

SMARTWEALTH LIQUIFLEX LQ45 FUND

December 2021

BLOOMBERG: AZRPLQF IJ**Investment Objective**

The objective of this fund is to provide maximum long term investment yield.

Investment Strategy

To achieve the investment objective, this fund shall be invested 0 – 100% in short-term instruments (such as deposits, SBI, SPN, and / or money market mutual funds) and 0 – 100% in equity instruments through direct participation in stocks of Indonesia's LQ45 index members.

Return Performance

Last 1-year Period		-1.03%
Best Month	Nov-20	9.76%
Worst Month	Mar-20	-10.73%

Portfolio Breakdown

Equity	98.67%
Cash/Deposit	1.33%

Top Ten Stocks Holding

(in Alphabetical Order)

Adaro Energy
Astra International
Bank Central Asia
Bank Mandiri Persero
Bank Negara Indonesia
Bank Rakyat Indonesia
Indofood CBP Sukses Makmur
Indofood Sukses Makmur
Merdeka Copper Gold
Telekomunikasi Indonesia

Key Fund Facts

Fund Size (in bn IDR)	IDR 32.56
Risk Profile	Aggressive
Launch Date	03 Jul 2013
Fund Currency	Indonesian Rupiah
Launch Date NAV Price	IDR 1,000.00
Pricing Frequency	Daily
Bid-Offer Spread	5.00%
Management Fee	2.00% p.a.
Custodian Bank Name	Bank HSBC Indonesia
Total Unit	33,200,098.4222

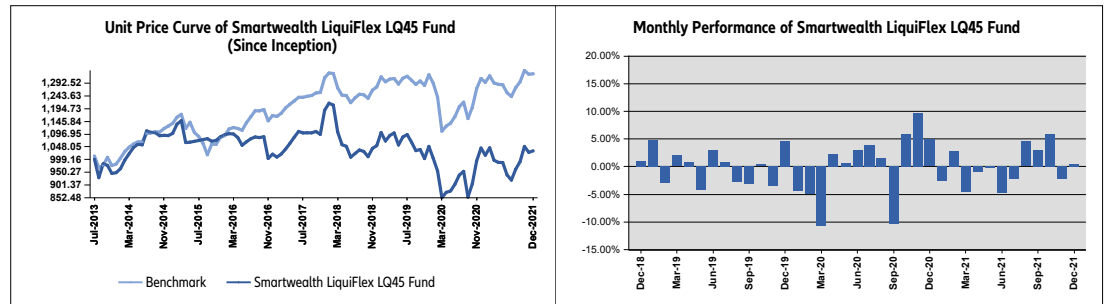
Price per Unit	Bid	Offer
(As of Dec 30, 2021)	IDR 980.79	IDR 1,032.41

Managed by PT. Asuransi Allianz Life Indonesia

	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	YTD	Since Inception
Smartwealth LiquiFlex LQ45 Fund	0.56%	4.20%	9.86%	-1.03%	-1.91%	1.25%	-1.03%	3.24%
Benchmark*	0.11%	2.38%	5.78%	1.38%	3.93%	13.76%	1.38%	32.89%

*50% LQ45 Stock Index & 50% Average 1 Month Deposit (1 Month) of Bank BNI, BCA and Citibank

(Benchmark assessment; using benchmark since Oct 2021, backdated to inception date)

**Manager Commentary**

LQ45 rose +0.2% in December on total return basis, driving the quarter up 4.47% quarter on-quarter. Energy sector was the biggest winner with a +13.6% month-on-month gain. Investors turned their focus to energy related counters as commodity prices posted strong gains. The real estate, on the other hand, faced selling pressure for the second consecutive month on the back of rising bond yield. Despite the Omicron variant global outbreaks, Indonesia appeared to have the situation contained. Consumer confidence Index reached 118.5 in November 2021 (the highest level since January 2020) while economy activities also continue to improve due to the relaxation of social restrictions. Our market trend and momentum assessment of the Indonesian stock market stayed in positive territory over the month. As a result, we maintained a full investment positioning throughout December. The fund outperformed the benchmark for the month of December. The bulk of the outperformance came from the positive stock selections in the energy sector. However, some of it was offset by the underweight positions in the material sector.

About Allianz Indonesia

PT Asuransi Allianz Life Indonesia was founded in 1996 and is part of Allianz Asia Pacific which has been present in the region since 1910. Allianz Group is a leading insurance company and asset manager in the world with over 129 years of experience and provides a variety of personal and insurance services, companies, ranging from property, life and health insurance to credit insurance and business insurance services globally.

Disclaimer:

Smartwealth LiquiFlex LQ45 is unit linked fund offered by PT. Asuransi Allianz Life Indonesia (Allianz). This fact sheet is prepared by Allianz. The information presented is for informational use only. The performance of the fund is not guaranteed and the value of the units and the income from them may increase or decrease. Past returns and any forecast are not necessarily a guide to future performance. Allianz does not warrant or make any representations regarding the use or the results of the use of the figures generated in terms of their correctness, accuracy, reliability, or otherwise. You are advised to seek your financial consultant before making any investment.