of a portfolio of USD denominated bonds from Asian countries. It is suitable for moderate investors who are willing to take moderate risk in order to achieve capital security and high level income stream.
15	AIA Eleven Plus Fund (Foreign Markets)	The primary goal of this Fund is to provide long-term capital growth by investing in large and smaller capitalization equities, and fixed income in the United States, Europe, Japan, Asia Pacific and emerging markets including but not limited to markets located in Central & Eastern Europe, South East Asia, Latin America and Africa. It is also flexible by allowing investments in newer funds launched in the future. The Fund adopts a relatively balanced approach towards equities and bond exposure with the aim of providing stable growth of your investment.
16	AIA International High Dividend Fund (Foreign Markets)	The Fund invests in a diversified portfolio of shares issued by companies incorporated in the world and offering an attractive dividend. It is suitable for aggressive investors who are willing to take high risk in order to achieve attractive capital gains and stable income stream.
17	AIA New Horizon Fund (Local and Foreign Markets)	By investing in equity and equity-related securities of companies in both local and global markets permissible by prevailing regulations, the goal of this Fund is to provide medium to long-term capital growth on your investment.

Investment Objective (continued)

No	Fund	Investment Objective
18	AIA Asia Opportunity Fund (Foreign Markets)	AIA Asia Opportunity Fund aims to provide capital appreciation over the medium to long-term by investing primarily in equities and equity-related instruments in companies with significant business operations in the Asian excluding Japan region.
19	AIA Asian Equity Fund (Foreign Markets)	The Fund invests in a diversified portfolio of shares issued by companies incorporated in Asia excluding Japan and Australia. It is suitable for very aggressive investors who are willing to take high risk in order to achieve higher potential returns.
20	AIA Asia Platinum Fund (Foreign Markets)	By investing in equity and equity-related securities of companies in three regional markets i.e. Greater China, India and Japan, this Fund is aimed at providing long-term capital growth. From time to time, this Fund may invest in global emerging markets' securities in times of adverse investment climate in any of these three regional markets. The investment in global emerging markets will be allocated across markets which include but are not limited to Central & Eastern Europe, South East Asia, Latin America and Africa.
21	AIA International Small Cap Fund (Foreign Markets)	The objective is to provide long-term capital growth by investing in equities and equity-related investments in small to medium sized companies whose assets, products or operations are in Europe and Asia.

* Although the Funds invest in Shariah-approved securities, the Investment-Linked Insurance plan that utilizes these funds is not classified as a Shariah-compliant product.

Investment Strategy & Approach

No	Fund	Investment Strategy & Approach
1	AIA Elite Adventurous Fund	The Fund seeks to achieve its investment objective by obtaining exposure to a broad range of asset classes, which may include equity and equity-related securities (including, but not limited to, common shares, preference shares, warrants, rights issues and depositary receipts (American Depositary Receipts (ADRs) and Global Depositary Receipts (GDRs)), fixed income and fixed income-related securities, money market instruments and cash. Indirect exposure to these asset classes will be achieved through investments in units or shares of eligible collective investment schemes ("CIS"), including but not limited to the Underlying Funds, exchange traded funds and other mutual funds.
2	AIA Elite Conservative Fund	Underlying Funds: AIA Global Multi-Factor Equity Fund, AIA Global Quality Growth Fund, AIA New Multinationals Fund & AIA Diversified Fixed Income Fund. Based on top-down analysis on major economic development, valuation and market factors such as technical trends, investor sentiment, earnings and momentum, the Fund Managers make asset allocation decision across asset classes and within asset classes. More specifically, the Managers will analyze macroeconomic trends to determine how the asset prices will react to the macro developments. To ensure the comprehensiveness of the top-down analysis, the Managers conduct both quantitative assessment and qualitative research on financial markets.
3	AIA Strategic Fixed Income Fund	The Fund focuses on maximising total returns comprising both income and capital growth by investing in a mix of Malaysian and USD-denominated fixed income securities, including collective investment schemes, and money market instruments, while minimizing reinvestment risk. USD-denominated investments are primarily focused on investment grade and high yield opportunities across Asia and the US, as well as other fixed income securities.
4	AIA Strategic Equity Fund	The Fund invests in a diversified portfolio to maximize medium to long term growth of capital and income. Types of instruments include cash, equities, warrants and collective investment schemes. Asset allocation is based on a 'top-down' approach while stock selection is based on 'bottom-up' approach using fundamental analysis.
5	AIA Fixed Income Fund	The AIA Fixed Income focuses on maximizing total returns comprising both income and capital growth by mainly investing in Malaysian investment grade bonds and Malaysian money market instruments while minimizing reinvestment risk.
6	AIA Dana Bon	The AIA Dana Bon focuses on maximizing total returns comprising of both income and capital growth by mainly investing in investment grade Islamic bonds (sukuk) and Islamic money market instruments in Malaysia while minimizing reinvestment risk. Both Funds aim to diversify their investments in the Malaysian debt market based on yield curve analysis, credit quality evaluation, industry/sector selection, and security selection.

Investment Strategy & Approach (continued)

No	Fund	Investment Strategy & Approach
7	AIA Balanced Fund	The Fund invests actively in ringgit corporate bonds, debts securities issued or guaranteed by the Government of Malaysia or its agencies and Malaysian equities & warrants. Equity asset allocation is based on 'top-down' approach while stock selection is based on 'bottom-up' approach using fundamental analysis.
8	AIA Dana Progresif	The Fund invests in cash, Shariah-compliant equities & warrants and Islamic debt securities. Equity asset allocation is based on 'top-down' approach while stock selection is based on 'bottom-up' approach using fundamental analysis.
9	AIA Equity Dividend Fund	The Fund invests in high dividend yielding stocks and Real Estate Investment Trust (REIT) which provides stable stream of dividend income. The Fund also invests in growth or value stocks to generate additional capital return. Types of instrument include cash, equities and warrants. Asset allocation is based on 'top down' approach while stock selection is based on 'bottom up' approach using fundamental analysis.
10	AIA Equity Plus Fund	The Fund invests in a diversified portfolio to maximize medium to long term growth of capital and income. Types of instruments include cash, equities and warrants. Asset allocation is based on 'top-down' approach while stock selection is based on 'bottom-up' approach using fundamental analysis.
11	AIA Dana Dinamik	The Fund invests in a diversified portfolio based on Shariah Principles. Types of instruments include cash, Shariah-compliant equities and warrants. Asset allocation is based on 'top down' approach while stock selection is based on 'bottom up' approach using fundamental analysis.
12	AIA Aggressive Fund	The Fund invests in a diversified portfolio of stocks in which the Fund takes more concentrated position in sector and stock positioning. Types of instruments include cash, equities and warrants. Asset allocation is based on 'top-down' approach while stock selection is based on 'bottom-up' approach using fundamental analysis.
13	AIA Medium Cap Fund	The Fund invests in a diversified portfolio of stocks which focus on small and medium sized enterprises and growth stocks. Types of instruments include cash, equities and warrants. Asset allocation is based on 'top-down' approach while stock selection is based on 'bottom-up' approach using fundamental analysis.
14	AIA Asian Debt Fund	The Fund is a feeder fund investing in underlying fund. The strategy typically is well-diversified and exploits opportunities all across Asia excluding Japan, riding on the macro-economic growth and improving fundamental of Asian corporations.
15	AIA International High Dividend Fund	The Fund is a feeder fund investing in underlying fund. Type of instruments includes cash and large companies that pay high and sustainable dividends. The investment process begins with quantitative screening with the most attractive stock are filtered. The stocks selected are also subject to fundamental analysis.

Investment Strategy & Approach (continued)

No	Fund	Investment Strategy & Approach
16	AIA New Horizon Fund	<p>The Fund managers are growth and value investors adopting a disciplined and balanced approach to investment, while maintaining a well-balanced and diversified portfolio of shares and funds at all times. We strive for consistent and superior returns in bull and bear markets and avoid taking excessive risks and unhealthy speculation.</p> <p>A combination of 'top-down' and 'bottom-up' approaches are adopted for asset allocation and, stock and fund selection. The managers are fundamentally focused, selecting sectors, funds and stocks on a 3-5-year view. The managers examine the macro-economic factors that determine the underlying economic trends as well as micro aspects of the fund and stock in question. To arrive at an appropriate asset mix, the managers will also evaluate quantitative factors such as economic growth, interest rates and corporate profitability, as well as qualitative factors such as market sentiment, investors' confidence and perception.</p>
17	AIA Asia Opportunity Fund	<p>The Fund managers are growth and value investors adopting a disciplined and balanced approach to investment, while maintaining a well-balanced and diversified portfolio of shares at all times. We strive for consistent and superior returns in bull and bear markets and avoid taking excessive risk & unhealthy speculation.</p> <p>A combination of 'top-down' and 'bottom-up' approaches are adopted for country allocation and stock selection. The managers are fundamentally focused, selecting sectors and stocks on a 3-5-year view. The managers examine the macro-economic factors which determine underlying economic trends of each country as well as micro aspects of the stock in question. To arrive at an appropriate asset mix, the managers will also evaluate quantitative factors of each country such as economic growth, interest rates and corporate profitability, as well as qualitative factors such as market sentiment, politics, investors' confident and perception.</p>
18	AIA Asian Equity Fund	The Fund is a feeder fund investing in underlying fund. Type of instruments includes cash, equities and derivatives. The country allocation is based on a 'top-down' country approach while the stock selection is based on 'bottom-up' security selection using fundamental analysis.

Investment Strategy & Approach (continued)

No	Fund	Investment Strategy & Approach
19	AIA Asia Platinum Fund	The Fund managers are growth and value investors adopting a disciplined and balanced approach to investment, while maintaining a well-balanced portfolio of funds at all times. We strive for consistent and superior returns in bull and bear markets and avoid taking excessive risks and unhealthy speculation.
20	AIA Eleven Plus Fund	A 'top-down' approach is adopted for asset allocation and fund selection. The managers are fundamentally focused, under/overweighting different funds at different cycle of the economy. The managers examine macro-economic factors which determine underlying economic trends of each country/region. This is used as a basis to manage the fund's exposure to different regions. To arrive at an appropriate asset mix between the different funds, the managers will also evaluate quantitative factors such as economic growth, interest rates and corporate profitability of each country/region, as well as qualitative factors such as market sentiment, investors' confidence and perception.
21	AIA International Small Cap Fund	

Asset Allocation, Performance Benchmark & Fund Manager

No	Fund	Target Asset Allocation		Local (L) / Foreign (F)	Shariah (S) / Non-Shariah (NS)	Benchmark ¹	Fund Performance ²	Fund Manager
		Equities	Fixed Income Securities ³					
1	AIA Elite Adventurous Fund	90%	10%	F	NS	90% MSCI All Country World Index + 10% Bloomberg Barclays Global Aggregate Corporate Total Return Index: 10.33% ⁵	9.76% ⁵	AIA Bhd. and AIA Investment Management Private Limited
2	AIA Elite Conservative Fund	30%	70%	F	NS	30% MSCI All Country World Index + 70% Bloomberg Barclays Global Aggregate Corporate Total Return Index: 1.97% ⁵	0.54% ⁵	AIA Bhd. and AIA Investment Management Private Limited
3	AIA Strategic Fixed Income Fund	0%	70% Malaysia Market; 30% Foreign Market	L & F	NS	70% MGS ALL Index + 30% Bloomberg Barclays Global Aggregate USD Total Return Index Unhedged: 0.78% ⁶	0.16% ⁶	AIA Bhd.
4	AIA Strategic Equity Fund	70% Malaysia Market; 30% Foreign Market	0%	L & F	NS	70% FTSE Bursa Malaysia Top 100 Index + 30% MSCI World Index: 22.90% ⁶	43.37% ⁶	AIA Bhd.
5	AIA Fixed Income Fund	0%	100%	L	NS	MGS ALL Index: 8.00%	5.94%	AIA Bhd.
6	AIA Dana Bon*	0%	100%	L	S	12-month Maybank General Investment Acc (Islamic) Tier 1 Rate: 2.41%	5.98%	AIA Bhd.
7	AIA Balanced Fund	70%	30%	L	NS	70% FTSE Bursa Malaysia Top 100 Index + 30% MGS ALL Index: 5.13%	16.43%	AIA Bhd.
8	AIA Dana Progresif*	80%	20%	L	S	70% FTSE Bursa Malaysia Emas Shariah Index + 30% GII ALL Index: 9.76%	20.72%	AIA Bhd.
9	AIA Equity Dividend Fund	100%	0%	L	NS	100% FTSE Bursa Malaysia Top 100 Index: 3.95%	15.67%	AIA Bhd.

