

AVA FIXED INCOME PLUS FUND APRIL 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 2025, the Risk Based Capital ratio of PT Asuransi Jiwa Astra reached 382% with unit link fund assets and pension fund assets amounted to Rp 3.00 trillion and Rp 4.06 trillion respectively.

INVESTMENT OBJECTIVE

To protect capital while providing regular income and the opportunity for capital appreciation.

ASSET ALLOCATION

Money Market Instrument	0.21%
Bond Mutual Funds	99.79%

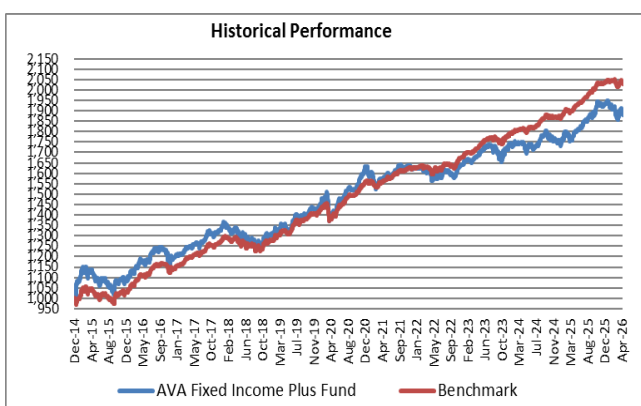
TOP HOLDINGS

- Ashmore Dana Obligasi Nusantara
- Schroder Dana Mantap Plus II

UNIT PRICE

1,881.50

PORTFOLIO PERFORMANCE



Monthly Performance :

May-25 :	0.48%	Nov-25 :	-0.80%
Jun-25 :	1.27%	Dec-25 :	1.32%
Jul-25 :	0.95%	Jan-26 :	-1.21%
Aug-25 :	1.48%	Feb-26 :	-0.03%
Sep-25 :	0.30%	Mar-26 :	-2.49%
Oct-25 :	2.74%	Apr-26 :	0.49%

Annual Performance :

2025	2024	2023	2022	2021
10.64%	0.78%	6.18%	0.82%	0.08%

MARKET UPDATE

Indonesia's bond market recorded positive performance in April 2026. Based on the government bond indices, INDOBex posted positive monthly returns of +0.62% MoM (compared to -2.03% MoM in March 2026). Domestically, the market responded negatively to the result of the BI meeting on April 2026. Bank Indonesia (BI) maintained the benchmark interest rate in line with consensus, but with a hawkish policy tone. BI has also raised the SRBI interest rate in an effort to maintain the stability of IDR which had weakened, driven by the large maturity of forward instruments. BI emphasized that the increase in interest rates will only be done if the weakening of IDR continues sustainably and impacts to inflation. Fiscally, the government has started to implement massive efficiency policies in the face of rising oil prices, through cuts in the MBG budget and ministries budget. Those steps are expected to save IDR 152-161tn, which can be allocated for an additional energy subsidy of IDR 90-100tn to maintain fuel prices. In April 2026, BI middle rate was depreciated 1.91% to 17,324/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	Since Inception
AVA Fixed Income Plus Fund	0.49%	-2.04%	-2.73%	-3.22%	4.49%	11.62%	19.53%	88.15%
Benchmark *) **)	0.50%	-0.60%	-0.12%	-0.68%	5.71%	17.76%	30.20%	103.01%

*) 80% IBPA Government Bond Index + 20% JIBOR (Jakarta Interbank Offered Rate) since 01 May 2016, previously 80% HSBC Bond Index + 20% JIBOR

**) 80% IBPA Government Bond Index + 20% average time deposit IDR (1 month) Bank Indonesia (net of tax)-IDREIMO Index since 1 January 2026

OTHER INFORMATION

Launching Date	: 01 December 2014	Valuation Frequency	: Daily
Currency	: IDR	Bloomberg Ticker	: AALAFIP
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 2.50% p.a.
Custodian Bank	: DBS	Risk Category	: Medium
Asset Under Management	: IDR 383.9 Billion		
Outstanding Unit	: 204,062,415.5472		

Disclaimer

AVA Fixed Income Plus 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.