



ASLI SHARIA MONEY MARKET FUND DECEMBER 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	2.63%
Sharia Corp Bonds Money Market	34.15%
Sharia Gov Bonds Money Market	63.22%

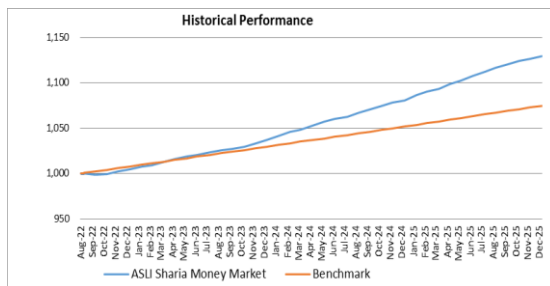
UNIT PRICE

1,129.41

TOP HOLDINGS

- 1 SUKUK MUDHARABAH BERKELANJUTAN III SARANA MULTI INFRASTRUKTUR TAHAP II TAHUN 2025 SERI A
- 2 SUKUK MUDHARABAH BERKELANJUTAN VI ADIRA FINANCE TAHAP I TAHUN 2025 SERI A
- 3 SUKUK MUSYARAKAH BERKELANJUTAN II SARANA MULTIGRIYA FINANSIAL TAHAP I TAHUN 2025
- 4 SUKUK NEGARA SR018T3

PORTFOLIO PERFORMANCE



Monthly Performance :

Jan-25 : 0.55%	Jul-25 : 0.38%
Feb-25 : 0.36%	Aug-25 : 0.41%
Mar-25 : 0.25%	Sep-25 : 0.35%
Apr-25 : 0.50%	Oct-25 : 0.31%
May-25 : 0.37%	Nov-25 : 0.21%
Jun-25 : 0.47%	Dec-25 : 0.28%

Annual Performance :

2024	2023
4.24%	3.17%

MARKET UPDATE

Indonesia's headline inflation rose to 2.9% YoY in December 2025 from 2.7% in November 2025, slightly above consensus forecasts (Consensus: 2.8%). The acceleration was driven mainly by higher food inflation. On a monthly basis, CPI rose 0.6% MoM, up from 0.2% in November 2025. Core inflation was unchanged at 2.4% YoY. Bank Indonesia kept the policy rate unchanged for the third consecutive meeting at 4.75%, in line with consensus expectations. BI's policy stance still puts Rupiah stability as the top priority, although it is no longer characterized as a "short-term policy." BI continues to reinforce efforts to improve monetary-easing transmission and sustain growth momentum. It also acknowledged easing global uncertainty but sees limited room for further Fed rate cuts. BI raised its Full Year 2025 forecast global growth outlook to 3.2% from 3.1% previously and expects a slowdown to 3.0% in Full Year 2026 forecast. 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 Money Market Fund	0.28%	0.80%	1.96%	4.53%	4.53%	12.41%	12.94%
Benchmark *	0.18%	0.53%	1.07%	2.16%	2.16%	6.64%	7.46%

*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 Investmen	: 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 5.87 Billion	Risk Category	: Low
Outstanding Unit	: 5,198,202.4715		

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:

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Surat Menyurat & Walk-In Customer

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