Asset Allocation, Performance Benchmark & Fund Manager (continued)

No	Fund	Target Asset Allocation		Local (L) / Foreign (F)	Shariah (S) / Non-Shariah (NS)	Benchmark ¹	Fund Performance ²	Fund Manager
		Equities	Fixed Income Securities ³					
10	AIA Equity Plus Fund	100%	0%	L	NS	100% FTSE Bursa Malaysia Top 100 Index: 3.95%	12.33%	AIA Bhd.
11	AIA Dana Dinamik*	100%	0%	L	S	100% FTSE Bursa Malaysia Emas Shariah Index: 10.24%	23.49%	AIA Bhd.
12	AIA Aggressive Fund	100%	0%	L	NS	100% FTSE Bursa Malaysia Top 100 Index: 3.95%	28.95%	AIA Bhd.
13	AIA Medium Cap Fund	100%	0%	L	NS	100% FTSE Bursa Malaysia Mid 70 Index: 7.34%	28.95%	AIA Bhd.
14	AIA Asian Debt Fund	0%	100%	F	NS	JP Morgan Asia Credit Index: 4.56%	1.63%	NN Investment Partners (Singapore) Ltd
15	AIA Eleven Plus Fund	100% (Dynamic asset allocation)		F	NS	N/A	8.63%	PineBridge Investments
16	AIA International High Dividend Fund	100%	0%	F	NS	MSCI World Index: 12.16%	1.57%	NNIP Advisors B.V.
17	AIA New Horizon Fund	50% Malaysia Market; 50% Foreign Market ⁴	0%	L & F	NS	50% FTSE Bursa Malaysia Top 100 Index + 50% MSCI AC World DTR Net Index: 8.93%	11.12%	AIA Bhd. and PineBridge Investments
18	AIA Asia Opportunity Fund	100%	0%	F	NS	100% MSCI AC Asia ex Japan DTR Net Index: 23.37%	12.80%	AIA Bhd.
19	AIA Asian Equity Fund	100%	0%	F	NS	MSCI AC Asia ex-Japan DTR Net Index: 22.94%	16.36%	Nomura Asset Management Taiwan Ltd
20	AIA Asia Platinum Fund	100%	0%	F	NS	30% MSCI AC Golden Dragon DTR Net Index + 30% MSCI India DTR Net Index + 30% Tokyo Stock Exchange First Section TR Index + 10% MSCI Emerging Market DTR Net Index: 17.91%	17.38%	AIA Bhd. and Schroder International

Asset Allocation, Performance Benchmark & Fund Manager (continued)

No	Fund	Target Asset Allocation		Local (L) / Foreign (F)	Shariah (S) / Non-Shariah (NS)	Benchmark ¹	Fund Performance ²	Fund Manager
		Equities	Fixed Income Securities ³					
21	AIA International Small Cap Fund	100%	0%	F	NS	30% EMIX Smaller European Companies Total Return Net Index + 30% MSCI Japan Small Cap DTR Net Index + 40% MSIC Asia Pacific ex Japan Small Cap USD Net Index: 16.39%	11.97%	AIA Bhd. and PineBridge Investments

Notes:

- 1 year performance as of 31st December 2020. Further information on benchmarks can be obtained from Bursa Malaysia, Bloomberg, RAM QuantShop @ www.quantshop.com, Bank Negara Malaysia and Maybank @ www.maybank2u.com.my.
 - 1 year performance as of 31st December 2020.
 - Inclusive Cash & Cash Equivalent.
 - Up to a maximum of 50%.
 - Performance is based from the fund's launch date (3 August 2020) until 31 December 2020 (non-annualised return).
 - Performance is based from the fund's launch date (6 May 2020) until 31 December 2020 (non-annualised return).
- * Although the Funds invest in Shariah-approved securities, the Investment-Linked Insurance plan that utilizes these funds is not classified as a Shariah-compliant product.

Fees & Charges

The current fund management charges are as follows (These charges are not fixed and may change. However these are subject to maximum charges as set out below):

No	Fund	Current charge*	Maximum charge*
1	AIA Elite Adventurous Fund	1.50%	1.50%
2	AIA Elite Conservative Fund	1.15%	1.15%
3	AIA Strategic Fixed Income Fund	1.00%	1.00%
4	AIA Strategic Equity Fund	1.50%	1.50%
5	AIA Fixed Income Fund	0.50%	1.00%
6	AIA Dana Bon	0.50%	1.00%
7	AIA Balanced Fund	1.20%	1.50%
8	AIA Dana Progresif	1.40%	1.50%
9	AIA Equity Dividend Fund	1.50%	1.50%
10	AIA Equity Plus Fund	1.50%	1.50%
11	AIA Dana Dinamik	1.475%	1.50%
12	AIA Aggressive Fund	1.475%	1.50%
13	AIA Medium Cap Fund	1.475%	1.50%
14	AIA Asian Debt Fund	1.00%	1.00%
15	AIA Eleven Plus Fund	This varies according to asset allocation in both equity and fixed income funds. The maximum Fund Management Charge for equity funds and fixed income funds are 1.5% per annum and 1% per annum respectively.	1.50%
16	AIA International High Dividend Fund	1.50%	1.50%
17	AIA New Horizon Fund	1.50%	1.50%
18	AIA Asia Opportunity Fund	1.50%	1.50%
19	AIA Asian Equity Fund	1.50%	1.50%
20	AIA Asia Platinum Fund	1.50%	1.50%
21	AIA International Small Cap Fund	1.50%	1.50%

* Chargeable as a percentage of the net asset value.

Fund Performance

No	Fund	31 st Dec 19 - 31 st Dec 20	31 st Dec 18 - 31 st Dec 19	31 st Dec 17 - 31 st Dec 18	31 st Dec 16 - 31 st Dec 17	31 st Dec 15 - 31 st Dec 16
1	AIA Elite Adventurous Fund	9.76%*	N/A	N/A	N/A	N/A
2	AIA Elite Conservative Fund	0.54%*	N/A	N/A	N/A	N/A
3	AIA Strategic Fixed Income Fund	0.16%**	N/A	N/A	N/A	N/A
4	AIA Strategic Equity Fund	43.37%**	N/A	N/A	N/A	N/A
5	AIA Fixed Income Fund	5.94%	8.98%	5.07%	4.62%	4.54%
6	AIA Dana Bon	5.98%	9.55%	5.73%	4.78%	4.08%
7	AIA Balanced Fund	16.43%	4.30%	-8.44%	10.11%	0.86%
8	AIA Dana Progresif	20.72%	8.43%	-12.88%	6.69%	-1.77%
9	AIA Equity Dividend Fund	15.67%	3.95%	-11.64%	13.95%	0.00%
10	AIA Equity Plus Fund	12.33%	2.62%	-14.27%	11.96%	-0.47%
11	AIA Dana Dinamik	23.49%	7.10%	-17.43%	7.87%	-4.10%
12	AIA Aggressive Fund	28.95%	6.28%	-19.26%	17.97%	-1.76%
13	AIA Medium Cap Fund	28.95%	11.70%	-24.69%	22.51%	0.83%
14	AIA Asian Debt Fund	1.63%	10.51%	-0.05%	-3.38%	9.52%
15	AIA Eleven Plus Fund	8.63%	14.68%	-10.96%	9.52%	4.06%
16	AIA International High Dividend Fund	1.57%	18.40%	-9.42%	3.90%	12.78%
17	AIA New Horizon Fund	11.12%	10.42%	-14.27%	14.24%	4.64%
18	AIA Asia Opportunity Fund	12.80%	14.22%	-14.20%	19.34%	6.18%
19	AIA Asian Equity Fund	16.36%	15.08%	-7.60%	17.62%	6.36%
20	AIA Asia Platinum Fund	17.38%	13.54%	-7.50%	22.16%	7.46%
21	AIA International Small Cap Fund	11.97%	18.47%	-18.02%	22.31%	3.37%

* Performance is based from the fund's launch date (3 August 2020) until 31 December 2020 (non-annualised return).

** Performance is based from the fund's launch date (6 May 2020) until 31 December 2020 (non-annualised return).

Fund Performance (continued)

No	Fund	31 st Dec 14 - 31 st Dec 15	31 st Dec 13 - 31 st Dec 14	31 st Dec 12 - 31 st Dec 13	31 st Dec 11 - 31 st Dec 12	31 st Dec 10 - 31 st Dec 11
1	AIA Elite Adventurous Fund	N/A	N/A	N/A	N/A	N/A
2	AIA Elite Conservative Fund	N/A	N/A	N/A	N/A	N/A
3	AIA Strategic Fixed Income Fund	N/A	N/A	N/A	N/A	N/A
4	AIA Strategic Equity Fund	N/A	N/A	N/A	N/A	N/A
5	AIA Fixed Income Fund	3.85%	3.42%	2.35%	4.88%	4.85%
6	AIA Dana Bon	3.44%	3.06%	2.31%	5.94%	3.81%
7	AIA Balanced Fund	2.96%	-0.31%	17.18%	10.48%	3.32%
8	AIA Dana Progresif	5.11%	1.45%	16.14%	9.81%	0.91%
9	AIA Equity Dividend Fund	8.00%	2.20%	16.27%	9.40%	N/A
10	AIA Equity Plus Fund	2.52%	-1.54%	23.07%	12.50%	3.17%
11	AIA Dana Dinamik	2.75%	1.06%	22.65%	13.91%	6.45%
12	AIA Aggressive Fund	2.11%	4.17%	18.87%	11.16%	5.21%
13	AIA Medium Cap Fund	12.08%	-1.52%	36.12%	23.12%	2.66%
14	AIA Asian Debt Fund	22.88%	12.88%	7.55%	9.43%	6.31%
15	AIA Eleven Plus Fund	20.86%	3.49%	14.96%	11.84%	-8.24%
16	AIA International High Dividend Fund	15.07%	6.88%	31.39%	7.22%	-1.93%
17	AIA New Horizon Fund	11.68%	3.08%	22.41%	5.44%	-6.09%
18	AIA Asia Opportunity Fund	7.83%	10.22%	11.79%	6.67%	-13.93%
19	AIA Asian Equity Fund	11.11%	11.24%	2.53%	9.25%	-14.66%
20	AIA Asia Platinum Fund	21.58%	14.12%	15.12%	6.87%	-18.45%
21	AIA International Small Cap Fund	32.26%	7.78%	35.73%	17.41%	-12.87%

Note: Past performance of the fund is not an indication of its future performance.

The above returns are computed based on the Net Asset Value (i.e. unit price) of the respective AIA Investment Funds and not on the gross premium paid under the policy. (Warning statement: this is strictly the performance of the investment fund, and not the returns earned on the actual premiums/contributions paid of the Investment-Linked Insurance plan.)

Fund Performance (continued)

The basis of calculation of past performance is as follows:

$$R_{20xx} = \frac{(UP_{31 \text{ December } 20xx} - UP_{31 \text{ December } 20xx-1})}{UP_{31 \text{ December } 20xx-1}} \times 100\%$$

Where:

- UP 31 December 20xx is the Unit Price as at 31st December 20xx.
- UP 31 December 20xx-1 is the Unit Price as at 31st December 20xx-1.
- R20xx is the rate of return after deducting fund management charges and tax of the relevant fund.

Funds that invest in Collective Investment Schemes (CIS)

No	Fund	Types of CIS	Underlying CIS ¹		
				Fund Allocation ²	Fund Performance ³
1	AIA Elite Adventurous Fund	Fund of Funds	AIA Global Quality Growth Fund	38.74%	26.47% ⁴
			AIA New Multinationals Fund	43.22%	19.26% ⁴
			AIA Global Multi-Factor Equity Fund	14.48%	11.79% ⁴
			AIA Diversified Fixed Income Fund	3.51%	2.06% ⁴
2	AIA Elite Conservative Fund	Fund of Funds	AIA Global Quality Growth Fund	14.27%	26.47% ⁴
			AIA New Multinationals Fund	15.92%	19.26% ⁴
			AIA Global Multi-Factor Equity Fund	5.32%	11.79% ⁴
			AIA Diversified Fixed Income Fund	66.47%	2.06% ⁴
3	AIA Strategic Fixed Income Fund	Managed Fund	AIA Diversified Fixed Income Fund	9.14%	11.26% ⁵
			AIA US High Yield Bond	5.97%	4.12% ⁵
			iShare Global Aggregate Bond	2.53%	1.96% ⁵
			Vang Glbagg ETF	6.84%	3.14% ⁵
4	AIA Strategic Equity Fund	Managed Fund	AIA Asia Ex Japan Equity Fund	6.99%	47.65% ⁵
			AIA Global Multi-Factor Equity Fund	6.89%	25.85% ⁵
			AIA Global Quality Growth Fund	8.48%	67.68% ⁵
			AIA New Multinationals Fund	6.86%	37.27% ⁵
			iShare Hang Seng Tech	2.10%	14.37% ⁵

Funds that invest in Collective Investment Schemes (CIS) (continued)

No	Fund	Types of CIS	Underlying CIS ¹		
				Fund Allocation ²	Fund Performance ³
5	AIA Eleven Plus Fund	Fund of Funds	PineBridge Asia ex Japan Equity Fund	7.40%	45.41%
			PineBridge Asia ex Japan Small Cap Equity Fund	4.16%	24.48%
			PineBridge Global Emerging Markets Bond Fund	10.01%	3.99%
			PineBridge Global Emerging Markets Focus Equity Fund	6.04%	30.09%
			PineBridge Japan Small Cap Equity Fund	2.53%	11.55%
			PineBridge Global Strategic Income Fund	10.03%	7.85%
			PineBridge US Large Cap Research Enhanced Fund	9.10%	13.13%
			PineBridge Asia Dynamic Asset Allocation Fund	12.45%	26.32%
			PineBridge Europe Small Cap Equity Fund	3.09%	11.17%
			PineBridge Global Bond Fund	10.00%	3.26%
			PineBridge Europe Research Enhanced Equity Fund	12.16%	4.22%
			PineBridge Global Focus Equity Fund	9.92%	23.31%
			PineBridge Japan Equity Fund	1.01%	10.52%
6	AIA New Horizon Fund	Managed Funds (invests up to 50% of Fund's NAV)	PineBridge Asia ex Japan Equity Fund	9.86%	45.41%
			PineBridge Emerging Europe Equity Fund	9.34%	-12.23%
			PineBridge Global Focus Equity Fund	9.43%	23.31%
			PineBridge Greater China Equity Fund	9.59%	14.47%
			PineBridge Japan Small Cap Equity Fund	9.37%	11.55%

Funds that invest in Collective Investment Schemes (CIS) (continued)

No	Fund	Types of CIS	Underlying CIS ¹		
				Fund Allocation ²	Fund Performance ³
7	AIA Asia Platinum Fund	Fund of Funds	Schroder International Selection Fund Emerging Markets	10.14%	22.06%
			Schroder International Selection Fund Greater China	30.55%	43.01%
			Schroder International Selection Fund Indian Equity	29.99%	12.25%
			Schroder International Selection Fund Japanese Equity	29.90%	5.77%
8	AIA International Small Cap Fund	Fund of Funds	PineBridge Asia ex Japan Small Cap Equity Fund	40.93%	24.48%
			PineBridge Europe Small Cap Equity Fund	27.82%	11.17%
			PineBridge Japan Small Cap Equity Fund	31.02%	11.55%
9	AIA Asian Debt Fund	Feeder Fund	NN (L) Asian Debt (Hard Currency)	97.20%	3.48%
10	AIA Asian Equity Fund	Feeder Fund	NN (L) Asia Income	100.47%	19.97%
11	AIA International High Dividend Fund	Feeder Fund	NN (L) Global High Dividend	100.31%	3.23%

Notes:

¹ Fund management fee of underlying CIS is part of Fund Management Charge of the AIA funds as set out under the Fees & Charges. Please note these are not additional charges that are charged to you.

