

AVA SECURE FUND MARCH 2025



PROFILE

PT ASURANSI JIWA ASTRA is a life insurance company with ownership of PT Astra International Tbk, PT Sedaya Multi Investama dan Koperasi Astra International. PT Asuransi Jiwa Astra offers a variety of products to meet the needs of Indonesians from various levels of life and market segments, both for individual customers in the form of life, health, accident, life insurance related to investment (unit link), sharia life insurance and employee benefit group business and pension fund (DPLK). As per 31 December 2023, the Risk Based Capital ratio of PT Asuransi Jiwa Astra reached 259% with unit link fund assets and pension fund assets amounted to Rp 4.81 trillion and Rp 3.49 trillion respectively.

INVESTMENT OBJECTIVE

To provide income through short-term investments while preserving capital and maintaining liquidity.

ASSET ALLOCATION

| | |
|--------------------------------|--------|
| Money Market Gov Bonds | 47.39% |
| Other Money Market Instruments | 52.61% |

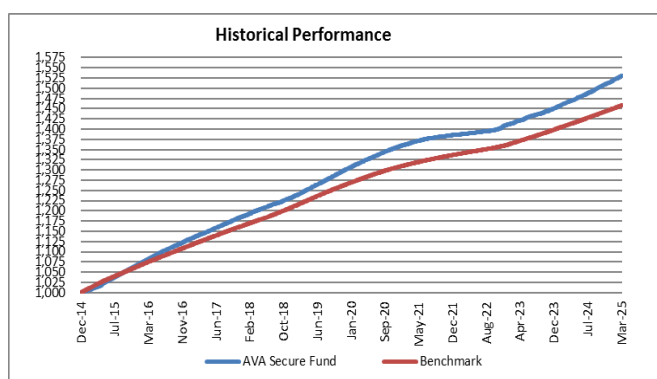
TOP HOLDINGS

1. PT Bank Rakyat Indonesia Tbk (Time Deposit)
2. PT Bank Syariah Indonesia (Time Deposit)
3. SBSN PBS 0017
4. SBSN PBS 0036
5. SEKURITAS RP BI IDSR020725364S

UNIT PRICE

1,530.95

PORTFOLIO PERFORMANCE



Monthly Performance :

| | | | |
|----------|-------|----------|-------|
| Apr-24 : | 0.29% | Oct-24 : | 0.37% |
| May-24 : | 0.37% | Nov-24 : | 0.34% |
| Jun-24 : | 0.30% | Dec-24 : | 0.29% |
| Jul-24 : | 0.39% | Jan-25 : | 0.46% |
| Aug-24 : | 0.31% | Feb-25 : | 0.34% |
| Sep-24 : | 0.42% | Mar-25 : | 0.31% |

Annual Performance :

| | | | | |
|-------|-------|-------|-------|-------|
| 2024 | 2023 | 2022 | 2021 | 2020 |
| 4.12% | 3.27% | 1.65% | 1.98% | 4.27% |

MARKET UPDATE

Bank Indonesia (BI) maintained its interest rate at 5.75%, after a cut in January 2025, in line with consensus estimates. BI asserted that this decision is consistent with efforts to maintain inflation, stabilise the currency, and boost economic growth. Despite holding rates, BI decided to try to increase liquidity through macroprudential easing. In March 2025, inflation rose to +1% YoY, reversing from -0.1% YoY deflation in the previous month. On a monthly basis, inflation rose +1.6% MoM in March from -0.5% in February. The main cause was the end of discounted electricity tariffs for prepaid customers. Household electricity prices increased +43% MoM, reversing from -18.3% in February. Food and beverage and tobacco inflation eased slightly to +2.1% YoY from +2.3% in February. Transport inflation recorded -0.1% MoM, reversing from +0.3% in February, due to fare discounts imposed by the government. Core inflation stabilised at +2.5% YoY. In March 2025, BI middle rate was depreciated 0.95% to 16,588/USD.

INVESTMENT RETURN

| | 1 Month | 3 Months | 6 Months | YTD | 1 Year | 3 Years | 5 Years | Since Inception |
|-----------------|---------|----------|----------|-------|--------|---------|---------|-----------------|
| AVA Secure Fund | 0.31% | 1.11% | 2.12% | 1.11% | 4.27% | 10.26% | 16.14% | 53.10% |
| Benchmark *)**) | 0.24% | 0.77% | 1.59% | 0.77% | 3.28% | 8.67% | 14.15% | 45.86% |

*)Commencing 1 May 2015, the benchmark used is 50% of 1 month nett average TD of 5 national banks + 50% of 1 month nett average TD of 5 foreign and joint

venture banks. Prior period benchmark was 50% average TD of national bank + 50% average TD of foreign and joint venture bank

***)Commencing 3 January 2023: average time deposit IDR (1 month) Bank Indonesia (net of tax)-IDREIMO Index

OTHER INFORMATION

| | | | |
|----------------------------|--------------------------|---------------------|--|
| Launching Date | : 01 December 2014 | Valuation Frequency | : Daily |
| Currency | : IDR | Bloomberg Ticker | : AALASE2 |
| NAV/Unit at Inception Date | : IDR 1,000 | Switching Fee | : IDR 100,000 after the 4th switching per year |
| Managed by | : PT Asuransi Jiwa Astra | Management Fee | : Max 2.00% p.a. |
| Custodian Bank | : DBS | Risk Category | : Low |
| Asset Under Management | : IDR 837.8 Billion | | |
| Outstanding Unit | : 547,302,505.1098 | | |

Disclaimer

AVA Secure Fund is a unit-linked fund offered by PT Asuransi Jiwa Astra. This report has been prepared by PT Asuransi Jiwa Astra for informational purpose only. This report is not a solicitation to buy or to sell. All relevant things have been considered to make sure the report is correct. PT Asuransi Jiwa Astra shall assume no liability for any loss arising from reliance on it. *Past performance does not reflect future performance.* The unit price may rise as well as fall and as such performance is uncertain. Potential investor should consult their financial consultant before investing.