

AVA SECURE 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 short-term investments while preserving capital and maintaining liquidity.

ASSET ALLOCATION

Money Market Government Bonds	58.24%
Money Market Corporate Bonds	17.87%
Other Money Market Instruments	23.89%

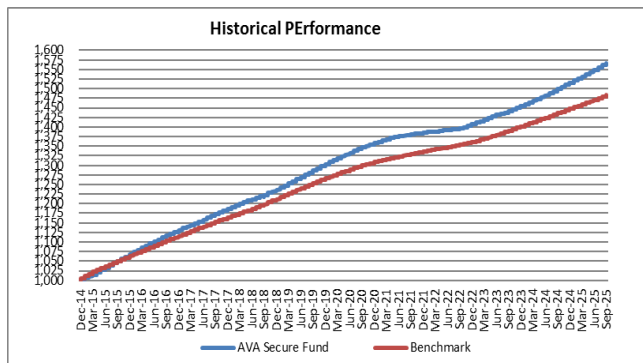
TOP HOLDINGS

1. PT Bank Mega Tbk (Time Deposit)
2. PT Bank Panin Dubai Syariah (Time Deposit)
3. PT Bank Syariah Indonesia (Time Deposit)
4. Obligasi Berkelanjutan VI Pegadaian Tahap II Tahun 2025 Seri A
5. Obligasi Berkelanjutan VIII Sarana Multigriya Finansial Tahap I Tahun 2025 Seri A
6. Obligasi Negara Republik Indonesia Seri FR0086
7. SBSN PBS0017

UNIT PRICE

1,567.19

PORTFOLIO PERFORMANCE



Monthly Performance :

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%
Mar-25 :	0.31%	Sep-25 :	0.38%

Annual Performance :

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

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 Years	5 Years	Since Inception
AVA Secure Fund	0.38%	1.16%	2.37%	3.50%	4.54%	12.23%	16.40%	56.72%
Benchmark *)**)	0.27%	0.80%	1.65%	2.43%	3.27%	9.57%	14.08%	48.26%

*)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 704.0 Billion		
Outstanding Unit	: 449,216,149.4040		

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.