

Monthly Performance Fund Fact Sheet
COMMLINK CONSERVATIVE FUND

Bloomberg: CLCONSV IJ Equity

All data as of 31 August 2015

Profile PT Commonwealth Life

PT Commonwealth Life is a Life Insurance Company under the group of Commonwealth Bank of Australia.
Our vision is to be the best Life Insurance Company in Indonesia, specialised in area of Customer Services.

Product Profile

Product Information

Fund inception date : 13 May 2009
Fund currency : Rupiah
Unit price : Rp 1,411.9100

Investment Objective

CommLink Conservative Fund aims to achieve optimal investment returns in the mid to long term. :

Instrument	Minimum	Maximum
Equity	0%	25%
Fixed Income	0%	75%
Money Market	0%	75%

Portfolio Breakdown

Asset Allocation	%
FSI Bond Fund	52%
Ashmore Dana Ekuitas Nusantara	18%
Cash / TD	30%

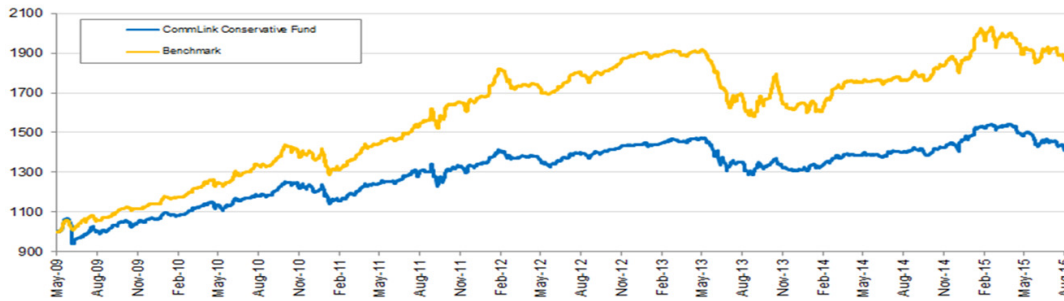
Asset Allocation

Instrument	Asset Composition
Equity	14.61%
Fixed Income	45.17%
Money Market	40.22%

Fund Performance

	1 Month	3 Month	6 Month	Year To Date	Since Inception
Fund	-1.68%	-5.30%	-8.41%	-3.98%	41.19%
Benchmark (HSBC Local Bond Index)	-1.35%	-2.68%	-8.21%	-0.14%	86.50%

Historical Performance



Investment Manager's Comments

- China's central bank devalued the Yuan by nearly 2% against the USD for the second time in three days (11th August 2015 until 13th August 2015) to boost exports and take it a step nearer to becoming an official reserve currency.
- Bank Indonesia recently issued regulations' changes on foreign exchange transaction against IDR, which was Spot transaction above USD 25, 000 must be supported by underlying document, previously was set at beyond USD 100,000; yet for underlying transaction is rounded up in multiples of USD 5,000.
- For inflation data in August 2015, it was recorded for 0.39 % which decreased from previous month's data at 0.93%. Year-on-year inflation is at 7.18%. The increment in July 2015 was mainly due to increased price of food and transportation. Core inflation in July was recorded at 0.52% mtm and 4.92% yoy.
- Board of Bank Indonesia Governors decided on 18th August 2015 to maintain the BI rate at 7.50%, it had been maintained at that level since February 2015.
- Indonesia's trade balance in July 2015 had a surplus of 1.3 billion USD. July's surplus was higher than June (0.8 billion USD). Total export was recorded US \$ 11.41 billion which decrease 15.53% compared to June 2015. Year on year export was decreased 16.23%. Total Import was recoded USD10,08 billion which decreased 22.36% compared to June 2015. Year on year import was decreased 28.44%
- Jakarta Composite Index for end of August 2015 was closed at 4,509.61 which decreased for 6.07% against end of July level. For year on year data showed at -12.21% and year to date showed at -13.72%.
- IDR to USD exchange rate in August 2015 has reached 14,067 level which depreciated for 4.12% compared month to date. For year to date showed at -20.33% and year on year data showed at -13.55%.

Disclaimer:

CommLink is a unit-linked product which is offered by PT Commonwealth Life. This material is prepared for information purposes only. Investor must be aware by investing in unit-linked funds, it depends to market movement which might cause any financial risk. This fund performance cannot be guaranteed, and the price of units may go down as well as up. Past performance may not be indicative of future results. All reasonable care has been taken to ensure that the information contained herein is not untrue or misleading, but no representation is made as to its accuracy or completeness, no reliance should be placed on it and no liability is accepted for any loss arising from reliance on it. Investor should seek opinion from professional financial consultant before investing.

Fund Manager Partners

