



ASLI SHARIA MONEY MARKET FUND SEPTEMBER 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 sharia short-term investments while preserving capital and maintaining liquidity.

ASSET ALLOCATION

Money Market Instruments	1.99%
Sharia Corp Bonds Money Market	17.25%
Sharia Gov Bonds Money Market	80.76%

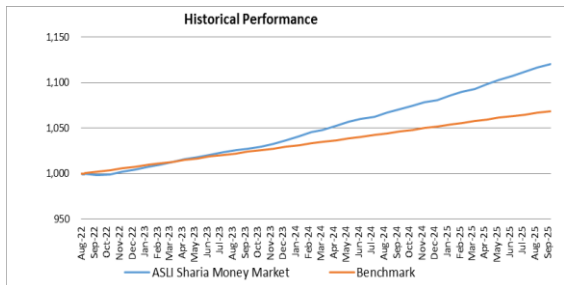
UNIT PRICE

1,120.44

TOP HOLDINGS

- 1 SBSN PBS017
- 2 SUKUK NEGARA SR018T3
- 3 SUKUK MUDHARABAH BERKELANJUTAN VI ADIRA FINANCE TAHAP I TAHUN 2025 SERI A

PORTFOLIO PERFORMANCE



Monthly Performance :

Oct-24 : 0.33%	Apr-25 : 0.50%
Nov-24 : 0.36%	May-25 : 0.37%
Dec-24 : 0.20%	Jun-25 : 0.47%
Jan-25 : 0.55%	Jul-25 : 0.38%
Feb-25 : 0.36%	Aug-25 : 0.41%
Mar-25 : 0.25%	Sep-25 : 0.35%

Annual Performance :

2024	2023
4.24%	3.17%

MARKET UPDATE

Headline inflation rose to 2.7% YoY in September 2025 from 2.3% in August 2025, above consensus expectations of 2.5%, driven by food inflation. On a monthly basis, inflation increased 0.2% after a 0.1% decline in August 2025, reflecting higher F&B and tobacco inflation. Core inflation remained steady at 2.2% YoY, unchanged from August 2025, also in-line with consensus' estimates. Bank Indonesia (BI) cut its policy rate by 25bps to 4.75% in Sep25, extending the back-to-back easing from Jul-Aug25 and against consensus' expectations. The deposit facility was lowered more sharply by 50bps to 3.75%, suggesting a widening gap of 100bps vs. 75bps previously. BI maintained a dovish tone and urging banks to accelerate lending rate reductions to support growth. BI stated that it will continue to assess room for further rate cuts, citing benign inflation and the need to support higher growth without undermining rupiah stability. In September 2025, BI middle rate was depreciated 1.94% to 16,680/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Year	Since Inception
ASLI Sharia Money Market Fund	0.35%	1.15%	2.51%	3.70%	4.63%	12.23%	12.04%
Benchmark *	0.18%	0.54%	1.08%	1.62%	2.17%	6.67%	6.90%

*Average 3 months sharia time deposits-net of tax

OTHER INFORMATION

Launching Date	: August 22, 2022	Valuation Frequency	: Daily
Currency	: Rupiah	Bloomberg Ticker	: ASLMNID
NAV/Unit at Inception Date	: IDR 1,000	Ujrah Switching of Investor	: Rp 100,000 after the 4th switching per year
Managed by	: PT Schroder Investment Management Indonesia	Ujrah Management of	: max. 1.00%
Custodian Bank	: DBS	Investment Fund (Annually)	
Asset Under Management	: IDR 5.83 Billion	Risk Category	: Low
Outstanding Unit	: 5,205,941.0473		

Disclaimer

ASLI Sharia Money Market 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.

Pusat Informasi dan Layanan Pengaduan

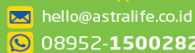
Syarat dan ketentuan yang berlaku terkait Produk Asuransi ini dapat diperoleh pada media berikut ini:

Contact Center Hello Astra Life



Senin - Minggu, 24 Jam

E-mail & Whatsapp



Senin - Jumat, 08.00 - 16.00 WIB

Website & Social Media



Surat Menyurat & Walk-In Customer

PT ASURANSI JIWA ASTRA
Pondok Indah Office Tower 3, Lantai 1
Jl. Sultan Iskandar Muda Kav. V - TA
Pondok Indah, Jakarta Selatan 12310

PT ASURANSI JIWA ASTRA berizin dan diawasi oleh Otoritas Jasa Keuangan