² Fund allocation as of 31st December 2020, the unallocated portion is cash except for AIA New Horizon Fund, AIA Strategic Fixed Income Fund and AIA Strategic Equity Fund. For AIA Asia Platinum Fund, AIA Asian Equity Fund, AIA International High Dividend Fund and AIA Elite Conservative Fund, total underlying CIS allocation is more than 100% due to unpaid accruals that resulted in negative holdings of cash, deposit and others. Please find table below for more information on the allocation of the 4 funds.

Fund	Total Fund Allocation	
	Underlying CIS	Cash, Deposit and Others
AIA Asia Platinum Fund	100.57%	-0.57%
AIA Asian Equity Fund	100.47%	-0.47%
AIA International High Dividend Fund	100.31%	-0.31%
AIA Elite Conservative Fund	101.98%	-1.98%

Funds that invest in Collective Investment Schemes (CIS) (continued)

³ Fund performance as of 31st December 2020.

⁴ Underlying CIS performance is based from launch date of AIA Elite Adventurous Fund and AIA Elite Conservative Fund (3 August 2020) until 31 December 2020 (non-annualised return). Further information on the underlying CIS can be obtained from AIAIM @ www.aia.com/en/funds-information and Bloomberg.

⁵ Underlying CIS performance is based from launch date of AIA Strategic Fixed Income Fund and AIA Strategic Equity Fund (6 May 2020) until 31 December 2020 (non-annualised return).

Risks

The table sets out the risks of investing in each of the funds. Do note that this list is not exhaustive.

No	Fund	Market Risk	Liquidity Risk	Interest Rate Risk	Particular Stock Risk	Credit / Default Risk	Country Risk	Currency Risk	Re-classification of Shariah Status Risk	Derivative Risk	Regulatory Risk
1	AIA Elite Adventurous Fund	✓	✓	✓	✓	✓	✓	✓		✓	✓
2	AIA Elite Conservative Fund	✓	✓	✓	✓	✓	✓	✓		✓	✓
3	AIA Strategic Fixed Income Fund	✓	✓	✓		✓	✓	✓		✓	✓
4	AIA Strategic Equity Fund	✓	✓		✓		✓	✓		✓	✓
5	AIA Fixed Income Fund	✓	✓	✓		✓					
6	AIA Dana Bon	✓	✓	✓		✓			✓		
7	AIA Balanced Fund	✓	✓	✓	✓	✓					
8	AIA Dana Progresif	✓	✓	✓	✓	✓			✓		
9	AIA Equity Dividend Fund	✓	✓		✓						
10	AIA Equity Plus Fund	✓	✓		✓						
11	AIA Dana Dinamik	✓	✓		✓				✓		
12	AIA Aggressive Fund	✓	✓		✓						
13	AIA Medium Cap Fund	✓	✓		✓						
14	AIA Asian Debt Fund	✓	✓	✓		✓	✓	✓		✓	✓
15	AIA Eleven Plus Fund	✓	✓	✓	✓	✓	✓	✓		✓	✓

For funds that invest in Collective Investment Scheme(s) managed by the external fund managers, the investment management function of the Collective Investment Scheme(s) is performed by the external fund manager and is managed according to its country's prevailing rules and regulations governing the Collective Investment Scheme(s). As such, the disclosure standards for this Collective Investment Scheme may not be the same as the disclosure standards in Malaysia.

Risks (continued)

No	Fund	Market Risk	Liquidity Risk	Interest Rate Risk	Particular Stock Risk	Credit / Default Risk	Country Risk	Currency Risk	Re-classification of Shariah Status Risk	Derivative Risk	Regulatory Risk
16	AIA International High Dividend Fund	✓	✓				✓	✓		✓	✓
17	AIA New Horizon Fund	✓	✓		✓		✓	✓		✓	✓
18	AIA Asia Opportunity Fund	✓	✓		✓		✓	✓			✓
19	AIA Asian Equity Fund	✓	✓		✓		✓	✓		✓	✓
20	AIA Asia Platinum Fund	✓	✓		✓		✓	✓		✓	✓
21	AIA International Small Cap Fund	✓	✓		✓		✓	✓		✓	✓

a) Market Risk

Market risk refers to the risk of a portfolio falling in value due to changes in underlying market risk factors. Examples of market risk factor are interest rates, foreign exchange rates, natural disaster, political turmoil and terrorist attacks. The value of investments may fall over a given time period due to changes in the economic climate or other events directly affecting the market. Careful allocation and diversification of assets can protect against market risk because different segments of the market tend to be not perfectly correlated.

In an investment-linked fund, this risk is managed via active asset allocation between cash and risky assets that are exposed to market risk.

b) Liquidity Risk

Liquidity risk is the risk that a given security or asset cannot be traded quickly enough in the market to prevent a loss. It arises in situations where an asset cannot be traded due to lack of buyers/sellers in the market.

This risk could be managed by taking greater care in buying less illiquid stocks and diversification.

Risks (continued)

c) Interest Rate Risk

Interest rate risk is the risk of fluctuating values of interest-bearing assets, such as a loan or a bond, due to changes in interest rates. In general, when interest rates rise, the price of bonds will fall.

This risk can be managed by adopting active durations management of fixed-income investments held at a given time.

d) Particular Stock Risk

Any major price fluctuations of a particular stock invested by the fund may affect the NAV and thus impact on the prices of units.

The risk is managed by investing in a wide range of companies in different sectors.

e) Credit/Default Risk

Credit/default risk is the risk of losses from non-repayment of a loan or other line of credit (either the principal or interest (coupon) or both). Default events include delay in repayments, restructuring of borrower repayments, and bankruptcy.

The risk is reduced by investing in high quality securities as these generally have a lower degree of credit risk.

f) Country Risk

Country risk refers to the risk of investing in a country, that is subject to changes in the business/political environment that may adversely affect operating profits or the value of assets in that country. Some factors affecting Country Risk include financial factors such as currency controls, devaluation or regulatory changes, and events affecting political stability i.e. political changes, mass riots and civil war.

The risk is reduced by investing into diversified markets.

g) Currency Risk

Currency risk refers to the risk of changes in the exchange rate altering value of investments denominated in a foreign currency. Whenever investors hold assets across national borders, they face currency risk if their positions are not hedged.

This risk is reduced by investing in assets denominated in a wide range of foreign currency denominated assets.

h) Reclassification of Shariah Status Risk

This risk refers to a situation where Shariah-compliant securities are reclassified as Non-Shariah compliant in the periodic review by the Shariah Advisory Council of the Securities Commission Malaysia, the Shariah Advisor or the Shariah Boards of the relevant Islamic indices. The reclassification of securities as Non-Shariah compliant may result in the newly non-Shariah compliant securities to underperform its benchmark.

This risk can be managed by disposing Shariah-Compliant equities that are likely to turn Shariah Non-Compliant before the periodic review.

Risks (continued)

i) Derivative Risk

- The use of financial derivative instruments also involves certain special risks, including
- dependence on the fund managers' ability to predict movements in the prices of securities being hedged and movements in stock prices, currency exchange rates or other economic factors,
 - imperfect correlation between the price movements of the derivatives and price movements of related investments,
 - the fact that skills needed to use these instruments are different from those needed to select the fund's securities,
 - the possible absence of a liquid market for any particular instrument at any particular time,
 - possible impediments to effective portfolio management or the ability to meet redemptions,
 - possible legal risks arising in relation to derivative contract documentation, particularly issues arising relating to enforceability of contracts and limitations thereto,
 - settlement risk as when dealing with futures, forwards, swaps, contracts for differences where the fund's liability may be potentially unlimited until the position is closed, and
 - counterparty risk as the use of OTC derivatives, such as futures, forward contracts, swap agreements and contracts for differences will expose the fund to credit risk with respect to the counterparty involved.

Risk Management on the Usage of Derivative Instruments

One of the prime objectives of the legislators and regulatory authorities throughout Europe is to maintain a high level of retail-investor protection. This translates into a requirement for UCITS managers to implement a sound risk-management process (RMP) to monitor, manage and measure the financial and operational risks associated with derivatives. Below are regulatory requirement and the manager's internal risk management policy governing the use of derivative instruments:

- The global exposure relating to derivative instruments must not exceed 100% of the fund's NAV.
 - The underlying investment of the derivative must be of eligible asset class as specified by CSSF (Luxembourg Financial Sector Supervisory Authority) and shall be in line with investment objective of the fund.
 - The over-the-counter (OTC) derivatives must subject to reliable and verifiable valuation on a daily basis and can be sold at any time.
 - The counterparties to OTC derivative are institutions that are subject to prudential supervision as approved by the CSSF. The minimum credit rating for counterparties is A+ (from S&P) or A1 (from Moody's) unless authorized by the underlying manager's risk management on a case by case basis. Except for synthetic warrants any counterparty exposure greater than GBP 500,000 is fully collateralized.
 - Under no circumstances will the use of derivative cause the fund to diverge from its investment objectives.
 - A risk management process must be employed which enables the fund to monitor and measure at any time the risk of its position. It must employ a process for accurate and independent valuation of OTC derivative instrument.
 - The investment objectives of these funds constraint them to achieve their investment objective by primarily using equity and equity related securities, not derivatives.
 - The mark-to-market losses on derivative positions (if any) shall be covered by liquid assets or cash.
- j) Regulatory Risk
- The fund's ability to invest and/or fully implement the investments and/or pursue its investment objective and strategy, would be subject to all applicable laws, rules and regulations in Malaysia, which may be subject to any change from time to time. In the event the Government of Malaysia imposes any restrictions such as capital control which restrict foreign investments and currency repatriation, the fund's ability to invest in foreign market will be adversely affected. In such event, the fund's ability to achieve its investment objective could be negatively affected.

Other Information

Target Market

The likely suitability of each fund will depend on your risk profile as set out below:

No	Fund Name	Target Market	Risk Profile
1	AIA Elite Adventurous Fund*	Those seeking long-term total return (combination of capital growth and income) with higher risk by investing in a portfolio of mostly equities and a small proportion of fixed income securities.	High
2	AIA Elite Conservative Fund*	Those seeking long-term total return (combination of capital growth and income) and at the same time minimize short term capital risk by investing in a portfolio of equities and fixed income securities.	Moderate
3	AIA Strategic Fixed Income Fund**	Those seeking stable income and reasonable protection on capital invested	Moderate
4	AIA Strategic Equity Fund**	Those seeking growth and income	High
5	AIA Fixed Income Fund	Those seeking stable income potentially higher than the prevailing fixed deposit rates	Low
6	AIA Dana Bon	Those seeking stable income and reasonable protection on the capital invested	Low
7	AIA Balanced Fund	Those seeking moderate returns with reasonable protection on the capital invested	Moderate
8	AIA Dana Progresif	Those willing to accept moderate risks for reasonable returns	Moderate
9	AIA Equity Dividend Fund	Those seeking potential attractive dividend yields and steady capital growth over medium to long term	Moderate
10	AIA Equity Plus Fund	Those seeking capital growth over long-term	High
11	AIA Dana Dinamik	Those seeking capital appreciation from a Shariah-based equity	High
12	AIA Aggressive Fund	Those seeking higher capital appreciation	High
13	AIA Medium Cap Fund	Those seeking maximize medium to long-term growth of capital	High
14	AIA Asian Debt Fund	Those seeking income growth	Moderate
15	AIA Eleven Plus Fund	Those able to accept volatile markets to a certain extent	Moderate

Other Information (continued)

No	Fund Name	Target Market	Risk Profile
16	AIA International High Dividend Fund	Those seeking attractive dividend yields	High
17	AIA New Horizon Fund	Those seeking to maximize potential for capital growth	High
18	AIA Asia Opportunity Fund	Those seeking higher capital appreciation	High
19	AIA Asian Equity Fund	Those seeking capital growth over long-term	High
20	AIA Asia Platinum Fund	Those looking for a long-term investment with higher capital appreciation	High
21	AIA International Small Cap Fund	Those able to accept short-term losses due to market volatility	High

* Please note that this fund is only available to A-Life Wealth Premier.

** Please note that this fund is only available to A-LifeLink 2, A-Life Joy 2, A-Life Wealth Builder, A-InvestLink, A-Enrich Wealth and A-Life Wealth Premier.

