

AVA SECURE FUND FEBRUARY 2026



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	58.31%
Money Market Corporate Bonds	24.87%
Other Money Market Instruments	16.82%

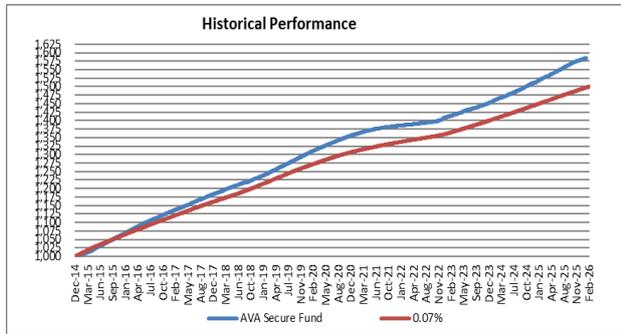
TOP HOLDINGS

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

UNIT PRICE

1,588.47

PORTFOLIO PERFORMANCE



Monthly Performance :

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%
Jul-25	: 0.38%	Jan-26	: 0.27%
Aug-25	: 0.41%	Feb-26	: 0.24%

Annual Performance :

2025	2024	2023	2022	2021
4.38%	4.12%	3.27%	1.65%	1.98%

MARKET UPDATE

February inflation printed sharply higher than anticipated, with headline CPI accelerating to about 4.8% YoY from 3.5% previously and turning decisively positive on a +0.7% MoM basis after January's deflationary reading. The surge was largely a story of low base effects and renewed price momentum, but it was nonetheless forceful enough to reset near-term expectations for the inflation path. Bank Indonesia (BI) kept the policy rate unchanged at 4.75%, extending its pause as widely expected, while reaffirming rupiah stability as the primary policy priority. The central bank emphasized that recent currency weakness has been driven largely by short-term and technical factors rather than fundamentals and reiterated its assessment that the rupiah remains fundamentally undervalued. At the same time, BI continues to focus on improving monetary-easing transmission alongside its FX stabilization efforts. In February 2026, BI middle rate was appreciated 0.17% to 16,758/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	Since Inception
AVA Secure Fund	0.24%	0.78%	1.74%	0.50%	4.08%	12.26%	16.42%	58.85%
Benchmark (**)	0.22%	0.72%	1.48%	0.46%	3.12%	9.82%	14.22%	50.04%

*)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 565.1 Billion		
Outstanding Unit	: 355,753,524.1592		

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.