

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

ASSET ALLOCATION

| | |
|--------------------------------|--------|
| Money Market Government Bonds | 62.02% |
| Money Market Corporate Bonds | 22.47% |
| Other Money Market Instruments | 15.51% |

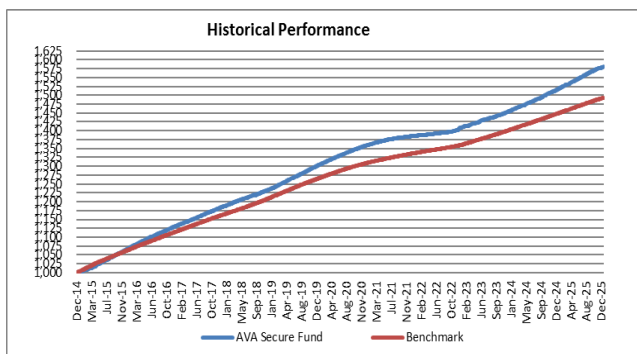
TOP HOLDINGS

- 1 PT Bank Mega Tbk (Deposito)
- 2 PT Bank Danamon Tbk (Deposito)
- 3 PT Bank Panin Dubai Syariah (Deposito)
- 4 Obligasi Berkelanjutan VIII Sarana Multigriya Finansial Tahap I Tahun 2025 Seri A
- 5 Obligasi Berkelanjutan VI Pegadaian Tahap II Tahun 2025 Seri A
- 6 Obligasi Negara Republik Indonesia Seri FR0086
- 7 SBSN PBS0032

UNIT PRICE

1,580.49

PORTFOLIO PERFORMANCE



Monthly Performance :

| | | | |
|----------|-------|----------|-------|
| Jan-25 : | 0.46% | Jul-25 : | 0.38% |
| Feb-25 : | 0.34% | Aug-25 : | 0.41% |
| Mar-25 : | 0.31% | Sep-25 : | 0.38% |
| Apr-25 : | 0.42% | Oct-25 : | 0.34% |
| May-25 : | 0.33% | Nov-25 : | 0.24% |
| Jun-25 : | 0.44% | Dec-25 : | 0.27% |

Annual Performance :

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

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 Years | 5 Years | Since Inception |
|-----------------|---------|----------|----------|-------|--------|---------|---------|-----------------|
| AVA Secure Fund | 0.27% | 0.85% | 2.02% | 4.38% | 4.38% | 12.23% | 16.35% | 58.05% |
| Benchmark *)**) | 0.26% | 0.74% | 1.54% | 3.19% | 3.19% | 9.82% | 14.15% | 49.35% |

*)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 |
| Currency | : IDR |
| NAV/Unit at Inception Date | : IDR 1,000 |
| Managed by | : PT Asuransi Jiwa Astra |
| Custodian Bank | : DBS |
| Asset Under Management | : IDR 604.3 Billion |
| Outstanding Unit | : 382,382,192.2908 |

| | |
|---------------------|--|
| Valuation Frequency | : Daily |
| Bloomberg Ticker | : AALASE2 |
| Switching Fee | : IDR 100,000 after the 4th switching per year |
| Management Fee | : Max 2.00% p.a. |
| Risk Category | : Low |

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.