

# AVA FIXED INCOME DOLLAR FUND OCTOBER 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 protect capital while providing regular income and the opportunity for capital appreciation.

## ASSET ALLOCATION

|                         |        |
|-------------------------|--------|
| Money Market Instrument | 2.33%  |
| Bond Mutual Funds       | 97.67% |

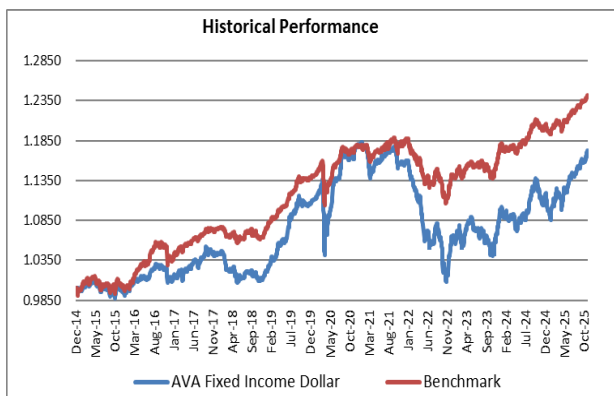
## TOP HOLDINGS

1. BNP Paribas Prima USD
2. Schroder USD Bond Fund

## UNIT PRICE

1.16945

## PORTFOLIO PERFORMANCE



## Monthly Performance :

|          |        |          |       |
|----------|--------|----------|-------|
| Nov-24 : | 0.12%  | May-25 : | 0.29% |
| Dec-24 : | -1.51% | Jun-25 : | 1.20% |
| Jan-25 : | 0.61%  | Jul-25 : | 0.20% |
| Feb-25 : | 1.42%  | Aug-25 : | 0.66% |
| Mar-25 : | -0.63% | Sep-25 : | 0.44% |
| Apr-25 : | 1.20%  | Oct-25 : | 0.97% |

## Annual Performance :

| 2024   | 2023  | 2022   | 2021   | 2020  |
|--------|-------|--------|--------|-------|
| -0.36% | 3.87% | -8.50% | -1.85% | 6.26% |

## MARKET UPDATE

The US 10-year treasury note yield decreased by 5 bps to 4.11% by the end of October 2025 and Indonesia 10 years USD global bond yield decreased to 4.82% at the end of October 2025 from 4.95% at the end of September 2025. Thus, the spread narrowed.

## INVESTMENT RETURN

|                              | 1 Month | 3 Months | 6 Months | YTD   | 1 Year | 3 Years | 5 Years | Since Inception |
|------------------------------|---------|----------|----------|-------|--------|---------|---------|-----------------|
| AVA Fixed Income Dollar Fund | 0.97%   | 2.09%    | 3.82%    | 6.53% | 5.05%  | 14.62%  | 0.27%   | 16.95%          |
| Benchmark *)**)              | 0.49%   | 1.28%    | 2.43%    | 3.61% | 3.21%  | 11.19%  | 5.80%   | 24.02%          |

\*)30% Bloomberg USD Emerging Market Indonesia Sovereign Bond Index (BEMSIDOL)+ 35% 1 month (nett average) TD of national banks +35 % 1 month (nett average) TD

of foreign and joint venture banks

\*\*)30% Bloomberg EM USD Sovereign: Indonesia (BEMSID) Statistic Index (I01378)+ 35% 1 month (nett average) TD of national banks +35 % 1 month (nett average) TD

of foreign and joint venture banks since 1 Feb 2022

\*\*)30% Bloomberg EM USD Sovereign: Indonesia (BEMSID) Statistic Index (I01378) + 70% average time deposit USD (1 month) Bank Indonesia (net of tax)

-USDAAI Index since 6 Jan 2023

## OTHER INFORMATION

|                            |                          |                     |                                              |
|----------------------------|--------------------------|---------------------|----------------------------------------------|
| Launching Date             | : 01 December 2014       | Valuation Frequency | : Daily                                      |
| Currency                   | : USD                    | Bloomberg Ticker    | : AALAFD2                                    |
| NAV/Unit at Inception Date | : USD 1                  | Switching Fee       | : USD 10.00 after the 4th switching per year |
| Managed by                 | : PT Asuransi Jiwa Astra | Management Fee      | : Max 2.50% p.a.                             |
| Custodian Bank             | : DBS                    | Risk Category       | : Medium                                     |
| Asset Under Management     | : USD 8.76 Million       |                     |                                              |
| Outstanding Unit           | : 7,492,669.6494         |                     |                                              |

## Disclaimer

AVA Fixed Income Dollar 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.