

# AVA SECURE FUND MAY 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 | 47.92% |
| Money Market Corporate Bonds   | 24.14% |
| Money Market Government Bonds  | 27.93% |

### SECTORAL ASSET ALLOCATION

|                 |        |
|-----------------|--------|
| Financial       | 71.35% |
| Government Bond | 27.93% |

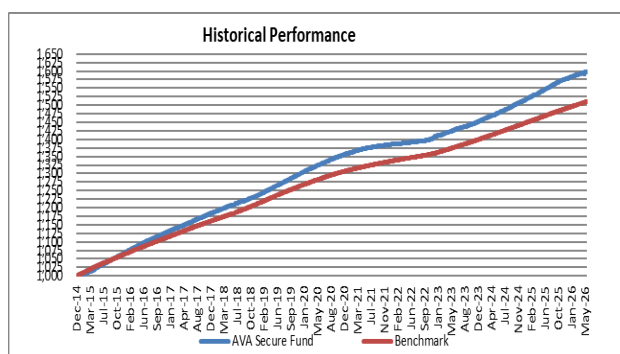
### TOP HOLDINGS

- FR 0090
- Obligasi Berkelanjutan VI Pegadaian Tahap II Tahun 2025 Seri A
- Obligasi Berkelanjutan VIII Sarana Multigriya Finansial Tahap I Tahun 2025 Seri A
- PT Bank Danamon Tbk (Deposito)
- PT Bank Mega Tbk (Deposito)
- PT Bank Panin Dubai Syariah (Deposito)
- SBSN PBS003
- SBSN PBS0032

### UNIT PRICE

1,598.59

## PORTFOLIO PERFORMANCE



### Monthly Performance :

|          |       |          |       |
|----------|-------|----------|-------|
| 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% |
| Nov-25 : | 0.24% | May-26 : | 0.19% |

### Annual Performance :

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

## MARKET UPDATE

Indonesia's annual inflation accelerated to 3.08% in May 2026 remains within the central bank's target range of 1.5%–3.5%. Core inflation, which strips out volatile food and administered prices, hiked to 2.59%, below April's figure of 2.44%. Bank Indonesia (BI) raised its policy rate by 50bps to 5.25%, exceeding market expectations of a 25bps increase. The move reflects a pre-emptive effort to anchor inflation expectations and marks a shift away from the previous "dual-track" approach, where liquidity absorption was carried out through SRBI instruments while keeping the policy rate unchanged. This decision highlights a more direct use of the policy rate as a signaling tool in response to heightened global and domestic risks. In May 2026, BI middle rate depreciated 2.61% to 17,789/USD.

## INVESTMENT RETURN

|                 | 1 Month | 3 Months | 6 Months | YTD   | 1 Year | 3 Years | 5 Years | Since Inception |
|-----------------|---------|----------|----------|-------|--------|---------|---------|-----------------|
| AVA Secure Fund | 0.19%   | 0.64%    | 1.42%    | 1.15% | 3.64%  | 11.97%  | 16.39%  | 59.86%          |
| Benchmark (**)  | 0.23%   | 0.72%    | 1.44%    | 1.19% | 3.04%  | 9.78%   | 14.39%  | 51.12%          |

\*) 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

|                        |        |       |
|------------------------|--------|-------|
| Highest Monthly Return | May-15 | 0.62% |
| Lowest Monthly Return  | Feb-22 | 0.05% |

## 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 |
| Managed by                 | : PT Asuransi Jiwa Astra |                     | : switching per year        |
| Custodian Bank             | : DBS                    | Management Fee      | : Max 2.00% p.a.            |
| Asset Under Management     | : IDR 533.8 Billion      | Risk Category       | : Low                       |
| Outstanding Unit           | : 333,936,517.0337       |                     |                             |

## 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.