

ASLI SHARIA FIXED INCOME FUND DECEMBER 2025

PROFILE

PT ASURANSI JIWA ASTRA is a life insurance company with ownership of PT Astra International Tbk, PT Sedaya Multi Investama and 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 | 3.41% |
| Goverment Sharia Bonds | 35.88% |
| Corporate Sharia Bonds | 60.71% |

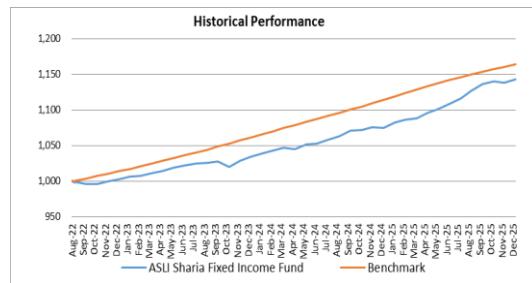
UNIT PRICE

1,142.90

TOP HOLDINGS

- 1 SBSN PBS030
- 2 SUKUK IJARAH BERKELANJUTAN I TOWER BERSAMA INFRASTRUCTURE TAHAP I TAHUN 2025 SERI A
- 3 SUKUK MUDHARABAH BERKELANJUTAN III SARANA MULTI INFRASTRUKTUR TAHAP II TAHUN 2025 SERI A
- 4 SUKUK MUDHARABAH BERKELANJUTAN VI ADIRA FINANCE TAHAP I TAHUN 2025 SERI A
- 5 SUKUK MUZYAKAH BERKELANJUTAN II SARANA MULTIGRIYA FINANSIAL TAHAP I TAHUN 2025

PORTFOLIO PERFORMANCE



Monthly Performance :

| | | | |
|--------|---------|--------|----------|
| Jan-25 | : 0.68% | Jul-25 | : 0.76% |
| Feb-25 | : 0.37% | Aug-25 | : 0.90% |
| Mar-25 | : 0.19% | Sep-25 | : 0.83% |
| Apr-25 | : 0.70% | Oct-25 | : 0.38% |
| May-25 | : 0.47% | Nov-25 | : -0.13% |
| Jun-25 | : 0.62% | Dec-25 | : 0.38% |

Annual Performance :

| 2024 | 2023 |
|-------|-------|
| 3.92% | 3.12% |

MARKET UPDATE

During December 2025, Indonesia's bond market contracted. The Government Sukuk index (ICSIX) increased by 0.93% MoM and Indonesia benchmark series 13 years' sharia government bond yield (PBS034) decreased by 4.1bps to 6.28%. BI decided to maintain the BI rate at 4.75% at the December 2025 meeting, signaling a return to a "pro-stability" stance. BI also introduced a new policy about providing remuneration on excess reserves placed by banks at BI, aimed at supporting liquidity conditions and encouraging loan disbursement. BI continues to indicate room for another rate cut, subject to data developments. From the fiscal perspective, market remained cautious towards the monthly fiscal realization, which showed signs of a widening deficit although it was still below the target. As of Nov-25, the fiscal deficit stood at 2.3% of GDP (below target of 2.78% of GDP), following aggressive government spending amidst weaker revenue collection. In December 2025, BI middle rate was depreciated 0.82% to 16,782/USD.

INVESTMENT RETURN

| | 1 Month | 3 Months | 6 Months | YTD | 1 Year | 3 Year | Since Inception |
|-------------------------------|---------|----------|----------|-------|--------|--------|-----------------|
| ASLI Sharia Fixed Income Fund | 0.38% | 0.62% | 3.16% | 6.34% | 6.34% | 13.95% | 14.29% |
| Benchmark * | 0.31% | 0.92% | 1.95% | 4.45% | 4.45% | 14.82% | 16.41% |

*SPNS 6 months-net of tax

OTHER INFORMATION

| | | | |
|----------------------------|---|---------------------------------|--|
| Launching Date | : August 22, 2022 | Valuation Frequency | : Daily |
| Currency | : Rupiah | Bloomberg Ticker | : ASLFIDR |
| NAV/Unit at Inception Date | : IDR 1,000 | Ujrah Switching of Investment F | : IDR 100,000 after the 4th switching per year |
| Managed by | : PT Schroder Investment Management Indonesia | Ujrah Management of | : max. 1.50% |
| Custodian Bank | : DBS | Investement Fund (Annually) | |
| Asset Under Management | : IDR 6.17 Billion | Risk Category | : Medium |
| Outstanding Unit | : 5,399,766,9357 | | |

Disclaimer

ASLI Sharia Fixed Income 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, but there is no guarantee that the information is accurate and complete. 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

PT ASURANSI JIWA ASTRA berizin dan diawasi oleh Otoritas Jasa Keuangan

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