

AVA SECURE FUND
JUNE 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 2024, the Risk Based Capital ratio of PT Asuransi Jiwa Astra reached 293% with unit link fund assets and pension fund assets amounted to Rp 3.86 trillion and Rp 3.75 trillion respectively.

INVESTMENT OBJECTIVE

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

ASSET ALLOCATION

Money Market Government Bonds	43.96%
Money Market Corporate Bonds	7.86%
Other Money Market Instruments	48.18%

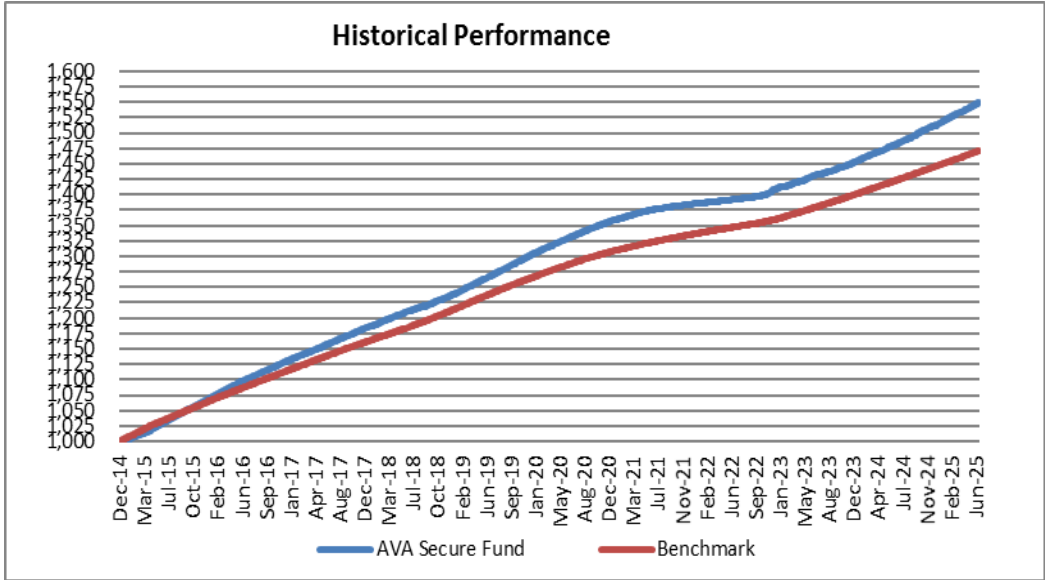
TOP HOLDINGS

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

UNIT PRICE

1,549.18

PORTFOLIO PERFORMANCE



Monthly Performance :

Jul-24 :	0.39%	Jan-25 :	0.46%	2017
Aug-24 :	0.31%	Feb-25 :	0.34%	
Sep-24 :	0.42%	Mar-25 :	0.31%	
Oct-24 :	0.37%	Apr-25 :	0.42%	
Nov-24 :	0.34%	May-25 :	0.33%	
Dec-24 :	0.29%	Jun-25 :	0.44%	

Annual Performance :

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

MARKET UPDATE

The headline inflation increased to 1.9% YoY in June from 1.6% in May, slightly above expectations 1.8% due to higher food prices. On a monthly basis, CPI reported 0.2% MoM inflation, reversing a 0.4% deflation in May. Additionally, core inflation stayed at 2.4% YoY, unchanged from May, in line with expectations. Bank Indonesia (BI) maintained its policy rate at 5.50%, following a 25bp rate cut in May, in line with market expectations. Overall tone BI remains dovish, with BI reiterating that it continues to look for room to lower the rate further. The timing will depend on global conditions, particularly their impact on Rupiah stability. In June 2025, BI middle rate was appreciated 0.14% to 16,233/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	Since Inception
AVA Secure Fund	0.44%	1.19%	2.31%	2.31%	4.50%	11.26%	16.26%	54.92%
Benchmark **)	0.29%	0.84%	1.63%	1.63%	3.31%	9.15%	14.10%	47.09%

*)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 802.8 Billion		
Outstanding Unit	: 518,258,171.4903		

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.