Frequency of Unit Valuation

The value of each fund specially created by AIA shall be determined by us on daily basis under normal circumstances. To recoup the cost of acquiring and disposing of assets, we will impose a dilution fee or transaction cost which is due at the same time payment is made for the sale and repurchase of units. The dilution fee or transaction cost charged should be allocated back to the unit fund.

We may value the fund less frequently if trading in any Stock Exchange or any other exchanges in which the fund is invested is suspended so as to make it impossible to value the fund on a daily basis. In that event, the fund shall be valued at least once a week. AIA shall seek services of independent person(s) or firm(s) to obtain the value whenever appropriate, whether selling or buying, of the fund's assets and shall observe applicable laws and accepted practices in dealing with the fund's assets.

Exceptional Circumstances

We reserve the right to defer the payment of fund redemption for a period not exceeding six (6) months from the date the payment would have been normally effected if not for intervening events such as temporary closure of any Stock Exchange in which the Fund is invested, which the Company in its discretion, may consider exceptional.

U.S. Foreign Account Tax Compliance Act

Under the Foreign Account Tax Compliance Act ("FATCA"), Funds that are invested directly or indirectly in US assets may be subject to 30% US withholding tax on certain US-sourced payments unless the Fund complies with FATCA. The Fund intends to be FATCA compliant. However this cannot be guaranteed given the complexity and evolving nature of the requirements. If the Fund is unable to satisfy the obligations imposed on them to avoid the imposition of the withholding tax, certain US-sourced payments made to the Fund may be subject to 30% withholding tax, which could reduce the cash available for investors. The application of the withholding rules and the information that may be required to be reported and disclosed are uncertain and subject to change.

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Objektif Pelaburan

No	Dana	Objektif Pelaburan
1	Dana Kembara Elit AIA (Pasaran Asing)	Dana ini menyasarkan jumlah pulangan jangka panjang (gabungan pertumbuhan modal dan pendapatan) dengan risiko yang lebih tinggi dengan melabur dalam portfolio yang kebanyakannya terdiri daripada ekuiti dan sebilang kecil dalam sekuriti pendapatan tetap. Pendedahan purata kepada ekuiti adalah dijangka di sekitar 90% dalam jangka masa panjang, namun pendedahan ini mungkin berbeza dari semasa ke semasa. 10% yang selebihnya akan dilaburkan dalam pendapatan tetap atau instrumen pasaran wang.
2	Dana Konservatif Elit AIA (Pasaran Asing)	Dana ini menyasarkan jumlah pulangan jangka panjang (gabungan pertumbuhan modal dan pendapatan) dan pada masa yang sama meminimumkan risiko modal jangka pendek dengan melabur dalam portfolio yang terdiri daripada ekuiti dan sekuriti pendapatan tetap. Pendedahan purata kepada ekuiti adalah dijangka di sekitar 30% dalam jangka masa panjang, namun pendedahan ini mungkin berbeza dari semasa ke semasa. 70% yang selebihnya akan dilaburkan dalam pendapatan tetap atau instrumen pasaran wang.
3	Dana Pendapatan Tetap Strategik AIA (Pasaran Tempatan dan Asing)	Dana ini bertujuan untuk menyediakan aliran pendapatan yang mantap melalui pelaburan di dalam sekuriti pendapatan tetap dan instrumen pasaran wang dalam negeri dan dalam denominasi USD. Matlamat kedua Dana ini adalah untuk menyediakan kenaikan modal jangka sederhana hingga jangka panjang sambil mengekalkan modal yang dilaburkan. Walaupun Dana ini terutamanya memberi tumpuan kepada sekuriti pendapatan tetap domestik, ia mungkin melabur sehingga 50% daripada Nilai Aset Bersihnya (NAV) dalam sekuriti pendapatan tetap denominasi USD.
4	Dana Ekuiti Strategik AIA (Pasaran Tempatan dan Asing)	Dana ini bertujuan untuk memaksimumkan pertumbuhan modal dan pendapatan dalam jangka sederhana hingga jangka panjang melalui pelaburan dalam portfolio pelbagai terdiri daripada sekuriti ekuiti yang disenaraikan di bursa tempatan dan asing. Dana ini sesuai untuk pelabur yang sanggup mengambil risiko pelaburan yang lebih tinggi sebagai balasan untuk potensi pulangan yang lebih tinggi dengan mempelbagaikan pelaburan mereka ke dalam ekuiti asing.
5	Dana Pendapatan Tetap AIA	Matlamat utama Dana ini adalah untuk menyediakan aliran pendapatan yang mantap menerusi pelaburan dalam sekuriti pendapatan tetap dan instrumen pasaran kewangan. Matlamat kedua Dana ini adalah untuk menyediakan kenaikan modal jangka sederhana hingga jangka panjang sambil mengekalkan modal yang dilaburkan.
6	Dana Bon AIA*	Matlamat utama Dana ini adalah untuk menyediakan aliran pendapatan yang mantap menerusi pelaburan dalam sekuriti pendapatan tetap Islam dan instrumen pasaran kewangan Islam. Matlamat kedua Dana ini adalah untuk menyediakan kenaikan modal jangka sederhana hingga jangka panjang sambil mengekalkan modal yang dilaburkan.
7	Dana Iimbang AIA	Dana ini bertujuan untuk memaksimumkan jumlah pulangan dengan tahap keselamatan yang munasabah melalui pelaburan dalam pelbagai portfolio ekuiti, sekuriti pendapatan tetap dan sekuriti kesamaan tunai. Dana ini sesuai untuk pelabur yang sanggup mengambil risiko sederhana untuk mencapai pulangan yang berpatutan.

Objektif Pelaburan (bersambung)

No	Dana	Objektif Pelaburan
8	Dana Progresif AIA*	Dana ini bertumpu kepada sekuriti yang diluluskan oleh Syariah yang disenaraikan di Bursa Malaysia dan sekuriti hutang Islam bagi memaksimumkan kenaikan modal jangka sederhana hingga jangka panjang pada pelaburan anda. Dana ini sesuai untuk pelabur yang sanggup mengambil risiko sederhana untuk mencapai pulangan yang berpatutan.
9	Dana Dividen Ekuiti AIA	Dana ini menyasarkan pertumbuhan modal dan pendapatan yang stabil dengan melabur terutamanya dalam portfolio saham yang disenaraikan di Bursa Malaysia yang menawarkan atau mempunyai potensi untuk menawarkan hasil dividen yang menarik. Dana ini sesuai untuk pelabur toleransi risiko yang sederhana yang bertujuan untuk pertumbuhan modal yang mantap dan pada masa yang sama mencari peluang aliran pendapatan.
10	Dana Ekuiti Plus AIA	Dana ini bertujuan untuk memaksimumkan pertumbuhan modal dan pendapatan dalam jangka sederhana hingga jangka panjang melalui pelaburan dalam pelbagai portfolio syarikat-syarikat bermodal besar yang diurus dengan baik yang dipercayai boleh menawarkan potensi pertumbuhan atas purata. Dana ini sesuai untuk pelabur yang berorientasikan dengan pertumbuhan yang sanggup mengambil risiko sederhana sehingga risiko tinggi untuk mencapai keuntungan modal yang menarik.
11	Dana Dinamik AIA*	Dana ini melabur dalam sekuriti yang diluluskan oleh Syariah yang disenaraikan di Bursa Malaysia untuk memaksimumkan pertumbuhan modal jangka sederhana hingga jangka panjang pada pelaburan anda. Dana ini sesuai untuk pelabur ekuiti yang bertoleransi risiko tinggi.
12	Dana Agresif AIA	Dana ini bertujuan dalam pertumbuhan modal dan pendapatan dalam jangka panjang melalui pelaburan dalam pelbagai portfolio saham. Dana ini adalah dana sabitan tinggi yang tertumpu kepada kedudukan di sektor dan penempatan saham. Dana ini sesuai untuk pelabur ekuiti yang bertoleransi risiko tinggi.
13	Dana Modal Sederhana AIA	Dana ini menyasarkan pertumbuhan modal dan pendapatan dalam jangka sederhana hingga jangka panjang melalui pelaburan dalam pelbagai portfolio saham. Tumpuan akan diberi kepada perusahaan kecil dan sederhana dan pertumbuhan saham. Dana ini sesuai untuk pelabur ekuiti yang bertoleransi risiko tinggi.
14	Dana Asian Debt AIA (Pasaran Asing)	Dana ini bertujuan untuk mencapai pertumbuhan aliran pendapatan dengan melabur di dalam portfolio bon berdenominasi USD daripada negara-negara Asia yang diuruskan secara aktif. Dana ini sesuai untuk pelabur yang sanggup mengambil risiko sederhana untuk mencapai keselamatan modal dan aliran pendapatan yang tinggi.

Objektif Pelaburan (bersambung)

No	Dana	Objektif Pelaburan
15	Dana Eleven Plus AIA (Pasaran Asing)	Matlamat utama Dana ini adalah untuk menyediakan pertumbuhan modal jangka panjang dengan melabur di dalam ekuiti permodalan besar serta lebih kecil, dan pendapatan tetap dalam Amerika Syarikat, Eropah, Jepun, Asia Pasifik dan pasaran-pasaran yang sedang muncul termasuk tetapi tidak terhad kepada pasaran-pasaran yang terletak di Eropah Tengah dan Timur, Asia Tenggara, Amerika Latin dan Afrika. Ia juga fleksibel di mana pelaburan dalam dana-dana terkini yang mungkin akan dilancarkan pada masa hadapan dibenarkan. Dana ini mengambil pendekatan yang agak seimbang terhadap ekuiti dan pendedahan bon dengan tujuan mencapai pertumbuhan modal yang stabil untuk pelaburan anda.
16	Dana Dividen Tinggi Antarabangsa AIA (Pasaran Asing)	Dana ini melabur dalam portfolio pelbagai yang terdiri daripada saham yang diterbitkan oleh syarikat-syarikat yang diperbadankan di dunia dan menawarkan dividen yang menarik. Dana ini sesuai untuk pelabur agresif yang sanggup mengambil risiko tinggi untuk mencapai pulangan modal yang menarik dan aliran pendapatan yang stabil.
17	Dana Horizon Baru AIA (Pasaran Tempatan dan Asing)	Dengan melabur di dalam ekuiti dan sekuriti berkaitan ekuiti syarikat-syarikat yang berada dalam pasaran tempatan dan luar negara yang dibenarkan mengikut peraturan semasa, matlamat Dana ini adalah untuk menyediakan kenaikan modal jangka sederhana hingga jangka panjang pelaburan anda.
18	Dana Asia Opportunity AIA (Pasaran Asing)	Dana Asia Opportunity AIA bertujuan untuk menyediakan pertumbuhan modal jangka sederhana hingga jangka panjang dengan melabur terutamanya dalam ekuiti dan instrumen berkaitan ekuiti dalam syarikat-syarikat yang mempunyai operasi perniagaan yang signifikan di Asia tidak termasuk Jepun rantau.
19	Dana Asian Equity AIA (Pasaran Asing)	Dana ini melabur dalam portfolio pelbagai saham yang diterbitkan oleh syarikat-syarikat yang diperbadankan di Asia kecuali Jepun dan Australia. Dana ini sesuai untuk pelabur agresif yang sanggup mengambil risiko tinggi untuk mencapai potensi pulangan yang lebih tinggi.
20	Dana Asia Platinum AIA (Pasaran Asing)	Dengan melabur di dalam ekuiti dan sekuriti berkaitan ekuiti syarikat-syarikat di dalam tiga pasaran serantau iaitu Greater China, India dan Jepun, Dana ini bertujuan menyediakan pertumbuhan modal jangka panjang. Dari semasa ke semasa, Dana ini boleh melabur dalam sekuriti pasaran global yang sedang membangun apabila suasana pelaburan kurang menggalakkan di mana-mana tiga pasaran serantau tersebut. Pelaburan dalam pasaran global yang sedang membangun akan diperuntukkan ke serata pasaran-pasaran yang merangkumi tetapi tidak terhad kepada Eropah Tengah & Timur, Asia Tenggara, Amerika Latin dan Afrika.
21	Dana Modal Kecil Antarabangsa AIA (Pasaran Asing)	Objektif adalah untuk menyediakan pertumbuhan modal jangka panjang dengan melabur dalam ekuiti dan pelaburan berkaitan ekuiti dalam syarikat kecil hingga sederhana yang mempunyai aset, produk dan operasinya di Eropah dan Asia.

* Walaupun Dana-Dana melabur dalam sekuriti-sekuriti yang diluluskan oleh Syariah, pelan Insurans Berkaitan Pelaburan yang menggunakan dana-dana tersebut tidak diklasifikasikan sebagai produk yang mematuhi Syariah.

