

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

ASSET ALLOCATION

Other Money Market Instruments	49.58%
Money Market Corporate Bonds	23.36%
Money Market Government Bonds	27.06%

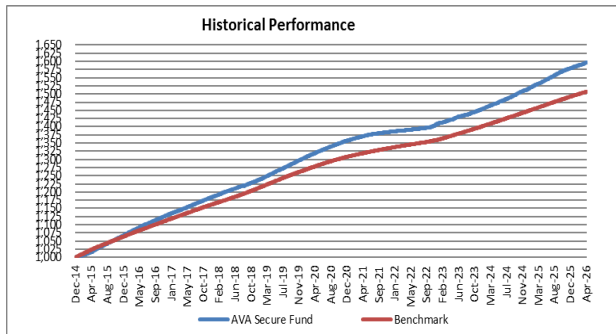
TOP HOLDINGS

- 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 PT Bank Mega Tbk (Deposito)
- 4 PT Bank Panin Dubai Syariah (Deposito)
- 5 FR 0090
- 6 SBSN PBS003
- 7 SBSN PBS0032

UNIT PRICE

1,595.50

PORTFOLIO PERFORMANCE



Monthly Performance :

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%
Sep-25	: 0.38%	Mar-26	: 0.20%
Oct-25	: 0.34%	Apr-26	: 0.24%

Annual Performance :

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

MARKET UPDATE

Indonesia's annual inflation eased to 2.42% in April 2026 from 3.48% in the previous month and remains within the central bank's target range of 1.5%–3.5%. Core inflation, which strips out volatile food and administered prices, dropped to 2.44%, below March's figure of 2.52%. Bank Indonesia (BI) kept the policy rate unchanged at 4.75%, in line with market expectations, while continuing to signal a hawkish bias. Instead of raising the policy rate, BI further increased SRBI rates to defend the Rupiah without tightening domestic credit conditions. Since the war-related market volatility began, SRBI rates have risen by a cumulative 60bps, while macroprudential policy remains oriented toward supporting economic growth. 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 Secure Fund	0.24%	0.68%	1.46%	0.95%	3.78%	12.18%	16.38%	59.55%
Benchmark (**)	0.24%	0.71%	1.44%	0.95%	3.06%	9.82%	14.33%	50.77%

*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 545.0 Billion		
Outstanding Unit	: 3,416,23,421.8303		

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.