

## AVA SECURE FUND AUGUST 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	19.80%
Money Market Corporate Bonds	14.56%
Other Money Market Instruments	65.64%

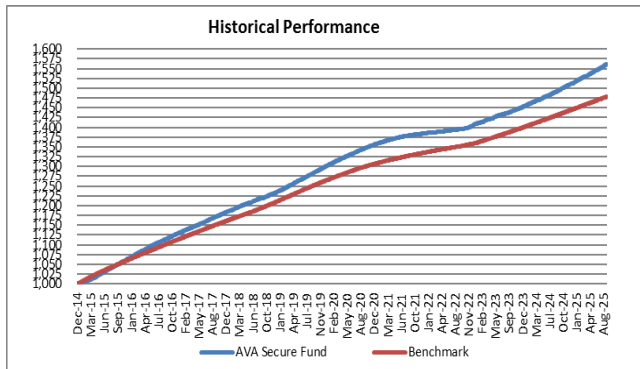
#### TOP HOLDINGS

1. PT Bank Mega Tbk (Time Deposit)
2. PT Bank Panin Dubai Syariah (Time Deposit)
3. PT Bank Syariah Indonesia (Time Deposit)
4. PT Bank Rakyat Indonesia Tbk (Time Deposit)
5. Obligasi Berkelanjutan VI Pegadaian Tahap II Tahun 2025 Seri A
6. SBSN PBS0017

#### UNIT PRICE

1,561.31

### PORTFOLIO PERFORMANCE



#### Monthly Performance :

Sep-24 :	0.42%	Mar-25 :	0.31%	2017
Oct-24 :	0.37%	Apr-25 :	0.42%	
Nov-24 :	0.34%	May-25 :	0.33%	
Dec-24 :	0.29%	Jun-25 :	0.44%	
Jan-25 :	0.46%	Jul-25 :	0.38%	
Feb-25 :	0.34%	Aug-25 :	0.41%	

#### Annual Performance :

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

### MARKET UPDATE

Indonesia Headline inflation softened to 2.3% YoY in August 2025 from 2.4% in July 2025, against expectations of an increase (Consensus: 2.5%), reflecting lower-than-expected food inflation and moderation in core inflation. On a monthly basis, deflation recorded at 0.1% mom, reversing 0.3% inflation in July 2025, led by food. Core inflation edged down to 2.2% YoY in August 2025 from 2.3% in July 2025, against expectations of a steady outcome. Bank Indonesia (BI) cut its policy rate by 25bps to 5.00% in August 2025, extending its easing cycle after a similar move in July 2025, defying consensus for another pause. BI maintained a dovish tone, emphasizing the need to push down bank lending rates to support economic growth. BI also stated it will continue to assess room for further rate cuts, citing benign core inflation and the need to support higher growth. In August 2025, BI middle rate was appreciated 0.19% to 16,356/USD.

### INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	Since Inception
AVA Secure Fund	0.41%	1.22%	2.30%	3.12%	4.58%	11.92%	16.33%	56.13%
Benchmark (**)	0.25%	0.82%	1.61%	2.16%	3.27%	9.41%	14.06%	47.86%

\*)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 789.3 Billion		
Outstanding Unit	: 505,581,026.1340		

### 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.