Strategi dan Pendekatan Pelaburan

No	Dana	Strategi dan Pendekatan Pelaburan
1	Dana Kembara Elit AIA	Untuk mencapai objektif pelaburannya, dana ini menyasarkan untuk mendapatkan pendedahan kepada pelbagai jenis kelas aset, yang mungkin merangkumi ekuiti dan sekuriti yang berkaitan dengan ekuiti (termasuk, tetapi tidak terhad kepada, saham biasa, saham keutamaan, waran, terbitan hak dan resit depositori (Resit Depositori Amerika (ADR) dan Resit Depositori Global (GDR)), pendapatan tetap dan sekuriti berkaitan pendapatan tetap , instrumen pasaran wang dan tunai. Pendedahan tidak langsung kepada kelas aset ini akan dicapai melalui pelaburan dalam unit atau saham skim pelaburan kolektif yang layak ("CIS"), termasuk tetapi tidak terbatas pada Dana Sandaran, dana dagangan bursa dan dana amanah yang lain.
2	Dana Konservatif Elit AIA	Dana Sandaran: AIA Global Multi-Factor Equity Fund, AIA Global Quality Growth Fund, AIA New Multinationals Fund & AIA Diversified Fixed Income Fund. Pengurus-pengurus Dana membuat keputusan peruntukan aset merentasi kelas aset dan dalam kelas aset berdasarkan analisis 'top-down' mengenai perkembangan ekonomi utama, penilaian dan faktor pasaran seperti trend teknikal, sentimen pelabur, pendapatan dan momentum. Lebih khusus lagi, Pengurus-pengurus akan menganalisis trend ekonomi makro untuk menentukan bagaimana harga aset akan bertindak balas terhadap perkembangan makro. Untuk memastikan komprehensif analisis 'top-down', Pengurus-pengurus menjalankan penilaian kuantitatif dan penyelidikan kualitatif di pasaran kewangan.
3	Dana Pendapatan Tetap Strategik AIA	Dana ini memberi tumpuan untuk memaksimumkan jumlah pulangan yang terdiri daripada pertumbuhan pendapatan dan modal dengan melabur dalam campuran sekuriti pendapatan tetap, termasuk skim pelaburan kolektif, dan instrumen pasaran kewangan Malaysia dan dalam denominasi USD, dan pada masa yang sama meminimumkan risiko pelaburan semula. Pelaburan dalam denominasi USD adalah terutamanya tertumpu pada peluang-peluang gred pelaburan dan berhasil tinggi di seluruh Asia dan Amerika Syarikat, serta sekuriti pendapatan tetap lain.
4	Dana Ekuiti Strategik AIA	Dana ini melabur dalam pelbagai portfolio untuk memaksimumkan modal dan pendapatan dalam jangka sederhana hingga jangka panjang. Jenis-jenis instrumen termasuk tunai, equiti, waran dan skim pelaburan kolektif. Peruntukan aset adalah berdasarkan cara 'top-down' manakala pemilihan saham adalah berdasarkan cara 'bottom-up' dengan menggunakan analisis asas.

Strategi dan Pendekatan Pelaburan (bersambung)

No	Dana	Strategi dan Pendekatan Pelaburan
5	Dana Pendapatan Tetap AIA	Dana Pendapatan Tetap AIA memberi tumpuan untuk memaksimumkan jumlah pulangan yang terdiri daripada pertumbuhan pendapatan dan modal dengan melabur terutamanya dalam bon gred pelaburan Malaysia dan instrumen pasaran kewangan Malaysia dan pada masa yang sama meminimumkan risiko pelaburan semula.
6	Dana Bon AIA	Dana Bon AIA memberi tumpuan untuk memaksimumkan jumlah pulangan yang terdiri daripada pertumbuhan pendapatan dan modal dengan melabur terutamanya dalam bon Islam gred pelaburan (sukuk) dan instrumen pasaran kewangan Islam di Malaysia dan pada masa yang sama meminimumkan risiko pelaburan semula. Kedua-dua Dana bertujuan untuk mempelbagaikan pelaburan dalam pasaran hutang Malaysia berdasarkan hasil analisis lengkung, penilaian kualiti kredit, pemilihan industri/sektor, dan pemilihan keselamatan.
7	Dana Imbang AIA	Dana ini melabur secara aktif dalam bon korporat, hutang sekuriti yang diterbitkan atau dijamin oleh Kerajaan Malaysia atau agensi-agensinya, ekuiti Malaysia dan waran. Peruntukan aset ekuiti adalah berdasarkan pendekatan 'top-down' manakala pemilihan saham adalah berdasarkan pendekatan 'bottom-up' yang menggunakan analisis asas.
8	Dana Progresif AIA	Dana ini melabur dalam bentuk wang tunai, ekuiti yang diluluskan oleh Syariah & waran dan sekuriti hutang Islam. Peruntukan aset ekuiti adalah berdasarkan pendekatan 'top-down' manakala pemilihan saham adalah berdasarkan kepada cara 'bottom-up' dengan menggunakan analisis asas.
9	Dana Dividen Ekuiti AIA	Dana ini melabur dalam saham yang memberikan hasil dividen yang tinggi dan Real Estate Investment Trust (REIT) yang menyediakan pendapatan dividen yang stabil. Dana ini juga melabur dalam saham yang mempunyai potensi pertumbuhan atau bernilai untuk menjana pulangan modal tambahan. Jenis-jenis instrumen termasuk tunai, ekuiti dan waran. Peruntukan aset adalah berdasarkan kepada cara 'top-down' manakala pemilihan saham adalah berdasarkan kepada cara 'bottom-up' dengan menggunakan analisis asas.
10	Dana Ekuiti Plus AIA	Dana ini melabur dalam pelbagai portfolio untuk memaksimumkan modal dan pendapatan dalam jangka sederhana hinggajangka panjang. Jenis-jenis instrumen termasuk tunai, ekuiti dan waran. Peruntukan aset adalah berdasarkan kepada cara 'top-down' manakala pemilihan saham adalah berdasarkan kepada cara "bottom-up" dengan menggunakan analisis asas.
11	Dana Dinamik AIA	Dana ini melabur dalam pelbagai portfolio berdasarkan Prinsip Syariah. Jenis-jenis instrumen termasuk wang tunai, ekuiti yang diluluskan oleh Syariah dan waran. Peruntukan aset adalah berdasarkan kepada cara 'top-down' manakala pemilihan saham adalah berdasarkan kepada cara 'bottom-up' dengan menggunakan analisis asas.

Strategi dan Pendekatan Pelaburan (bersambung)

No	Dana	Strategi dan Pendekatan Pelaburan
12	Dana Agresif AIA	Dana ini melabur dalam pelbagai portfolio saham yang tertumpu kepada kedudukan di sektor dan penempatan saham. Jenis-jenis instrumen termasuk tunai, ekuiti dan waran. Peruntukan aset berdasarkan kepada cara 'top-down' manakala pemilihan saham adalah berdasarkan kepada cara 'bottom-up' dengan menggunakan analisis asas.
13	Dana Modal Sederhana AIA	Dana ini melabur dalam pelbagai portfolio saham yang memberi tumpuan kepada perusahaan kecil dan sederhana dan pertumbuhan saham. Jenis-jenis instrumen termasuk tunai, ekuiti dan waran. Peruntukan aset berdasarkan kepada cara 'top-down' manakala pemilihan saham adalah berdasarkan kepada cara 'bottom-up' dengan menggunakan analisis asas.
14	Dana Asian Debt AIA	Dana ini adalah dana saluran yang melabur dalam dana asas. Strategi biasanya adalah pelbagai dan pengeksploitasi peluang di seluruh Asia termasuk Jepun, mengambil kesempatan ke atas pertumbuhan makro-ekonomi dan peningkatkan asas syarikat di Asia.
15	Dana Dividen Tinggi Antara-bangsa AIA	Dana ini adalah dana saluran yang melabur dalam dana asas. Jenis instrumen termasuk wang tunai dan syarikat-syarikat besar yang membayar dividen yang tinggi dan mampan. Proses pelaburan bermula dengan pemeriksaan kuantitatif supaya saham yang paling menarik dipilih. Saham-saham yang dipilih juga tertakluk kepada analisis asas.
16	Dana Horizon Baru AIA	Pengurus-pengurus Dana ialah pelabur pertumbuhan dan nilai yang mengamalkan pendekatan disiplin dan seimbang terhadap pelaburan dan pada masa yang sama mengekalkan portfolio saham dan dana yang seimbang dan pelbagai pada setiap masa. Kami berusaha untuk mencapai pulangan yang konsisten dan bagus dalam pasaran yang menaik dan menurun dan mengelak daripada mengambil risiko yang berlebihan dan membuat spekulasi yang tidak sihat. Gabungan pendekatan 'top-down' dan 'bottom-up' akan diamalkan bagi peruntukan aset dan pemilihan saham. Pengurus-pengurus pada asasnya tertumpu, memilih sektor dan saham pada pandangan 3-5 tahun. Pengurus-pengurus mengkaji faktor-faktor makro-ekonomi yang menentukan trend dasar ekonomi serta aspek-aspek mikro saham yang menjadi soal. Untuk mencapai campuran aset yang sesuai, pengurus juga akan menilai faktor-faktor kuantitatif seperti pertumbuhan ekonomi, kadar faedah dan keuntungan korporat, serta faktor-faktor kualitatif seperti sentimen pasaran, keyakinan dan persepsi pelabur.
17	Dana Asia Opportunity AIA	Pengurus-pengurus Dana ialah pelabur pertumbuhan dan nilai yang mengamalkan pendekatan disiplin dan seimbang terhadap pelaburan dan pada masa yang sama mengekalkan portfolio saham yang seimbang dan pelbagai pada setiap masa. Kami berusaha untuk mencapai pulangan yang konsisten dan bagus dalam pasaran yang menaik dan menurun dan mengelak daripada mengambil risiko yang berlebihan dan membuat spekulasi yang tidak sihat.

Strategi dan Pendekatan Pelaburan (bersambung)

No	Dana	Strategi dan Pendekatan Pelaburan
		Gabungan pendekatan 'top-down' dan 'bottom-up' akan diamalkan bagi peruntukan negara dan pemilihan saham. Pengurus-pengurus pada dasarnya tertumpu, memilih sektor dan saham pada pandangan 3-5 tahun. Pengurus-pengurus mengkaji faktor-faktor makro-ekonomi yang menentukan trend dasar ekonomi bagi setiap negara serta aspek-aspek mikro saham yang menjadi soal. Untuk mencapai campuran aset yang sesuai, pengurus-pengurus juga akan menilai faktor-faktor kuantitatif bagi setiap negara seperti pertumbuhan ekonomi, kadar faedah dan keuntungan korporat, serta faktor-faktor kualitatif seperti sentimen pasaran, keyakinan dan persepsi pelabur.
18	Dana Asian Equity AIA	Dana ini adalah dana saluran yang melabur dalam dana asas. Jenis instrumen termasuk wang tunai, ekuiti-ekuiti dan derivatif. Peruntukan negara akan berdasarkan pendekatan 'top-down' manakala pemilihan saham adalah berdasarkan pendekatan pemilihan sekuriti 'bottom-up' yang menggunakan analisis asas.
19	Dana Asia Platinum AIA	Pengurus-pengurus Dana ialah pelabur pertumbuhan dan nilai yang mengamalkan pendekatan disiplin dan seimbang terhadap pelaburan dan pada masa yang sama mengekalkan portfolio dana yang seimbang dan pelbagai pada setiap masa. Kami berusaha untuk mencapai pulangan yang konsisten dan bagus dalam pasaran yang menaik dan menurun dan mengelak daripada mengambil risiko yang berlebihan dan membuat spekulasi yang tidak sihat.
20	Dana Eleven Plus AIA	Pendekatan 'top-down' akan diamalkan bagi peruntukan aset dan pemilihan dana. Pengurus-pengurus pada dasarnya tertumpu, menilai (terkurang/terlebih) dana yang berbeza pada kitaran ekonomi yang berlainan. Pengurus-pengurus mengkaji faktor-faktor makro-ekonomi yang menentukan trend dasar ekonomi bagi setiap negara/kawasan. Ini digunakan sebagai dasar untuk menguruskan pendedahan dana kepada kawasan yang berlainan. Untuk mencapai campuran aset yang sesuai untuk dana yang berlainan, pengurus-pengurus juga akan menilai faktor-faktor kuantitatif seperti pertumbuhan ekonomi, kadar faedah dan keuntungan korporat bagi setiap negara/kawasan, serta faktor-faktor kualitatif seperti sentimen pasaran, keyakinan dan persepsi pelabur.
21	Dana Modal Kecil Antarabangsa AIA	

Peruntukan Aset, Penanda Aras Prestasi dan Pengurus Dana

No	Dana	Matlamat Peruntukan Aset		Dalam Negeri (L) / Luar Negeri (F)	Syariah (S) / Bukan-Syariah (NS)	Penanda Aras ¹	Prestasi Dana ²	Pengurus Dana
		Ekuiti	Sekuriti Pendapatan Tetap ³					
1	Dana Kembara Elit AIA	90%	10%	F	NS	90% MSCI All Country World Index + 10% Bloomberg Barclays Global Aggregate Corporate Total Return Index: 10.33% ⁵	9.76% ⁵	AIA Bhd. dan AIA Investment Management Private Limited
2	Dana Konservatif Elit AIA	30%	70%	F	NS	30% MSCI All Country World Index + 70% Bloomberg Barclays Global Aggregate Corporate Total Return Index: 1.97% ⁵	0.54% ⁵	AIA Bhd. dan AIA Investment Management Private Limited
3	Dana Pendapatan Tetap Strategik AIA	0%	70% Pasaran Malaysia; 30% Pasaran Asing	L & F	NS	70% MGS ALL Index + 30% Bloomberg Barclays Global Aggregate USD Total Return Index Unhedged: 0.78% ⁶	0.16% ⁶	AIA Bhd.
4	Dana Ekuiti Strategik AIA	70% Pasaran Malaysia; 30% Pasaran Asing	0%	L & F	NS	70% FTSE Bursa Malaysia Top 100 Index + 30% MSCI World Index: 22.90% ⁶	43.37% ⁶	AIA Bhd.
5	Dana Pendapatan Tetap AIA	0%	100%	L	NS	MGS ALL Index: 8.00%	5.94%	AIA Bhd.
6	Dana Bon AIA*	0%	100%	L	S	12-month Maybank General Investment Acc (Islamic) Tier 1 Rate: 2.41%	5.98%	AIA Bhd.
7	Dana Imbang AIA	70%	30%	L	NS	70% FTSE Bursa Malaysia Top 100 Index + 30% MGS ALL Index: 5.13%	16.43%	AIA Bhd.
8	Dana Progresif AIA*	80%	20%	L	S	70% FTSE Bursa Malaysia Emas Syariah Index + 30% GII ALL Index: 9.76%	20.72%	AIA Bhd.
9	Dana Dividen Ekuiti AIA	100%	0%	L	NS	100% FTSE Bursa Malaysia Top 100 Index: 3.95%	15.67%	AIA Bhd.

