

AVA FIXED INCOME PLUS FUND JUNE 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	0.82%
Bond Mutual Funds	99.18%

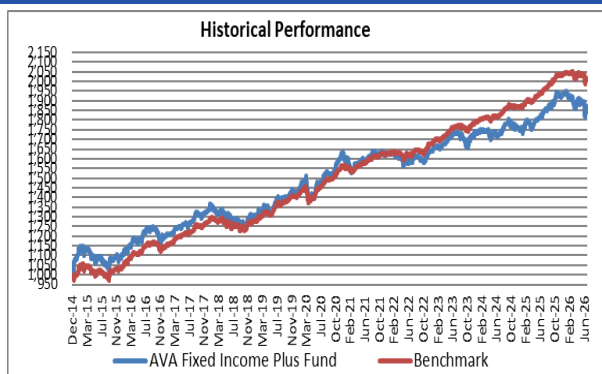
TOP HOLDINGS

1. Ashmore Dana Obligasi Nusantara
2. Schroder Dana Mantap Plus II

UNIT PRICE

1,850.86

PORTFOLIO PERFORMANCE



Monthly Performance :

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%
Nov-25 :	-0.80%	May-26 :	0.47%
Dec-25 :	1.32%	Jun-26 :	-2.09%

Annual Performance :

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

MARKET UPDATE

Indonesia's bond market recorded negative performance in June 2026. Based on the government bond indices, INDOBex posted negative monthly returns of -1.69% MoM (compared to +0.32% MoM in May 2026). Domestically, the market responded to Bank Indonesia's (BI) action to raise the policy rate amid continued IDR depreciation. As an effort to stabilize the IDR, BI has raised the interest rate by 100bps to a level of 5.75% and raised the yield of SRBI (+280bps ytd) to attract foreign capital inflows. Additionally, BI and Minister of Finance (MoF) also decided to increase the yield of IndoGB, which had previously been stuck at a low level to attract foreigners' participation. Positive sentiments came from the expectation of a controlled fiscal deficit along with further plans to cut the MBG budget and controlled subsidy budgets due to the decline in global oil prices. Furthermore, MoF also decided to restore and top up its SAL placement at state-owned enterprise (SOE) banks to IDR400tn, reversing its earlier gradual withdrawal after bank liquidity tightened more than expected. In June 2026, BI middle rate depreciated 0.38% to 17,856/USD.

INVESTMENT RETURN

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	5 Years	Since Inception
AVA Fixed Income Plus Fund	-2.09%	-1.14%	-4.80%	-4.80%	1.02%	7.12%	17.40%	85.09%
Benchmark *) **)	-1.22%	-0.45%	-1.61%	-1.61%	3.16%	14.15%	27.56%	101.09%

*) 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

Highest Monthly Return	Dec-14	8.15%
Lowest Monthly Return	Sep-15	-3.98%

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 365.9 Billion		
Outstanding Unit	: 197,713,464.8636		

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.