Peruntukan Aset, Penanda Aras Prestasi dan Pengurus Dana (bersambung)

No	Dana	Matlamat Peruntukan Aset		Dalam Negeri (L) / Luar Negeri (F)	Syariah (S) / Bukan-Syariah (NS)	Penanda Aras ¹	Prestasi Dana ²	Pengurus Dana
		Ekuiti	Sekuriti Pendapatan Tetap ³					
10	Dana Ekuiti Plus AIA	100%	0%	L	NS	100% FTSE Bursa Malaysia Top 100 Index: 3.95%	12.33%	AIA Bhd.
11	Dana Dinamik AIA*	100%	0%	L	S	100% FTSE Bursa Malaysia Emas Shariah Index: 10.24%	23.49%	AIA Bhd.
12	Dana Agresif AIA	100%	0%	L	NS	100% FTSE Bursa Malaysia Top 100 Index: 3.95%	28.95%	AIA Bhd.
13	Dana Modal Sederhana AIA	100%	0%	L	NS	100% FTSE Bursa Malaysia Mid 70 Index: 7.34%	28.95%	AIA Bhd.
14	Dana Asian Debt AIA	0%	100%	F	NS	JP Morgan Asia Credit Index: 4.56%	1.63%	NN Investment Partners (Singapore) Ltd
15	Dana Eleven Plus AIA	100% (Peruntukan Aset Dinamik)		F	NS	T/B	8.63%	PineBridge Investments
16	Dana Dividen Tinggi Antara-bangsa AIA	100%	0%	F	NS	MSCI World Index: 12.16%	1.57%	NNIP Advisors B.V.
17	Dana Horizon Baru AIA	50% Pasaran Malaysia; 50% Pasaran Asing ⁴	0%	L & F	NS	50% FTSE Bursa Malaysia Top 100 Index + 50% MSCI AC World DTR Net Index: 8.93%	11.12%	AIA Bhd. dan PineBridge Investments
18	Dana Asia Opportunity AIA	100%	0%	F	NS	100% MSCI AC Asia ex Japan DTR Net Index: 23.37%	12.80%	AIA Bhd.
19	Dana Asian Equity AIA	100%	0%	F	NS	MSCI AC Asia ex-Japan DTR Net Index: 22.94%	16.36%	Nomura Asset Management Taiwan Ltd

Peruntukan Aset, Penanda Aras Prestasi dan Pengurus Dana (bersambung)

No	Dana	Matlamat Peruntukan Aset		Dalam Negeri (L) / Luar Negeri (F)	Syariah (S) / Bukan-Syariah (NS)	Penanda Aras ¹	Prestasi Dana ²	Pengurus Dana
		Ekuiti	Sekuriti Pendapatan Tetap ³					
20	Dana Asia Platinum AIA	100%	0%	F	NS	30% MSCI AC Golden Dragon DTR Net Index + 30% MSCI India DTR Net Index + 30% Tokyo Stock Exchange First Section TR Index + 10% MSCI Emerging Market DTR Net Index: 17.91%	17.38%	AIA Bhd. dan Schroder International
21	Dana Modal Kecil Antara-bangsa AIA	100%	0%	F	NS	30% EMIX Smaller European Companies Total Return Net Index + 30% MSCI Japan Small Cap DTR Net Index + 40% MSCI Asia Pacific ex Japan Small Cap USD Net Index: 16.39%	11.97%	AIA Bhd. dan PineBridge Investments

Nota:

¹ Prestasi satu tahun setakat 31 Disember 2020. Maklumat lanjut mengenai penanda aras boleh diperolehi dari Bursa Malaysia, Bloomberg, RAM QuantShop @ www.quantshop.com, Bank Negara Malaysia dan Maybank @ www.maybank2u.com.my.

² Prestasi satu tahun setakat 31 Disember 2020.

³ Termasuk Tunai dan Kesamaan Tunai.

⁴ Sehingga maksimum 50%.

⁵ Prestasi adalah dari tarikh pelancaran dana (3 Ogos 2020) sehingga 31 Disember 2020 (pulangan bukan tahunan).

⁶ Prestasi adalah dari tarikh pelancaran dana (6 Mei 2020) sehingga 31 Disember 2020 (pulangan bukan tahunan).

* Walaupun Dana-Dana melabur dalam sekuriti-sekuriti yang diluluskan oleh Syariah, pelan Insurans Berkaitan Pelaburan yang menggunakan dana-dana tersebut tidak diklasifikasikan sebagai produk yang mematuhi Syariah.

Yuran dan Caj

Caj pengurusan dana semasa adalah seperti berikut (caj-caj ini adalah tidak tetap dan mungkin berubah. Walau bagaimanapun, ini tertakluk kepada caj maksimum seperti yang tertakluk di bawah):

No	Dana	Caj Semasa*	Caj Maksimum*
1	Dana Kembara Elit AIA	1.50%	1.50%
2	Dana Konservatif Elit AIA	1.15%	1.15%
3	Dana Pendapatan Tetap Strategik AIA	1.00%	1.00%
4	Dana Ekuiti Strategik AIA	1.50%	1.50%
5	Dana Pendapatan Tetap AIA	0.50%	1.00%
6	Dana Bon AIA	0.50%	1.00%
7	Dana Imbang AIA	1.20%	1.50%
8	Dana Progresif AIA	1.40%	1.50%
9	Dana Dividen Ekuiti AIA	1.50%	1.50%
10	Dana Ekuiti Plus AIA	1.50%	1.50%
11	Dana Dinamik AIA	1.475%	1.50%
12	Dana Agresif AIA	1.475%	1.50%
13	Dana Modal Sederhana AIA	1.475%	1.50%
14	Dana Asian Debt AIA	1.00%	1.00%
15	Dana Eleven Plus AIA	Berubah mengikut peruntukan aset dalam dana-dana ekuiti dan dana-dana pendapatan tetap. Caj Pengurusan Dana maksimum untuk dana-dana ekuiti dan dana-dana pendapatan tetap adalah 1.5% setiap tahun dan 1% setiap tahun masing-masing.	1.50%
16	Dana Dividen Tinggi Antarabangsa AIA	1.50%	1.50%
17	Dana Horizon Baru AIA	1.50%	1.50%
18	Dana Asia Opportunity AIA	1.50%	1.50%
19	Dana Asian Equity AIA	1.50%	1.50%
20	Dana Asia Platinum AIA	1.50%	1.50%
21	Dana Modal Kecil Antarabangsa AIA	1.50%	1.50%

* Dicaikan sebagai peratusan daripada nilai aset bersih.

Prestasi Dana

No	Dana	31 Dis 19 - 31 Dis 20	31 Dis 18 - 31 Dis 19	31 Dis 17 - 31 Dis 18	31 Dis 16 - 31 Dis 17	31 Dis 15 - 31 Dis 16
1	Dana Kembara Elit AIA	9.76%*	T/B	T/B	T/B	T/B
2	Dana Konservatif Elit AIA	0.54%*	T/B	T/B	T/B	T/B
3	Dana Pendapatan Tetap Strategik AIA	0.16%**	T/B	T/B	T/B	T/B
4	Dana Ekuiti Strategik AIA	43.37%**	T/B	T/B	T/B	T/B
5	Dana Pendapatan Tetap AIA	5.94%	8.98%	5.07%	4.62%	4.54%
6	Dana Bon AIA	5.98%	9.55%	5.73%	4.78%	4.08%
7	Dana Imbang AIA	16.43%	4.30%	-8.44%	10.11%	0.86%
8	Dana Progresif AIA	20.72%	8.43%	-12.88%	6.69%	-1.77%
9	Dana Dividen Ekuiti AIA	15.67%	3.95%	-11.64%	13.95%	0.00%
10	Dana Ekuiti Plus AIA	12.33%	2.62%	-14.27%	11.96%	-0.47%
11	Dana Dinamik AIA	23.49%	7.10%	-17.43%	7.87%	-4.10%
12	Dana Agresif AIA	28.95%	6.28%	-19.26%	17.97%	-1.76%
13	Dana Modal Sederhana AIA	28.95%	11.70%	-24.69%	22.51%	0.83%
14	Dana Asian Debt AIA	1.63%	10.51%	-0.05%	-3.38%	9.52%
15	Dana Eleven Plus AIA	8.63%	14.68%	-10.96%	9.52%	4.06%
16	Dana Dividen Tinggi Antarabangsa AIA	1.57%	18.40%	-9.42%	3.90%	12.78%
17	Dana Horizon Baru AIA	11.12%	10.42%	-14.27%	14.24%	4.64%
18	Dana Asia Opportunity AIA	12.80%	14.22%	-14.20%	19.34%	6.18%
19	Dana Asian Equity AIA	16.36%	15.08%	-7.60%	17.62%	6.36%
20	Dana Asia Platinum AIA	17.38%	13.54%	-7.50%	22.16%	7.46%
21	Dana Modal Kecil Antarabangsa AIA	11.97%	18.47%	-18.02%	22.31%	3.37%

* Prestasi adalah dari tarikh pelancaran dana (3 Ogos 2020) sehingga 31 Disember 2020 (pulangan bukan tahunan).

** Prestasi adalah dari tarikh pelancaran dana (6 Mei 2020) sehingga 31 Disember 2020 (pulangan bukan tahunan).

Prestasi Dana (bersambung)

No	Dana	31 Dis 14 - 31 Dis 15	31 Dis 13 - 31 Dis 14	31 Dis 12 - 31 Dis 13	31 Dis 11 - 31 Dis 12	31 Dis 10 - 31 Dis 11
1	Dana Kembara Elit AIA	T/B	T/B	T/B	T/B	T/B
2	Dana Konservatif Elit AIA	T/B	T/B	T/B	T/B	T/B
3	Dana Pendapatan Tetap Strategik AIA	T/B	T/B	T/B	T/B	T/B
4	Dana Ekuiti Strategik AIA	T/B	T/B	T/B	T/B	T/B
5	Dana Pendapatan Tetap AIA	3.85%	3.42%	2.35%	4.88%	4.54%
6	Dana Bon AIA	3.44%	3.06%	2.31%	5.94%	3.81%
7	Dana Imbang AIA	2.96%	-0.31%	17.18%	10.48%	3.32%
8	Dana Progresif AIA	5.11%	1.45%	16.14%	9.81%	0.91%
9	Dana Dividen Ekuiti AIA	8.00%	2.20%	16.27%	9.40%	T/B
10	Dana Ekuiti Plus AIA	2.52%	-1.54%	23.07%	12.50%	3.17%
11	Dana Dinamik AIA	2.75%	1.06%	22.65%	13.91%	6.45%
12	Dana Agresif AIA	2.11%	4.17%	18.87%	11.16%	5.21%
13	Dana Modal Sederhana AIA	12.08%	-1.52%	36.12%	23.12%	2.66%
14	Dana Asian Debt AIA	22.88%	12.88%	7.55%	9.43%	6.31%
15	Dana Eleven Plus AIA	20.86%	3.49%	14.96%	11.84%	-8.24%
16	Dana Dividen Tinggi Antarabangsa AIA	15.07%	6.88%	31.39%	7.22%	-1.93%
17	Dana Horizon Baru AIA	11.68%	3.08%	22.41%	5.44%	-6.09%
18	Dana Asia Opportunity AIA	7.83%	10.22%	11.79%	6.67%	-13.93%
19	Dana Asian Equity AIA	11.11%	11.24%	2.53%	9.25%	-14.66%
20	Dana Asia Platinum AIA	21.58%	14.12%	15.12%	6.87%	-18.45%
21	Dana Modal Kecil Antarabangsa AIA	32.26%	7.78%	35.73%	17.41%	-12.87%

Nota: Prestasi masa lalu dana tidak membayangkan prestasi masa depannya.

Pulangan di atas dikira berdasarkan Nilai Aset Bersih (iaitu harga unit) Dana-dana Pelaburan AIA masing-masing dan bukan berdasarkan premium kasar yang telah dibayar di bawah polisi. (Penyata amaran: Ini hanya prestasi dana pelaburan, dan bukan pulangan yang diperolehi daripada premium/sumbangan sebenar yang dibayar untuk pelan Insurans Berkaitan Pelaburan).

Prestasi Dana (bersambung)

Asas pengiraan prestasi masa lalu adalah seperti berikut:

$$R_{20xx} = \frac{(UP_{31 \text{ Disember } 20xx} - UP_{31 \text{ Disember } 20xx-1})}{UP_{31 \text{ Disember } 20xx-1}} \times 100\%$$

Di mana:

- UP 31 Disember 20xx ialah Harga Unit pada 31 Disember 20xx
- UP 31 Disember 20xx-1 ialah Harga Unit pada 31 Disember 20xx-1
- R_{20xx} ialah kadar pulangan selepas menolak caj pengurusan dana dan cukai dana yang berkenaan

Dana yang melabur dalam Skim Pelaburan Kolektif (CIS)

No	Dana	Jenis CIS	CIS Sandaran ¹		
				Peruntukan Dana ²	Prestasi Dana ³
1	Dana Kembara Elit AIA	Dana daripada Dana-dana	AIA Global Quality Growth Fund	38.74%	26.47% ⁴
			AIA New Multinationals Fund	43.22%	19.26% ⁴
			AIA Global Multi-Factor Equity Fund	14.48%	11.79% ⁴
			AIA Diversified Fixed Income Fund	3.51%	2.06% ⁴
2	Dana Konservatif Elit AIA	Dana daripada Dana-dana	AIA Global Quality Growth Fund	14.27%	26.47% ⁴
			AIA New Multinationals Fund	15.92%	19.26% ⁴
			AIA Global Multi-Factor Equity Fund	5.32%	11.79% ⁴
			AIA Diversified Fixed Income Fund	66.47%	2.06% ⁴
3	Dana Pendapatan Tetap Strategik AIA	Dana Diurus	AIA Diversified Fixed Income Fund	9.14%	11.26% ⁵
			AIA US High Yield Bond	5.97%	4.12% ⁵
			iShare Global Aggregate Bond	2.53%	1.96% ⁵
			Vang Glbagg ETF	6.84%	3.14% ⁵
4	Dana Ekuiti Strategik AIA	Dana Diurus	AIA Asia Ex Japan Equity Fund	6.99%	47.65% ⁵
			AIA Global Multi-Factor Equity Fund	6.89%	25.85% ⁵
			AIA Global Quality Growth Fund	8.48%	67.68% ⁵
			AIA New Multinationals Fund	6.86%	37.27% ⁵
			iShare Hang Seng Tech	2.10%	14.37% ⁵

Dana yang melabur dalam Skim Pelaburan Kolektif (CIS) (bersambung)

No	Dana	Jenis CIS	CIS Sandaran ¹		
				Peruntukan Dana ²	Prestasi Dana ³
5	Dana Eleven Plus AIA	Dana daripada Dana-dana	PineBridge Asia ex Japan Equity Fund	7.40%	45.41%
			PineBridge Asia ex Japan Small Cap Equity Fund	4.16%	24.48%
			PineBridge Global Emerging Markets Bond Fund	10.01%	3.99%
			PineBridge Global Emerging Markets Focus Equity Fund	6.04%	30.09%
			PineBridge Japan Small Cap Equity Fund	2.53%	11.55%
			PineBridge Global Strategic Income Fund	10.03%	7.85%
			PineBridge US Large Cap Research Enhanced Fund	9.10%	13.13%
			PineBridge Asia Dynamic Asset Allocation Fund	12.45%	26.32%
			PineBridge Europe Small Cap Equity Fund	3.09%	11.17%
			PineBridge Global Bond Fund	10.00%	3.26%
			PineBridge Europe Research Enhanced Equity Fund	12.16%	4.22%
			PineBridge Global Focus Equity Fund	9.92%	23.31%
			PineBridge Japan Equity Fund	1.01%	10.52%
6	Dana Horizon Baru AIA	Dana Diurus (melabur dalam CIS sehingga 50% dari Nilai Aset Bersih Dana)	PineBridge Asia ex Japan Equity Fund	9.86%	45.41%
			PineBridge Emerging Europe Equity Fund	9.34%	-12.23%
			PineBridge Global Focus Equity Fund	9.43%	23.31%
			PineBridge Greater China Equity Fund	9.59%	14.47%
			PineBridge Japan Small Cap Equity Fund	9.37%	11.55%

Dana yang melabur dalam Skim Pelaburan Kolektif (CIS) (bersambung)

No	Dana	Jenis CIS	CIS Sandaran ¹		
				Peruntukan Dana ²	Prestasi Dana ³
7	Dana Asia Platinum AIA	Dana daripada Dana-dana	Schroder International Selection Fund Emerging Markets	10.14%	22.06%
			Schroder International Selection Fund Greater China	30.55%	43.01%
			Schroder International Selection Fund Indian Equity	29.99%	12.25%
			Schroder International Selection Fund Japanese Equity	29.90%	5.77%
8	Dana Modal Kecil Antara-bangsa AIA	Dana daripada Dana-dana	PineBridge Asia ex Japan Small Cap Equity Fund	40.93%	24.48%
			PineBridge Europe Small Cap Equity Fund	27.82%	11.17%
			PineBridge Japan Small Cap Equity Fund	31.02%	11.55%
9	Dana Asian Debt AIA	Dana Saluran	NN (L) Asian Debt (Hard Currency)	97.20%	3.48%
10	Dana Asian Equity AIA	Dana Saluran	NN (L) Asia Income	100.47%	19.97%
11	Dana Dividen Tinggi Antara-bangsa AIA	Dana Saluran	NN (L) Global High Dividend	100.31%	3.23%

Nota:

¹ Caj pengurusan dana CIS sandaran adalah sebahagian daripada Caj Pengurusan Dana untuk dana-dana AIA seperti yang ditunjukkan dalam Yuran dan Caj. Sila ambil perhatian bahawa caj-caj ini bukan caj-caj tambahan yang akan dicajkan kepada anda.

Dana yang melabur dalam Skim Pelaburan Kolektif (CIS) (bersambung)

² Peruntukan dana setakat 31 Disember 2020, bahagian yang tidak diperuntukkan adalah tunai kecuali Dana Horizon Baru AIA, Dana Pendapatan Tetap Strategik AIA dan Dana Ekuiti Strategik AIA. Untuk Dana Asia Platinum AIA, Dana Asian Equity AIA, Dana Dividen Tinggi Antarabangsa AIA, dan Dana Konservatif Elit AIA, jumlah peruntukan CIS Sandaran melebihi 100% akibat akruan yang belum dibayar yang menyebabkan pegangan negatif dalam tunai, deposit dan lain-lain. Sila rujuk kepada jadual di bawah untuk maklumat lanjut mengenai peruntukan 4 dana tersebut.

Dana	Jumlah Peruntukan Dana	
	CIS Sandaran	Tunai, Deposit dan Lain-lain
Dana Asia Platinum AIA	100.57%	-0.57%
Dana Asian Equity AIA	100.47%	-0.47%
Dana Dividen Tinggi Antarabangsa AIA	100.31%	-0.31%
Dana Konservatif Elit AIA	101.98%	-1.98%

³ Prestasi dana setakat 31 Disember 2020.

⁴ Prestasi CIS Sandaran adalah dari tarikh pelancaran Dana Kembara Elit AIA dan Dana Konservatif Elit AIA (3 Ogos 2020) sehingga 31 Disember 2020 (pulangan bukan tahunan). Maklumat lanjut mengenai CIS Sandaran boleh diperolehi dari AIAIM @ www.aia.com/en/funds-information dan Bloomberg.

⁵ Prestasi CIS Sandaran adalah dari tarikh pelancaran Dana Pendapatan Tetap Strategik AIA dan Dana Ekuiti Strategik AIA (6 Mei 2020) sehingga 31 Disember 2020 (pulangan bukan tahunan).

Untuk dana yang melabur dalam Skim Pelaburan Kolektif yang diuruskan oleh pengurus dana luar, fungsi pengurusan pelaburan Skim Pelaburan Kolektif adalah dilaksanakan oleh pengurus dana luar dan diuruskan mengikut peraturan dan peraturan semasa negara yang mengawal Skim Pelaburan Kolektif tersebut. Oleh itu, piawai pendedahan kepada Skim Pelaburan Kolektif ini mungkin tidak sama dengan piawai pendedahan di Malaysia.

Risiko-risiko

Jadual berikut menyatakan risiko melabur dalam setiap dana. Sila ambil perhatian bahawa senarai ini tidak menyeluruh.

No	Dana	Risiko Pasaran	Risiko Kecairan	Risiko Kadar Faedah	Risiko Saham Tertentu	Risiko Kredit/Mungkir	Risiko Negara	Risiko Mata Wang	Risiko Pengelasan Semula Status Shariah	Risiko Derivatif	Risiko Peraturan
1	Dana Kembara Elit AIA	✓	✓	✓	✓	✓	✓	✓		✓	✓
2	Dana Konservatif Elit AIA	✓	✓	✓	✓	✓	✓	✓		✓	✓
3	Dana Pendapatan Tetap Strategik AIA	✓	✓	✓		✓	✓	✓		✓	✓
4	Dana Ekuiti Strategik AIA	✓	✓		✓		✓	✓		✓	✓
5	Dana Pendapatan Tetap AIA	✓	✓	✓		✓					
6	Dana Bon AIA	✓	✓	✓		✓			✓		
7	Dana Imbang AIA	✓	✓	✓	✓	✓					
8	Dana Progresif AIA	✓	✓	✓	✓	✓			✓		
9	Dana Dividen Ekuiti AIA	✓	✓		✓						
10	Dana Ekuiti Plus AIA	✓	✓		✓						
11	Dana Dinamik AIA	✓	✓		✓				✓		
12	Dana Agresif AIA	✓	✓		✓						
13	Dana Modal Sederhana AIA	✓	✓		✓						
14	Dana Asian Debt AIA	✓	✓	✓		✓	✓	✓		✓	✓

Risiko-risiko (bersambung)

No	Dana	Risiko Pasaran	Risiko Kecairan	Risiko Kadar Faedah	Risiko Saham Tertentu	Risiko Kredit/Mungkir	Risiko Negara	Risiko Mata Wang	Risiko Pengelasan Semula Status Syariah	Risiko Derivatif	Risiko Peraturan
15	Dana Eleven Plus AIA	✓	✓	✓	✓	✓	✓	✓		✓	✓
16	Dana Dividen Tinggi Antara-bangsa AIA	✓	✓				✓	✓		✓	✓
17	Dana Horizon Baru AIA	✓	✓		✓		✓	✓		✓	✓
18	Dana Asia Opportunity AIA	✓	✓		✓		✓	✓			✓
19	Dana Asian Equity AIA	✓	✓		✓		✓	✓		✓	✓
20	Dana Asia Platinum AIA	✓	✓		✓		✓	✓		✓	✓
21	Dana Modal Kecil Antara-bangsa AIA	✓	✓		✓		✓	✓		✓	✓

a) Risiko Pasaran

Risiko pasaran merujuk kepada risiko nilai portfolio menurun yang disebabkan oleh perubahan dalam faktor-faktor risiko dasar pasaran. Contoh-contoh faktor risiko pasaran adalah paras harga saham, kadar faedah, kadar pertukaran asing, dan paras harga komoditi. Nilai pelaburan mungkin akan jatuh dalam suatu tempoh masa kerana perubahan dalam iklim ekonomi atau perkara-perkara lain yang secara langsungnya menjejaskan pasaran. Peruntukan dan kepelbagaian aset yang teliti boleh melindungi terhadap risiko pasaran kerana segmen pasaran yang berlainan cenderung untuk kolerasi yang tidak sempurna.

Dalam dana berkaitan pelaburan, risiko ini boleh diuruskan melalui peruntukan aset aktif antara tunai dan aset berisiko yang terdedah kepada risiko pasaran.

Risiko-risiko (bersambung)

b) Risiko Kecairan

Risiko kecairan adalah risiko di mana suatu sekuriti atau aset tidak boleh diniagakan dengan cepat di pasaran untuk mengelakkan kerugian. Ia timbul dalam situasi di mana aset tidak boleh diniagakan kerana kekurangan pembeli/penjual di pasaran.

Risiko ini boleh diuruskan dengan mengambil langkah yang lebih cermat dalam pembelian aset yang kurang cair dan pempelembagaan saham.

c) Risiko Kadar Faedah

Risiko kadar faedah adalah risiko turun naik nilai bagi aset berfaedah, seperti pinjaman atau bon, disebabkan oleh perubahan dalam kadar faedah. Secara umum, apabila kadar faedah meningkat, harga bon akan jatuh.

Risiko ini boleh diuruskan melalui pengurusan tempoh aktif pelaburan pendapatan tetap pada suatu tempoh masa.

d) Risiko Saham Tertentu

Sebarang turun naik harga yang besar bagi saham tertentu yang dilabur oleh dana mungkin menjejaskan Nilai Aset Bersih (NAV) dan justeru itu menjejaskan harga unit.

Risiko ini boleh diuruskan dengan melabur dalam pelbagai syarikat dalam sektor yang berbeza.

e) Risiko Kredit/Mungkir

Risiko kredit/mungkir adalah risiko kerugian daripada pinjaman atau jenis kredit yang lain (sama ada prinsipal atau faedah (kupon) atau kedua-duanya) yang tidak dibayar balik. Perkara-perkara mungkir termasuk kelewatan dalam pembayaran balik, penstrukturan semula pembayaran balik peminjam, dan kebangkrutan.

Risiko ini dikurangkan dengan melabur dalam sekuriti yang berkualiti tinggi kerana ia secara umumnya mempunyai tahap risiko kredit yang lebih rendah.

f) Risiko Negara

Risiko negara merujuk kepada risiko melabur di dalam sesebuah negara, yang tertakluk kepada perubahan dalam persekitaran perniagaan/politik yang boleh menjejaskan keuntungan operasi atau nilai aset di negara itu. Beberapa faktor yang mempengaruhi Risiko Negara termasuk faktor-faktor kewangan seperti kawalan mata wang, penurunan nilai atau perubahan peraturan dan peristiwa-peristiwa yang menjejaskan kestabilan politik iaitu perubahan politik, rusuhan besar-besaran dan perang saudara.

Risiko ini dikurangkan dengan melabur ke dalam pelbagai pasaran.

g) Risiko Mata Wang

Risiko mata wang merujuk kepada risiko perubahan dalam kadar pertukaran yang mengubah nilai pelaburan dalam denominasi mata wang asing. Bila-bila masa pelabur memiliki aset yang merentasi sempadan negara, mereka menghadapi risiko mata wang jika kedudukan mereka tidak dilindungi nilai.

Risiko ini dikurangkan dengan melabur dalam aset yang didenominasikan dalam pelbagai aset mata wang asing.

Risiko-risiko (bersambung)

h) Risiko Pengelasan Semula Status Syariah

Risiko ini merujuk kepada keadaan di mana sekuriti mematuhi Syariah diklasifikasikan sebagai tidak mematuhi Syariah dalam kajian semula berkala oleh Majlis Penasihat Syariah Suruhanjaya Sekuriti Malaysia, Penasihat Syariah atau Lembaga Syariah bagi indeks Islam yang berkaitan. Pengelasan semula sekuriti sebagai tidak mematuhi Syariah boleh mengakibatkan sekuriti baru yang tidak mematuhi Syariah kurang berprestasi berbanding penanda arasnya.

Risiko ini boleh diuruskan dengan melupuskan ekuiti-ekuiti mematuhi Syariah yang berkemungkinan besar akan menjadi tidak mematuhi Syariah sebelum kajian semula berkala.

i) Risiko Derivatif

Penggunaan instrumen kewangan derivatif juga melibatkan risiko khas tertentu, termasuk

- i. Pergantungan kepada keupayaan pengurus dana untuk meramalkan pergerakan dalam harga sekuriti yang dilindungi nilai dan pergerakan dalam harga saham, kadar pertukaran mata wang atau lain-lain faktor-faktor ekonomi,
- ii. kewujudan hubungan yang tidak sempurna antara pergerakan harga derivatif dan pergerakan harga pelaburan yang berkaitan,
- iii. hakikat bahawa kemahiran yang diperlukan untuk menggunakan instrumen ini adalah berbeza daripada yang diperlukan untuk memilih sekuriti dana,
- iv. kemungkinan ketiadaan pasaran cair bagi apa-apa suratcara tertentu pada bila-bila masa tertentu
- v. kemungkinan terdapat halangan untuk pengurusan portfolio yang berkesan atau keupayaan untuk memenuhi penebusan,
- vi. risiko undang-undang yang mungkin timbul berkaitan dengan dokumen kontrak derivatif, terutamanya isu-isu yang timbul berkaitan penguatkuasaan kontrak dan batasan kepadanya,
- vii. risiko penyelesaian apabila berhadapan dengan niaga hadapan, ke hadapan, swap, kontrak untuk perbezaan di mana liabiliti dana mungkin berpotensi tanpa had sehingga kedudukan ditutup, dan
- viii. risiko rakan niaga sebagai penggunaan derivatif OTC, seperti niaga hadapan, kontrak hadapan, perjanjian swap dan kontrak untuk perbezaan akan mendedahkan dana kepada risiko kredit berkenaan kepada rakan niaga yang terlibat.

Pengurusan Risiko Pada Penggunaan Instrumen Derivatif

Salah satu objektif utama penggubal undang-undang dan pihak berkuasa di seluruh Eropah adalah untuk mengekalkan tahap perlindungan-pelabur runcit yang tinggi. Ini diterjemahkan kepada keperluan untuk pengurus UCITS untuk melaksanakan proses pengurusan risiko yang mantap (PDRM) untuk memantau, mengurus dan mengukur risiko kewangan dan operasi yang berkaitan dengan derivatif. Berikut adalah keperluan peraturan dan dasar pengurusan risiko dalaman pengurus yang mengawal penggunaan instrumen derivatif:

- a) Pendedahan global yang berkaitan dengan instrumen derivatif tidak boleh melebihi 100% daripada NAB dana.
- b) Dasar pelaburan derivatif mesti menjadi kelas aset yang layak sebagaimana yang dinyatakan oleh CSSF (Luxembourg Sektor Kewangan Pihak Berkuasa Penyeliaan) dan hendaklah selaras dengan objektif pelaburan dana.
- c) Derivatif Over-the-Counter (OTC) mesti tertakluk kepada penilaian yang dipercayai dan boleh disahkan pada setiap hari dan boleh dijual pada bila-bila masa.

Risiko-risiko (bersambung)

- d) Pihak kepada derivatif OTC adalah institusi yang tertakluk kepada penyeliaan berhemat seperti yang diluluskan oleh CSSF. Penarafan kredit minimum bagi rakan niaga A + (dari S&P) atau A1 (dari Moody) melainkan jika dibenarkan oleh pengurusan risiko pengurus sandaran pada kes demi kes. Kecuali bagi waran sintetik apa-apa pendedahan pihak lain yang lebih besar daripada GBP 500,000 sepenuhnya bercagar.
- e) Dalam apa keadaan pun penggunaan derivatif akan menyebabkan dana menyimpang daripada objektif pelaburan.
- f) Satu proses pengurusan risiko yang membolehkan dana memantau dan mengukur risiko kedudukannya pada bila-bila masa mesti digunapakai. Ia mesti menggunakan proses penilaian yang tepat dan bebas daripada instrumen derivatif OTC.
- g) Objektif pelaburan dana ini menghadkan mereka untuk mencapai objektif pelaburan mereka dengan mengutamakan penggunaan ekuiti dan sekuriti berkaitan ekuiti, bukannya derivatif.
- h) Kerugian mark-to-market pada kedudukan terbitan (jika ada) hendaklah dilindungi oleh aset cair atau wang tunai.

j) Risiko Peraturan

Kemampuan dana untuk melabur dan/atau melaksanakan sepenuhnya pelaburan dan/atau mencapai objektif dan strategi pelaburannya, akan tertakluk kepada semua undang-undang, aturan dan peraturan yang digunapakai di Malaysia, yang mungkin mengalami perubahan dari semasa ke semasa. Sekiranya Kerajaan Malaysia mengenakan sebarang sekatan seperti kawalan modal yang menyekat pelaburan asing dan penghantaran balik mata wang, kemampuan dana untuk melabur di pasaran asing akan terjejas. Di keadaan demikian, kemampuan dana untuk mencapai objektif pelaburannya akan terjejas secara negatif.

Maklumat Lain

Pasaran Sasaran

Kesesuaian setiap dana bergantung kepada profil risiko anda seperti yang dinyatakan di bawah:

No	Nama Dana	Pasaran Sasaran	Profil Risiko
1	Dana Kembara Elit AIA*	Mereka yang ingin memperolehi jumlah pulangan jangka panjang (gabungan pertumbuhan modal dan pendapatan) dengan risiko yang lebih tinggi dengan melabur dalam portfolio yang kebanyakannya terdiri daripada ekuiti dan sebilangan kecil dalam sekuriti pendapatan tetap.	Tinggi
2	Dana Konservatif Elit AIA*	Mereka yang ingin memperolehi jumlah pulangan jangka panjang (gabungan pertumbuhan modal dan pendapatan) dan pada masa yang sama meminimumkan risiko modal jangka pendek dengan melabur dalam portfolio yang terdiri daripada ekuiti dan sekuriti pendapatan tetap.	Sederhana
3	Dana Pendapatan Tetap Strategik AIA**	Mereka yang ingin memperolehi pendapatan stabil dan perlindungan yang munasabah daripada modal yang dilaburkan	Sederhana
4	Dana Ekuiti Strategik AIA**	Mereka yang ingin memperolehi pertumbuhan dan pendapatan	Tinggi
5	Dana Pendapatan Tetap AIA	Mereka yang ingin memperolehi pendapatan stabil yang berpotensi lebih tinggi daripada kadar deposit tetap	Rendah
6	Dana Bon AIA	Mereka yang ingin memperolehi pendapatan stabil dan perlindungan yang munasabah daripada modal yang dilaburkan	Rendah
7	Dana Imbang AIA	Mereka yang ingin memperolehi pulangan sederhana dengan perlindungan yang munasabah daripada modal yang dilaburkan	Sederhana
8	Dana Progresif AIA	Mereka yang sanggup menerima risiko yang sederhana untuk pulangan yang munasabah	Sederhana
9	Dana Dividen Ekuiti AIA	Mereka yang ingin memperolehi hasil dividen berpotensi yang menarik dan pertumbuhan modal yang mantap dalam jangka sederhana hingga jangka panjang	Sederhana
10	Dana Ekuiti Plus AIA	Mereka yang ingin memperolehi pertumbuhan modal jangka panjang	Tinggi
11	Dana Dinamik AIA	Mereka yang ingin memperolehi pertumbuhan modal daripada ekuiti berasaskan Syariah	Tinggi

Maklumat Lain (bersambung)

No	Nama Dana	Pasaran Sasaran	Profil Risiko
12	Dana Agresif AIA	Mereka yang ingin memperolehi pertumbuhan modal yang lebih tinggi	Tinggi
13	Dana Modal Sederhana AIA	Mereka yang ingin memaksimumkan pertumbuhan modal jangka sederhana ke jangka panjang	Tinggi
14	Dana Asian Debt AIA	Mereka yang ingin memperolehi pertumbuhan pendapatan	Sederhana
15	Dana Eleven Plus AIA	Mereka yang sanggup menerima pasaran yang tidak menentu untuk tahap tertentu	Sederhana
16	Dana Dividen Tinggi Antarabangsa AIA	Mereka yang ingin memperolehi pulangan dividen yang menarik	Tinggi
17	Dana Horizon Baru AIA	Mereka yang ingin memaksimumkan potensi untuk pertumbuhan modal	Tinggi
18	Dana Asia Opportunity AIA	Mereka yang ingin pertumbuhan modal yang lebih tinggi	Tinggi
19	Dana Asian Equity AIA	Mereka yang ingin memperolehi pertumbuhan modal dalam jangka panjang	Tinggi
20	Dana Asia Platinum AIA	Mereka yang ingin memperolehi pertumbuhan modal yang lebih tinggi menerusi pelaburan jangka panjang	Tinggi
21	Dana Modal Kecil Antarabangsa AIA	Mereka yang sanggup menerima kerugian jangka pendek yang disebabkan oleh kemruapan pasaran	Tinggi

* Sila maklum bahawa dana ini hanya tersedia untuk A-Life Wealth Premier.

** Sila maklum bahawa dana ini hanya tersedia untuk A-LifeLink 2, A-Life Joy 2, A-Life Wealth Builder, A-InvestLink, A-Enrich Wealth dan A-Life Wealth Premier.

Maklumat Lain (bersambung)

Kekerapan Penilaian Unit

Nilai setiap dana yang diterbitkan khas oleh AIA hendaklah ditentukan oleh kami pada setiap hari di bawah keadaan biasa. Untuk mendapatkan balik kos memperolehi dan melupuskan aset, kami akan mengenakan yuran pencairan atau kos transaksi yang mana akan dicajkan pada masa yang sama pembayaran dibuat untuk jualan dan belian balik unit. Yuran pencairan atau kos transaksi yang dikenakan akan diperuntukkan semula kepada dana unit.

Kita mungkin menilai dana kurang kerap jika diperdagangkan dalam mana-mana Bursa Saham atau mana-mana bursa lain di mana dana dilaburkan tergantung menyebabkan penilaian dana pada setiap hari tidak dapat dilakukan. Dalam kejadian itu, dana hendaklah dinilai sekurang-kurangnya sekali seminggu. AIA akan mendapatkan perkhidmatan daripada orang atau firma bebas untuk mendapatkan nilai bila-bila masa yang sesuai, sama ada menjual atau membeli aset dana dan akan mematuhi undang-undang yang berkenaan dan amalan yang diterima semasa menguruskan aset dana.

Keadaan Luar Biasa

Kami berhak menangguhkan pembayaran penebusan dana untuk tempoh tidak melebihi enam (6) bulan dari tarikh bayaran biasanya dilakukan jika tidak kerana gangguan seperti penutupan sementara mana-mana Bursa Saham di mana Dana dilaburkan, di mana Syarikat mengikut budi bicaranya, boleh mempertimbangkan sebagai luar biasa.

Foreign Account Tax Compliance Act Amerika Syarikat

Di bawah Foreign Account Tax Compliance Act ("FATCA"), dana yang dilaburkan secara langsung atau tidak langsung ke dalam harta Amerika Syarikat adalah tertakluk kepada 30% cukai pegangan ke atas bayaran tertentu yang berpunca daripada Amerika Syarikat melainkan dana tersebut mematuhi FATCA. Dana tersebut bertujuan untuk mematuhi FATCA, walau bagaimanapun ini tidak dapat dijamin memandangkan keperluan yang rumit dan sering berubah. Jika Dana tidak dapat memenuhi kewajipan yang dikenakan keatasnya untuk mengelakkan cukai pegangan, bayaran tertentu yang berpunca daripada Amerika Syarikat yang dibuat kepada dana mungkin tertakluk kepada 30% cukai pegangan yang mungkin akan mengurangkan tunai yang ada kepada pelabur. Penggunaan kaedah-kaedah pegangan dan maklumat yang dikehendaki untuk dilaporkan dan didedahkan adalah tidak muktamad and tertakluk kepada perubahan.

Contact Us & Find Out More Hubungi Kami & Dapatkan Maklumat Lanjut

Please connect with your AIA Life Planner / AIA Authorised representative if you have any questions. We are always happy to help.

Sila berhubung dengan Perancang Hayat AIA / Wakil Sah AIA jika anda mempunyai apa-apa soalan. Kami sentiasa bersedia untuk membantu.

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